



Charge Cards in Poland

January 2025

Table of Contents

KEY DATA FINDINGS

2024 DEVELOPMENTS

- Personal charge cards withdrawn from issuers' offer s
- Commercial charge cards remain active on a small scale
- Limited audience for charge cards

PROSPECTS AND OPPORTUNITIES

- Continued steep decline in personal charge cards expected over the forecast period
- Business clients will remain the main target for charge cards
- Charge cards usurped by credit cards

CATEGORY DATA

- Table 1 - Charge Cards: Number of Cards in Circulation 2019-2024
- Table 2 - Charge Cards Transactions 2019-2024
- Table 3 - Charge Cards in Circulation: % Growth 2019-2024
- Table 4 - Charge Cards Transactions: % Growth 2019-2024
- Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2019-2024
- Table 6 - Commercial Charge Cards Transactions 2019-2024
- Table 7 - Commercial Charge Cards in Circulation: % Growth 2019-2024
- Table 8 - Commercial Charge Cards Transactions: % Growth 2019-2024
- Table 9 - Personal Charge Cards: Number of Cards in Circulation 2019-2024
- Table 10 - Personal Charge Cards Transactions 2019-2024
- Table 11 - Personal Charge Cards in Circulation: % Growth 2019-2024
- Table 12 - Personal Charge Cards Transactions: % Growth 2019-2024
- Table 13 - Charge Cards: Number of Cards by Issuer 2019-2023
- Table 14 - Charge Cards: Number of Cards by Operator 2019-2023
- Table 15 - Charge Cards Payment Transaction Value by Issuer 2019-2023
- Table 16 - Charge Cards Payment Transaction Value by Operator 2019-2023
- Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2019-2023
- Table 18 - Commercial Charge Cards: Number of Cards by Operator 2019-2023
- Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2019-2023
- Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2019-2023
- Table 21 - Personal Charge Cards: Number of Cards by Issuer 2019-2023
- Table 22 - Personal Charge Cards: Number of Cards by Operator 2019-2023
- Table 23 - Personal Charge Cards Transaction Value by Issuer 2019-2023
- Table 24 - Personal Charge Cards Transaction Value by Operator 2019-2023
- Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2024-2029
- Table 26 - Forecast Charge Cards Transactions 2024-2029
- Table 27 - Forecast Charge Cards in Circulation: % Growth 2024-2029
- Table 28 - Forecast Charge Cards Transactions: % Growth 2024-2029
- Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2024-2029
- Table 30 - Forecast Commercial Charge Cards Transactions 2024-2029
- Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2024-2029
- Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2024-2029
- Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2024-2029
- Table 34 - Forecast Personal Charge Cards Transactions 2024-2029
- Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2024-2029
- Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2024-2029

KEY DATA FINDINGS

2024 DEVELOPMENTS

Credit cards loses share in 2024

Cardholders incentivised to actively use credit cards

Dynamic CVC/CVV code in PKO Bank Polski's offer

PROSPECTS AND OPPORTUNITIES

Credit cards set to continue declining

Card-related bonuses may spark greater consumer interest

Further card digitalisation foreseen

CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2019-2024

Table 38 - Credit Cards Transactions 2019-2024

Table 39 - Credit Cards in Circulation: % Growth 2019-2024

Table 40 - Credit Cards Transactions: % Growth 2019-2024

Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2019-2024

Table 42 - Commercial Credit Cards Transactions 2019-2024

Table 43 - Commercial Credit Cards in Circulation: % Growth 2019-2024

Table 44 - Commercial Credit Cards Transactions: % Growth 2019-2024

Table 45 - Personal Credit Cards: Number of Cards in Circulation 2019-2024

Table 46 - Personal Credit Cards Transactions 2019-2024

Table 47 - Personal Credit Cards in Circulation: % Growth 2019-2024

Table 48 - Personal Credit Cards Transactions: % Growth 2019-2024

Table 49 - Credit Cards: Number of Cards by Issuer 2019-2023

Table 50 - Credit Cards: Number of Cards by Operator 2019-2023

Table 51 - Credit Cards Payment Transaction Value by Issuer 2019-2023

Table 52 - Credit Cards Payment Transaction Value by Operator 2019-2023

Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2019-2023

Table 54 - Commercial Credit Cards: Number of Cards by Operator 2019-2023

Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2019-2023

Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2019-2023

Table 57 - Personal Credit Cards: Number of Cards by Issuer 2019-2023

Table 58 - Personal Credit Cards: Number of Cards by Operator 2019-2023

Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2019-2023

Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2019-2023

Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2024-2029

Table 62 - Forecast Credit Cards Transactions 2024-2029

Table 63 - Forecast Credit Cards in Circulation: % Growth 2024-2029

Table 64 - Forecast Credit Cards Transactions: % Growth 2024-2029

Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2024-2029

Table 66 - Forecast Commercial Credit Cards Transactions 2024-2029

Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2024-2029

Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2024-2029

Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2024-2029

Table 70 - Forecast Personal Credit Cards Transactions 2024-2029

Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2024-2029

Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2024-2029

Debit Cards in Poland - Category analysis

Debit Cards in Poland - Company Profile

KEY DATA FINDINGS

2024 DEVELOPMENTS

- Payment infrastructure development drives debit card transactions
- Rapid rises for mobile NFC payments
- Debit cards for children and entrepreneurs offer growth potential

PROSPECTS AND OPPORTUNITIES

- Debit cards can still expand further
- Visa and Mastercard to focus on one-click online payments
- Digital cards will replace plastic ones

CATEGORY DATA

- Table 73 - Debit Cards: Number of Cards in Circulation 2019-2024
- Table 74 - Debit Cards Transactions 2019-2024
- Table 75 - Debit Cards in Circulation: % Growth 2019-2024
- Table 76 - Debit Cards Transactions: % Growth 2019-2024
- Table 77 - Debit Cards: Number of Cards by Issuer 2019-2023
- Table 78 - Debit Cards: Number of Cards by Operator 2019-2023
- Table 79 - Debit Cards Payment Transaction Value by Issuer 2019-2023
- Table 80 - Debit Cards Payment Transaction Value by Operator 2019-2023
- Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2024-2029
- Table 82 - Forecast Debit Cards Transactions 2024-2029
- Table 83 - Forecast Debit Cards in Circulation: % Growth 2024-2029
- Table 84 - Forecast Debit Cards Transactions: % Growth 2024-2029

Pre-Paid Cards in Poland - Category analysis

Pre-Paid Cards in Poland - Company Profile

KEY DATA FINDINGS

2024 DEVELOPMENTS

- Revolut strengthens in Poland
- Fewer pre-paid cards on offer from Polish banks
- Closed loop pre-paid cards decline

PROSPECTS AND OPPORTUNITIES

- Mainstream issuers keep pace with behind neobanks
- Category development set to slow
- Weak prospects for transportation pre-paid cards

CATEGORY DATA

- Table 85 - Pre-paid Cards: Number of Cards in Circulation 2019-2024
- Table 86 - Pre-paid Cards Transactions 2019-2024
- Table 87 - Pre-paid Cards in Circulation: % Growth 2019-2024
- Table 88 - Pre-paid Cards Transactions: % Growth 2019-2024
- Table 89 - Closed Loop Pre-paid Cards Transactions 2019-2024
- Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2019-2024
- Table 91 - Open Loop Pre-paid Cards Transactions 2019-2024
- Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2019-2024

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2019-2023
Table 94 - Pre-paid Cards: Number of Cards by Operator 2019-2023
Table 95 - Pre-paid Cards Transaction Value by Issuer 2019-2023
Table 96 - Pre-paid Cards Transaction Value by Operator 2019-2023
Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023
Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2019-2023
Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2019-2023
Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2019-2023
Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023
Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2019-2023
Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2019-2023
Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2019-2023
Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2024-2029
Table 106 - Forecast Pre-paid Cards Transactions 2024-2029
Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2024-2029
Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2024-2029
Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2024-2029
Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2024-2029
Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2024-2029
Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2024-2029

Store Cards in Poland - Category analysis

Store Cards in Poland - Company Profile

2024 DEVELOPMENTS

Store cards not present in Poland and unlikely to reappear

Financial Cards and Payments in Poland - Industry Overview

EXECUTIVE SUMMARY

Financial cards and payments in 2024: The big picture

2024 key trends

While cash remains important, progress accelerates for contactless payments

mObywatel expands to include major digital wallets and greater functionality

Competitive landscape

What next for financial cards and payments?

MARKET INDICATORS

Table 113 - Number of POS Terminals: Units 2019-2024
Table 114 - Number of ATMs: Units 2019-2024
Table 115 - Value Lost to Fraud 2019-2024
Table 116 - Card Expenditure by Location 2024
Table 117 - Financial Cards in Circulation by Type: % Number of Cards 2019-2024
Table 118 - Domestic versus Foreign Spend 2024

MARKET DATA

Table 119 - Financial Cards by Category: Number of Cards in Circulation 2019-2024
Table 120 - Financial Cards by Category: Number of Accounts 2019-2024
Table 121 - Financial Cards Transactions by Category: Value 2019-2024
Table 122 - Financial Cards by Category: Number of Transactions 2019-2024
Table 123 - Consumer Payments by Category: Value 2019-2024
Table 124 - Consumer Payments by Category: Number of Transactions 2019-2024

Table 125 - M-Commerce by Category: Value 2019-2024

Table 126 - M-Commerce by Category: % Value Growth 2019-2024

Table 127 - Financial Cards: Number of Cards by Issuer 2019-2023

Table 128 - Financial Cards: Number of Cards by Operator 2019-2023

Table 129 - Financial Cards: Card Payment Transactions Value by Operator 2019-2023

Table 130 - Financial Cards: Card Payment Transactions Value by Issuer 2019-2023

Table 131 - Forecast Financial Cards by Category: Number of Cards in Circulation 2024-2029

Table 132 - Forecast Financial Cards by Category: Number of Accounts 2024-2029

Table 133 - Forecast Financial Cards Transactions by Category: Value 2024-2029

Table 134 - Forecast Financial Cards by Category: Number of Transactions 2024-2029

Table 135 - Forecast Consumer Payments by Category: Value 2024-2029

Table 136 - Forecast Consumer Payments by Category: Number of Transactions 2024-2029

Table 137 - Forecast M-Commerce by Category: Value 2024-2029

Table 138 - Forecast M-Commerce by Category: % Value Growth 2024-2029

DISCLAIMER

SOURCES

Summary 1 - Research Sources

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/charge-cards-in-poland/report.