



# Pre-Paid Cards in Sweden

November 2023

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#### 2023 DEVELOPMENTS

Charge cards remain niche in 2023

Personal charge cards perceived to have no distinct benefits

Charge cards remain a key payment tool for businesses

#### PROSPECTS AND OPPORTUNITIES

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Transaction value growth supported by savings and inflation  
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Big four banks and Mastercard dominate the competitive landscape in 2023

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Mobile app Swish continues to challenge debit and other cards

Big four banks dominate debit cards

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Popularity of debit cards continues to preclude the need for pre-paid cards in 2023

Development in transport cards has an impact on all pre-paid cards in Sweden

Open loop pre-paid cards issued for special demographics connected to political developments

#### PROSPECTS AND OPPORTUNITIES

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Resurs Bank offers the largest portfolio of store cards  
Withdrawal of many cards due to a lack of consumer interest

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