



Charge Cards in the Czech Republic

January 2025

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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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Competition from BNPL services intensifies

PROSPECTS AND OPPORTUNITIES

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[Debit Cards in the Czech Republic - Category analysis](#)

[Debit Cards in the Czech Republic - Company Profile](#)

KEY DATA FINDINGS

2024 DEVELOPMENTS

- Debit cards category profits most from growing adoption of cashless payments
- 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
- Digitalisation trend becomes more ingrained

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EXECUTIVE SUMMARY

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