How to Use Rakuten
& Stack It With Your Credit Card

A beginner-friendly guide to earning extra Cash Back + credit card rewards on the same purchase

THE BIG IDEA

Rakuten rewards and your credit card rewards are separate. That means you can often earn BOTH on one eligible purchase.

1. What Is Rakuten?

Rakuten is a shopping portal that earns you Cash Back when you start an eligible shopping trip through Rakuten and then buy from a participating store. The store pays Rakuten for referring the purchase, and Rakuten shares part of that commission with you.

You can shop through Rakuten's website, mobile app, or browser extension. Rakuten says Cash Back can stack on top of sales, eligible coupons, and credit card rewards.

- ***Sign up for Rakuten (or login if already signed up) -***
  www.rakuten.com/r/DANIEL133787?eeid=28187 ← Sign up here
- *Earn $50 when you sign up and spend $50 within 90 days (that's a free $50!)*

2. The Simple 5-Step Process

1. Find the store on Rakuten — Before buying anything, search Rakuten for the retailer and check the current Cash Back rate and exclusions.

2. Activate Cash Back — Click “Shop Now” through Rakuten or activate the Rakuten browser extension. Do this BEFORE completing checkout.

3. Shop normally — Add your items to the cart on the retailer’s website. For the cleanest tracking, finish the purchase in the same browser session and device.

4. Use your rewards credit card — At checkout, pay with the credit card that gives you the best return for that purchase. Your card earns its normal points, miles, or Cash Back.

5. Verify your Rakuten reward — After the purchase, check Rakuten to make sure the shopping trip and Cash Back track. Posting times vary by merchant.

3. What Does “Stacking” Mean?

Stacking means combining multiple reward or discount layers on the same purchase instead of relying on only one. A strong stack can include a store sale, an eligible coupon, Rakuten Cash Back, store loyalty rewards, and rewards from the credit card used to pay.

Example: A $100 Purchase

Reward Layer	Example	Value
Rakuten Cash Back	10% Cash Back	$10.00
Credit Card Rewards	3% equivalent return	$3.00
Total Rewards	10% + 3%	$13.00

In this simplified example, a $100 eligible purchase could generate $10 from Rakuten plus $3 in credit card rewards — $13 total. If a coupon lowers the amount you actually pay, Rakuten Cash Back is generally based on the eligible discounted spend.

4. How to Pick the Best Credit Card

The best card depends on what the retailer codes as. Before checking out, ask:

- Does one of my cards earn a bonus in this spending category?
- Do I have a targeted merchant offer or statement-credit offer on one of my cards?
- Am I working toward a credit card welcome bonus?
- If there is no special category, which card gives me the strongest everyday return?

Example: If Rakuten is offering 12% Cash Back at a store and your card earns 2% back on the purchase, you are potentially stacking a 12% Rakuten reward with a 2% card reward.

5. The Ultimate Stack

SALE → COUPON → RAKUTEN → STORE REWARDS → CREDIT CARD REWARDS

Not every retailer allows every layer, so always read the Rakuten store page and offer terms. But when the pieces are compatible, this is how one ordinary purchase can produce several different forms of value.

6. Mistakes That Can Cost You Cash Back

- Forgetting to activate Rakuten before you check out.
- Using a coupon code that is not eligible under the retailer's Rakuten terms.
- Buying an excluded product or category, such as certain gift cards, subscriptions, marketplace items, or other merchant-specific exclusions.
- Switching browsers, devices, tabs, or checkout flows in a way that interrupts tracking.
- Assuming the advertised Cash Back percentage applies to every product — some stores have different rates by category.
- Using a digital wallet or redirected checkout without checking whether it may interfere with Rakuten tracking.

7. Quick Checklist Before Every Purchase

☐ Check Rakuten before buying.

☐ Read the store's Cash Back terms and exclusions.

☐ Activate Cash Back.

☐ Use an eligible coupon if available.

☐ Pay with the best rewards credit card.

☐ Complete checkout in the same tracked session.

☐ Confirm the shopping trip appears in Rakuten.

Bottom Line

If you already planned to buy something online, checking Rakuten first can add another reward layer without giving up the points or Cash Back from your credit card. The habit is simple: activate Rakuten first, shop normally, and pay with the best rewards card for the purchase.