

# Debit Cards in Romania

January 2025

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KEY DATA FINDINGS

2024 DEVELOPMENTS

Charge card offerings are mainly focused on B2B audience  
Growing competition from BNPL financial solutions  
Minimal innovation in relatively niche category

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Little change anticipated in competitive landscape  
Low interest among commercial clients  
Legislation hinders development of charge cards

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Retail e-commerce spending boosts credit card usage

BNPL is a key challenge for credit card incumbents

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Debit Cards in Romania - Category analysis

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- New legislation encourages debit card usage
- Consumers embrace digital wallets to pay with debit card
- Retail e-commerce growth nurtures debit card transactions

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