



**Euromonitor
International**

Pre-Paid Cards in Romania

January 2025

Table of Contents

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

PROSPECTS AND OPPORTUNITIES

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

CATEGORY DATA

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

KEY DATA FINDINGS

2024 DEVELOPMENTS

- Credit card transaction expenditure growth holds steady
- Retail e-commerce spending boosts credit card usage
- BNPL is a key challenge for credit card incumbents

PROSPECTS AND OPPORTUNITIES

- Credit card performance tied to economic sentiment and interest rates
- Added features and incentives to be used by credit card providers to attract new clients
- Competitive challenges to intensify in the upcoming years

CATEGORY DATA

- Table 37 - Credit Cards: Number of Cards in Circulation 2019-2024
- Table 38 - Credit Cards Transactions 2019-2024
- Table 39 - Credit Cards in Circulation: % Growth 2019-2024
- Table 40 - Credit Cards Transactions: % Growth 2019-2024
- Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2019-2024
- Table 42 - Commercial Credit Cards Transactions 2019-2024
- Table 43 - Commercial Credit Cards in Circulation: % Growth 2019-2024
- Table 44 - Commercial Credit Cards Transactions: % Growth 2019-2024
- Table 45 - Personal Credit Cards: Number of Cards in Circulation 2019-2024
- Table 46 - Personal Credit Cards Transactions 2019-2024
- Table 47 - Personal Credit Cards in Circulation: % Growth 2019-2024
- Table 48 - Personal Credit Cards Transactions: % Growth 2019-2024
- Table 49 - Credit Cards: Number of Cards by Issuer 2019-2023
- Table 50 - Credit Cards: Number of Cards by Operator 2019-2023
- Table 51 - Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 52 - Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2019-2023
- Table 54 - Commercial Credit Cards: Number of Cards by Operator 2019-2023
- Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 57 - Personal Credit Cards: Number of Cards by Issuer 2019-2023
- Table 58 - Personal Credit Cards: Number of Cards by Operator 2019-2023
- Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2024-2029
- Table 62 - Forecast Credit Cards Transactions 2024-2029
- Table 63 - Forecast Credit Cards in Circulation: % Growth 2024-2029
- Table 64 - Forecast Credit Cards Transactions: % Growth 2024-2029
- Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2024-2029
- Table 66 - Forecast Commercial Credit Cards Transactions 2024-2029
- Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2024-2029
- Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2024-2029
- Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2024-2029
- Table 70 - Forecast Personal Credit Cards Transactions 2024-2029
- Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2024-2029
- Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2024-2029

[Debit Cards in Romania - Category analysis](#)

[Debit Cards in Romania - Company Profile](#)

KEY DATA FINDINGS

2024 DEVELOPMENTS

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

PROSPECTS AND OPPORTUNITIES

- Debit cards transactions expected to rise moderately
- Competition to intensify as fintech and neobanks strive for position
- Wearables offer further opportunities for debit cards

CATEGORY DATA

- Table 73 - Debit Cards: Number of Cards in Circulation 2019-2024
- Table 74 - Debit Cards Transactions 2019-2024
- Table 75 - Debit Cards in Circulation: % Growth 2019-2024
- Table 76 - Debit Cards Transactions: % Growth 2019-2024
- Table 77 - Debit Cards: Number of Cards by Issuer 2019-2023
- Table 78 - Debit Cards: Number of Cards by Operator 2019-2023
- Table 79 - Debit Cards Payment Transaction Value by Issuer 2019-2023
- Table 80 - Debit Cards Payment Transaction Value by Operator 2019-2023
- Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2024-2029
- Table 82 - Forecast Debit Cards Transactions 2024-2029
- Table 83 - Forecast Debit Cards in Circulation: % Growth 2024-2029
- Table 84 - Forecast Debit Cards Transactions: % Growth 2024-2029

[Pre-Paid Cards in Romania - Category analysis](#)

[Pre-Paid Cards in Romania - Company Profile](#)

KEY DATA FINDINGS

2024 DEVELOPMENTS

- Pre-paid cards witness strong performance
- Open loop pre-paid cards are prominent
- Highly fragmented landscape in closed loop pre-paid cards

PROSPECTS AND OPPORTUNITIES

- Pre-paid cards face competition from debit cards
- Digital technologies threaten traditional pre-paid cards
- Network-branded gift cards to threaten merchant offerings

CATEGORY DATA

- Table 85 - Pre-paid Cards: Number of Cards in Circulation 2019-2024
- Table 86 - Pre-paid Cards Transactions 2019-2024
- Table 87 - Pre-paid Cards in Circulation: % Growth 2019-2024
- Table 88 - Pre-paid Cards Transactions: % Growth 2019-2024
- Table 89 - Closed Loop Pre-paid Cards Transactions 2019-2024
- Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2019-2024
- Table 91 - Open Loop Pre-paid Cards Transactions 2019-2024
- Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2019-2024

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2019-2023
Table 94 - Pre-paid Cards: Number of Cards by Operator 2019-2023
Table 95 - Pre-paid Cards Transaction Value by Issuer 2019-2023
Table 96 - Pre-paid Cards Transaction Value by Operator 2019-2023
Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023
Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2019-2023
Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2019-2023
Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2019-2023
Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023
Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2019-2023
Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2019-2023
Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2019-2023
Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2024-2029
Table 106 - Forecast Pre-paid Cards Transactions 2024-2029
Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2024-2029
Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2024-2029
Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2024-2029
Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2024-2029
Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2024-2029
Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2024-2029

Financial Cards and Payments in Romania - Industry Overview

EXECUTIVE SUMMARY

Financial cards and payments in 2024: The big picture
2024 key trends
New legislation requires merchants to offer cashless payment options
Competitive landscape
What next for financial cards and payments?

MARKET INDICATORS

Table 113 - Number of POS Terminals: Units 2019-2024
Table 114 - Number of ATMs: Units 2019-2024
Table 115 - Value Lost to Fraud 2019-2024
Table 116 - Card Expenditure by Location 2024
Table 117 - Financial Cards in Circulation by Type: % Number of Cards 2019-2024
Table 118 - Domestic versus Foreign Spend 2024

MARKET DATA

Table 119 - Financial Cards by Category: Number of Cards in Circulation 2019-2024
Table 120 - Financial Cards by Category: Number of Accounts 2019-2024
Table 121 - Financial Cards Transactions by Category: Value 2019-2024
Table 122 - Financial Cards by Category: Number of Transactions 2019-2024
Table 123 - Consumer Payments by Category: Value 2019-2024
Table 124 - Consumer Payments by Category: Number of Transactions 2019-2024
Table 125 - M-Commerce by Category: Value 2019-2024
Table 126 - M-Commerce by Category: % Value Growth 2019-2024
Table 127 - Financial Cards: Number of Cards by Issuer 2019-2023
Table 128 - Financial Cards: Number of Cards by Operator 2019-2023
Table 129 - Financial Cards: Card Payment Transactions Value by Operator 2019-2023
Table 130 - Financial Cards: Card Payment Transactions Value by Issuer 2019-2023
Table 131 - Forecast Financial Cards by Category: Number of Cards in Circulation 2024-2029
Table 132 - Forecast Financial Cards by Category: Number of Accounts 2024-2029

Table 133 - Forecast Financial Cards Transactions by Category: Value 2024-2029

Table 134 - Forecast Financial Cards by Category: Number of Transactions 2024-2029

Table 135 - Forecast Consumer Payments by Category: Value 2024-2029

Table 136 - Forecast Consumer Payments by Category: Number of Transactions 2024-2029

Table 137 - Forecast M-Commerce by Category: Value 2024-2029

Table 138 - 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-romania/report.