



# Financial Cards and Payments in Austria

December 2023

Table of Contents

## Financial Cards and Payments in Austria - Industry Overview

### EXECUTIVE SUMMARY

Financial cards and payments in 2023: The big picture

New debit cards drive growth, challenging charge and credit cards

There are no strong competitors to prevent growth in card payment transactions

Competitive landscape

What next for financial cards and payments?

### MARKET INDICATORS

Table 1 - Number of POS Terminals: Units 2018-2023

Table 2 - Number of ATMs: Units 2018-2023

Table 3 - Value Lost to Fraud 2018-2023

Table 4 - Card Expenditure by Location 2023

Table 5 - Financial Cards in Circulation by Type: % Number of Cards 2018-2023

Table 6 - Domestic versus Foreign Spend 2023

### MARKET DATA

Table 7 - Financial Cards by Category: Number of Cards in Circulation 2018-2023

Table 8 - Financial Cards by Category: Number of Accounts 2018-2023

Table 9 - Financial Cards Transactions by Category: Value 2018-2023

Table 10 - Financial Cards by Category: Number of Transactions 2018-2023

Table 11 - Consumer Payments by Category: Value 2018-2023

Table 12 - Consumer Payments by Category: Number of Transactions 2018-2023

Table 13 - M-Commerce by Category: Value 2018-2023

Table 14 - M-Commerce by Category: % Value Growth 2018-2023

Table 15 - Financial Cards: Number of Cards by Issuer 2018-2022

Table 16 - Financial Cards: Number of Cards by Operator 2018-2022

Table 17 - Financial Cards: Card Payment Transactions Value by Operator 2018-2022

Table 18 - Financial Cards: Card Payment Transactions Value by Issuer 2018-2022

Table 19 - Forecast Financial Cards by Category: Number of Cards in Circulation 2023-2028

Table 20 - Forecast Financial Cards by Category: Number of Accounts 2023-2028

Table 21 - Forecast Financial Cards Transactions by Category: Value 2023-2028

Table 22 - Forecast Financial Cards by Category: Number of Transactions 2023-2028

Table 23 - Forecast Consumer Payments by Category: Value 2023-2028

Table 24 - Forecast Consumer Payments by Category: Number of Transactions 2023-2028

Table 25 - Forecast M-Commerce by Category: Value 2023-2028

Table 26 - Forecast M-Commerce by Category: % Value Growth 2023-2028

### DISCLAIMER

### SOURCES

Summary 1 - Research Sources

## [Charge Cards in Austria - Category analysis](#)

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

Growth in charge card transactions is slower than in credit card and debit cards

Multifunctional debit cards are cannibalising charge cards

Newer payment instruments show slow development in Austria

### PROSPECTS AND OPPORTUNITIES

The dominance of debit cards challenges the future of charge cards  
The fate of credit cards is pivotal for personal charge cards  
Changing use of cards set to impact the competitive landscape in charge cards

## CATEGORY DATA

Table 27 - Charge Cards: Number of Cards in Circulation 2018-2023  
Table 28 - Charge Cards Transactions 2018-2023  
Table 29 - Charge Cards in Circulation: % Growth 2018-2023  
Table 30 - Charge Cards Transactions: % Growth 2018-2023  
Table 31 - Commercial Charge Cards: Number of Cards in Circulation 2018-2023  
Table 32 - Commercial Charge Cards Transactions 2018-2023  
Table 33 - Commercial Charge Cards in Circulation: % Growth 2018-2023  
Table 34 - Commercial Charge Cards Transactions: % Growth 2018-2023  
Table 35 - Personal Charge Cards: Number of Cards in Circulation 2018-2023  
Table 36 - Personal Charge Cards Transactions 2018-2023  
Table 37 - Personal Charge Cards in Circulation: % Growth 2018-2023  
Table 38 - Personal Charge Cards Transactions: % Growth 2018-2023  
Table 39 - Charge Cards: Number of Cards by Issuer 2018-2022  
Table 40 - Charge Cards: Number of Cards by Operator 2018-2022  
Table 41 - Charge Cards Payment Transaction Value by Issuer 2018-2022  
Table 42 - Charge Cards Payment Transaction Value by Operator 2018-2022  
Table 43 - Commercial Charge Cards: Number of Cards by Issuer 2018-2022  
Table 44 - Commercial Charge Cards: Number of Cards by Operator 2018-2022  
Table 45 - Commercial Charge Cards Payment Transaction Value by Issuer 2018-2022  
Table 46 - Commercial Charge Cards Payment Transaction Value by Operator 2018-2022  
Table 47 - Personal Charge Cards: Number of Cards by Issuer 2018-2022  
Table 48 - Personal Charge Cards: Number of Cards by Operator 2018-2022  
Table 49 - Personal Charge Cards Transaction Value by Issuer 2018-2022  
Table 50 - Personal Charge Cards Transaction Value by Operator 2018-2022  
Table 51 - Forecast Charge Cards: Number of Cards in Circulation 2023-2028  
Table 52 - Forecast Charge Cards Transactions 2023-2028  
Table 53 - Forecast Charge Cards in Circulation: % Growth 2023-2028  
Table 54 - Forecast Charge Cards Transactions: % Growth 2023-2028  
Table 55 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2023-2028  
Table 56 - Forecast Commercial Charge Cards Transactions 2023-2028  
Table 57 - Forecast Commercial Charge Cards in Circulation: % Growth 2023-2028  
Table 58 - Forecast Commercial Charge Cards Transactions: % Growth 2023-2028  
Table 59 - Forecast Personal Charge Cards: Number of Cards in Circulation 2023-2028  
Table 60 - Forecast Personal Charge Cards Transactions 2023-2028  
Table 61 - Forecast Personal Charge Cards in Circulation: % Growth 2023-2028  
Table 62 - Forecast Personal Charge Cards Transactions: % Growth 2023-2028

## Credit Cards in Austria - Category analysis

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

Credit cards continues its strong upward trend, recovering from COVID-19  
Multifunctional debit cards are cannibalizing brands' credit card offerings  
Revolving credit remains a weak USP for credit cards

### PROSPECTS AND OPPORTUNITIES

Prevalence of credit cards is set to decline over the forecast period

Transparent money management features appeal to cautious consumers in Austria  
Outlook for credit cards less favourable compared to charge cards

## CATEGORY DATA

Table 63 - Credit Cards: Number of Cards in Circulation 2018-2023  
Table 64 - Credit Cards Transactions 2018-2023  
Table 65 - Credit Cards in Circulation: % Growth 2018-2023  
Table 66 - Credit Cards Transactions: % Growth 2018-2023  
Table 67 - Commercial Credit Cards: Number of Cards in Circulation 2018-2023  
Table 68 - Commercial Credit Cards Transactions 2018-2023  
Table 69 - Commercial Credit Cards in Circulation: % Growth 2018-2023  
Table 70 - Commercial Credit Cards Transactions: % Growth 2018-2023  
Table 71 - Personal Credit Cards: Number of Cards in Circulation 2018-2023  
Table 72 - Personal Credit Cards Transactions 2018-2023  
Table 73 - Personal Credit Cards in Circulation: % Growth 2018-2023  
Table 74 - Personal Credit Cards Transactions: % Growth 2018-2023  
Table 75 - Credit Cards: Number of Cards by Issuer 2018-2022  
Table 76 - Credit Cards: Number of Cards by Operator 2018-2022  
Table 77 - Credit Cards Payment Transaction Value by Issuer 2018-2022  
Table 78 - Credit Cards Payment Transaction Value by Operator 2018-2022  
Table 79 - Commercial Credit Cards: Number of Cards by Issuer 2018-2022  
Table 80 - Commercial Credit Cards: Number of Cards by Operator 2018-2022  
Table 81 - Commercial Credit Cards Payment Transaction Value by Issuer 2018-2022  
Table 82 - Commercial Credit Cards Payment Transaction Value by Operator 2018-2022  
Table 83 - Personal Credit Cards: Number of Cards by Issuer 2018-2022  
Table 84 - Personal Credit Cards: Number of Cards by Operator 2018-2022  
Table 85 - Personal Credit Cards Payment Transaction Value by Issuer 2018-2022  
Table 86 - Personal Credit Cards Payment Transaction Value by Operator 2018-2022  
Table 87 - Forecast Credit Cards: Number of Cards in Circulation 2023-2028  
Table 88 - Forecast Credit Cards Transactions 2023-2028  
Table 89 - Forecast Credit Cards in Circulation: % Growth 2023-2028  
Table 90 - Forecast Credit Cards Transactions: % Growth 2023-2028  
Table 91 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2023-2028  
Table 92 - Forecast Commercial Credit Cards Transactions 2023-2028  
Table 93 - Forecast Commercial Credit Cards in Circulation: % Growth 2023-2028  
Table 94 - Forecast Commercial Credit Cards Transactions: % Growth 2023-2028  
Table 95 - Forecast Personal Credit Cards: Number of Cards in Circulation 2023-2028  
Table 96 - Forecast Personal Credit Cards Transactions 2023-2028  
Table 97 - Forecast Personal Credit Cards in Circulation: % Growth 2023-2028  
Table 98 - Forecast Personal Credit Cards Transactions: % Growth 2023-2028

## [Debit Cards in Austria - Category analysis](#)

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

Debit cards dominates, increasingly used for small purchases following COVID-19  
Debit cards become common for e-commerce and foreign payments  
Wüstenrot launches Visa Debit cards as its standard offering

#### PROSPECTS AND OPPORTUNITIES

Growth potential as consumers increasingly use debit cards abroad  
The emergence of Visa Debit will not change Mastercard's dominance

No payment methods are set to challenge debit cards growth

## CATEGORY DATA

Table 99 - Debit Cards: Number of Cards in Circulation 2018-2023

Table 100 - Debit Cards Transactions 2018-2023

Table 101 - Debit Cards in Circulation: % Growth 2018-2023

Table 102 - Debit Cards Transactions: % Growth 2018-2023

Table 103 - Debit Cards: Number of Cards by Issuer 2018-2022

Table 104 - Debit Cards: Number of Cards by Operator 2018-2022

Table 105 - Debit Cards Payment Transaction Value by Issuer 2018-2022

Table 106 - Debit Cards Payment Transaction Value by Operator 2018-2022

Table 107 - Forecast Debit Cards: Number of Cards in Circulation 2023-2028

Table 108 - Forecast Debit Cards Transactions 2023-2028

Table 109 - Forecast Debit Cards in Circulation: % Growth 2023-2028

Table 110 - Forecast Debit Cards Transactions: % Growth 2023-2028

## [Pre-Paid Cards in Austria - Category analysis](#)

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

Gift cards become more prevalent during the heightened cost of living

The recovery of travel boosts growth in open loop pre-paid cards

Raiffeisen Bank stops issuing new open loop pre-paid cards

#### PROSPECTS AND OPPORTUNITIES

Downward trend in open-loop pre-paid cards expected to slow down growth

The dominance of Mastercard is set to decrease as the portfolio downsizes

Gift cards have strong growth potential across the forecast period

## CATEGORY DATA

Table 111 - Pre-paid Cards: Number of Cards in Circulation 2018-2023

Table 112 - Pre-paid Cards Transactions 2018-2023

Table 113 - Pre-paid Cards in Circulation: % Growth 2018-2023

Table 114 - Pre-paid Cards Transactions: % Growth 2018-2023

Table 115 - Closed Loop Pre-paid Cards Transactions 2018-2023

Table 116 - Closed Loop Pre-paid Cards Transactions: % Growth 2018-2023

Table 117 - Open Loop Pre-paid Cards Transactions 2018-2023

Table 118 - Open Loop Pre-paid Cards Transactions: % Growth 2018-2023

Table 119 - Pre-paid Cards: Number of Cards by Issuer 2018-2022

Table 120 - Pre-paid Cards: Number of Cards by Operator 2018-2022

Table 121 - Pre-paid Cards Transaction Value by Issuer 2018-2022

Table 122 - Pre-paid Cards Transaction Value by Operator 2018-2022

Table 123 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022

Table 124 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2018-2022

Table 125 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2018-2022

Table 126 - Closed Loop Pre-paid Cards Transaction Value by Operator 2018-2022

Table 127 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022

Table 128 - Open Loop Pre-paid Cards: Number of Cards by Operator 2018-2022

Table 129 - Open Loop Pre-paid Cards Transaction Value by Issuer 2018-2022

Table 130 - Open Loop Pre-paid Cards Transaction Value by Operator 2018-2022

Table 131 - Forecast Pre-paid Cards: Number of Cards in Circulation 2023-2028

Table 132 - Forecast Pre-paid Cards Transactions 2023-2028

Table 133 - Forecast Pre-paid Cards in Circulation: % Growth 2023-2028

Table 134 - Forecast Pre-paid Cards Transactions: % Growth 2023-2028

Table 135 - Forecast Closed Loop Pre-paid Cards Transactions 2023-2028

Table 136 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2023-2028

Table 137 - Forecast Open Loop Pre-paid Cards Transactions 2023-2028

Table 138 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2023-2028

## Store Cards in Austria - Category analysis

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

Store cards continue to decline as consumers prefer loyalty cards

Discontinued and expiring cards lead to a significant decline in circulation

Kastner & Öhler and IKEA remain the most relevant players in store cards

#### PROSPECTS AND OPPORTUNITIES

Negative outlook for store cards continues across the forecast period

Store cards have the potential to disappear across the forecast period

Stagnation for financial cards in circulation to further impact category

#### CATEGORY DATA

Table 139 - Store Cards: Number of Cards in Circulation 2018-2023

Table 140 - Store Cards Transactions 2018-2023

Table 141 - Store Cards in Circulation: % Growth 2018-2023

Table 142 - Store Cards Transactions: % Growth 2018-2023

Table 143 - Store Cards: Number of Cards by Issuer 2018-2022

Table 144 - Store Cards: Payment Transaction Value by Issuer 2018-2022

Table 145 - Forecast Store Cards: Number of Cards in Circulation 2023-2028

Table 146 - Forecast Store Cards Transactions 2023-2028

Table 147 - Forecast Store Cards in Circulation: % Growth 2023-2028

Table 148 - Forecast Store Cards Transactions: % Growth 2023-2028

## About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link [www.euromonitor.com/financial-cards-and-payments-in-austria/report](http://www.euromonitor.com/financial-cards-and-payments-in-austria/report).