



Debit Cards in the Czech Republic

January 2025

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Use of charge cards is in long-term decline

American Express ceases issuing charge cards to Czech companies

Personal charge cards remains a negligible category

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PROSPECTS AND OPPORTUNITIES

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KEY DATA FINDINGS

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- Contactless transactions continue to rise
- Czech parents show strong interest in debit cards for children

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- More versatile open loop pre-paid cards from neobanks gain popularity
- Growing use of employee benefit cards boosts open loop transactions
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EXECUTIVE SUMMARY

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