



**Euromonitor
International**

Pre-Paid Cards in Morocco

February 2025

Table of Contents

KEY DATA FINDINGS

2024 DEVELOPMENTS

Credit cards remains significantly underpenetrated
Talaty bets on technology to support underserved SMEs
Central Bank backs BNPL service provider Alya

PROSPECTS AND OPPORTUNITIES

Diversified offering could give credit cards room for expansion
Credit cards could benefit from secondary market in non-performing loans
Expansion of scope of fintechs could affect demand for commercial credit cards

CATEGORY DATA

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

Debit Cards in Morocco - Category analysis

Debit Cards in Morocco - Company Profile

KEY DATA FINDINGS

2024 DEVELOPMENTS

- Debit cards benefits from the expansion of financial inclusion
- Banks expand offerings in digital wallets
- Mastercard gains traction through strategic partnerships

PROSPECTS AND OPPORTUNITIES

- Debit cards will continue benefiting from rising financial inclusion
- New regulations to transform the cards payment landscape
- Exit of French banks gives room for expansion

CATEGORY DATA

- Table 37 - Debit Cards: Number of Cards in Circulation 2019-2024
- Table 38 - Debit Cards Transactions 2019-2024
- Table 39 - Debit Cards in Circulation: % Growth 2019-2024
- Table 40 - Debit Cards Transactions: % Growth 2019-2024
- Table 41 - Debit Cards: Number of Cards by Issuer 2019-2023
- Table 42 - Debit Cards: Number of Cards by Operator 2019-2023
- Table 43 - Debit Cards Payment Transaction Value by Issuer 2019-2023
- Table 44 - Debit Cards Payment Transaction Value by Operator 2019-2023
- Table 45 - Forecast Debit Cards: Number of Cards in Circulation 2024-2029
- Table 46 - Forecast Debit Cards Transactions 2024-2029
- Table 47 - Forecast Debit Cards in Circulation: % Growth 2024-2029
- Table 48 - Forecast Debit Cards Transactions: % Growth 2024-2029

Pre-Paid Cards in Morocco - Category analysis

Pre-Paid Cards in Morocco - Company Profile

KEY DATA FINDINGS

2024 DEVELOPMENTS

- Pre-paid cards faces intensified competition from other payment methods
- Al Barid Bank repositions its offerings to attract young consumers
- Royal Air Maroc launches a co-branded card with Visa

PROSPECTS AND OPPORTUNITIES

- Pre-paid cards will benefit from diversification
- Al Barid Bank set to consolidate its lead despite the intensified competition
- Opportunities remain for pre-paid cards, if players can keep up with debit cards

CATEGORY DATA

- Table 49 - Pre-paid Cards: Number of Cards in Circulation 2019-2024
- Table 50 - Pre-paid Cards Transactions 2019-2024
- Table 51 - Pre-paid Cards in Circulation: % Growth 2019-2024
- Table 52 - Pre-paid Cards Transactions: % Growth 2019-2024
- Table 53 - Closed Loop Pre-paid Cards Transactions 2019-2024
- Table 54 - Closed Loop Pre-paid Cards Transactions: % Growth 2019-2024
- Table 55 - Open Loop Pre-paid Cards Transactions 2019-2024
- Table 56 - Open Loop Pre-paid Cards Transactions: % Growth 2019-2024

Table 57 - Pre-paid Cards: Number of Cards by Issuer 2019-2023

Table 58 - Pre-paid Cards: Number of Cards by Operator 2019-2023

Table 59 - Pre-paid Cards Transaction Value by Issuer 2019-2023

Table 60 - Pre-paid Cards Transaction Value by Operator 2019-2023

Table 61 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023

Table 62 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2019-2023

Table 63 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2019-2023

Table 64 - Closed Loop Pre-paid Cards Transaction Value by Operator 2019-2023

Table 65 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023

Table 66 - Open Loop Pre-paid Cards: Number of Cards by Operator 2019-2023

Table 67 - Open Loop Pre-paid Cards Transaction Value by Issuer 2019-2023

Table 68 - Open Loop Pre-paid Cards Transaction Value by Operator 2019-2023

Table 69 - Forecast Pre-paid Cards: Number of Cards in Circulation 2024-2029

Table 70 - Forecast Pre-paid Cards Transactions 2024-2029

Table 71 - Forecast Pre-paid Cards in Circulation: % Growth 2024-2029

Table 72 - Forecast Pre-paid Cards Transactions: % Growth 2024-2029

Table 73 - Forecast Closed Loop Pre-paid Cards Transactions 2024-2029

Table 74 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2024-2029

Table 75 - Forecast Open Loop Pre-paid Cards Transactions 2024-2029

Table 76 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2024-2029

Financial Cards and Payments in Morocco - Industry Overview

EXECUTIVE SUMMARY

Financial cards and payments in 2024: The big picture

2024 key trends

More banks are adopting digital payment solutions

Competitive landscape

What next for financial cards and payments?

MARKET INDICATORS

Table 77 - Number of POS Terminals: Units 2019-2024

Table 78 - Number of ATMs: Units 2019-2024

Table 79 - Value Lost to Fraud 2019-2024

Table 80 - Card Expenditure by Location 2024

Table 81 - Financial Cards in Circulation by Type: % Number of Cards 2019-2024

Table 82 - Domestic versus Foreign Spend 2024

MARKET DATA

Table 83 - Financial Cards by Category: Number of Cards in Circulation 2019-2024

Table 84 - Financial Cards by Category: Number of Accounts 2019-2024

Table 85 - Financial Cards Transactions by Category: Value 2019-2024

Table 86 - Financial Cards by Category: Number of Transactions 2019-2024

Table 87 - Consumer Payments by Category: Value 2019-2024

Table 88 - Consumer Payments by Category: Number of Transactions 2019-2024

Table 89 - M-Commerce by Category: Value 2019-2024

Table 90 - M-Commerce by Category: % Value Growth 2019-2024

Table 91 - Financial Cards: Number of Cards by Issuer 2019-2023

Table 92 - Financial Cards: Number of Cards by Operator 2019-2023

Table 93 - Financial Cards: Card Payment Transactions Value by Operator 2019-2023

Table 94 - Financial Cards: Card Payment Transactions Value by Issuer 2019-2023

Table 95 - Forecast Financial Cards by Category: Number of Cards in Circulation 2024-2029

Table 96 - Forecast Financial Cards by Category: Number of Accounts 2024-2029

Table 97 - Forecast Financial Cards Transactions by Category: Value 2024-2029

Table 98 - Forecast Financial Cards by Category: Number of Transactions 2024-2029

Table 99 - Forecast Consumer Payments by Category: Value 2024-2029

Table 100 - Forecast Consumer Payments by Category: Number of Transactions 2024-2029

Table 101 - Forecast M-Commerce by Category: Value 2024-2029

Table 102 - 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/pre-paid-cards-in-morocco/report.