

Pre-Paid Cards in the Czech Republic

January 2025

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Charge Cards in the Czech Republic - Category analysis

Charge Cards in the Czech Republic - Company Profile

KEY DATA FINDINGS

2024 DEVELOPMENTS

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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Negative trend set to persist throughout the forecast period Commercial charge cards will remain the dominant category Cost cutting efforts by businesses likely to further depress usage levels

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Volume and value transaction growth rates slow as usage patterns stabilise Online shopping boom continues to favour personal credit cards Competition from BNPL services intensifies

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Debit Cards in the Czech Republic - Company Profile

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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 Digitalisation trend becomes more ingrained

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Financial Cards and Payments in the Czech Republic - Industry Overview

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