



# Financial Cards and Payments in the Netherlands

November 2023

Table of Contents

### EXECUTIVE SUMMARY

Financial cards and payments in 2023: The big picture  
Mastercard Debit and Visa Debit launch in 2023  
Consumer preferences shift towards card and electronic payments  
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 the Netherlands - Category analysis](#)

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

Charge card payments in the Netherlands: Cultural factors limit growth  
Charge cards surpass credit cards due to stringent regulations  
Charge cards find renewed relevance through international travel

### PROSPECTS AND OPPORTUNITIES

AMEX expanding merchant acceptance despite challenges  
Phasing out magnetic strips: Mastercard's transition to enhanced security  
Stricter acceptance criteria: Impact on charge card growth

## 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 the Netherlands - Category analysis

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

The growth of credit cards: Driven by travel and entertainment  
Commercial credit cards outpacing personal cards  
Mobile payments as a catalyst for credit cards

### PROSPECTS AND OPPORTUNITIES

The European Payment Initiative: Competing with Visa and Mastercard

Credit cards gaining ground in day-to-day expenses

The high costs of credit cards and their impact on growth

## 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 the Netherlands - Category analysis

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

The growing popularity of contactless payments

Visa and Mastercard debit card launch in 2023

Debit card revolution: Transforming public transport payments with OVpay

#### PROSPECTS AND OPPORTUNITIES

iDEAL: A revamped electronic payment system for e-commerce

Debit cards: The ongoing mainstay of payment methods

Debit card payment in public transport likely to boost debit card 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 the Netherlands - Category analysis

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

OV Chipkaart phased out in favour of OVpay

Continued popularity of gift cards

Open loop pre-paid cards embrace flexibility

#### PROSPECTS AND OPPORTUNITIES

Transport cards face negative growth

Gift cards maintain popularity amidst inflation

Pre-paid cards to flourish with fintech entrants

## 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 the Netherlands - Category analysis](#)

## 2023 DEVELOPMENTS

### 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-the-netherlands/report](http://www.euromonitor.com/financial-cards-and-payments-in-the-netherlands/report).