



# Debit Cards in Poland

November 2023

Table of Contents

## Charge Cards in Poland - Category analysis

## Charge Cards in Poland - Company Profile

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

Travel recovery revives charge card transactions

Economic instability is a challenge for fuel charge cards

Diners Club withdraws from personal charge cards in Poland

#### PROSPECTS AND OPPORTUNITIES

Personal charge cards are expected to fade from product portfolios

Commercial charge cards positively influenced by MICE and business trips

Fuel card operators to build customer loyalty with improved functionality and partnerships

#### CATEGORY DATA

Table 1 - Charge Cards: Number of Cards in Circulation 2018-2023

Table 2 - Charge Cards Transactions 2018-2023

Table 3 - Charge Cards in Circulation: % Growth 2018-2023

Table 4 - Charge Cards Transactions: % Growth 2018-2023

Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2018-2023

Table 6 - Commercial Charge Cards Transactions 2018-2023

Table 7 - Commercial Charge Cards in Circulation: % Growth 2018-2023

Table 8 - Commercial Charge Cards Transactions: % Growth 2018-2023

Table 9 - Personal Charge Cards: Number of Cards in Circulation 2018-2023

Table 10 - Personal Charge Cards Transactions 2018-2023

Table 11 - Personal Charge Cards in Circulation: % Growth 2018-2023

Table 12 - Personal Charge Cards Transactions: % Growth 2018-2023

Table 13 - Charge Cards: Number of Cards by Issuer 2018-2022

Table 14 - Charge Cards: Number of Cards by Operator 2018-2022

Table 15 - Charge Cards Payment Transaction Value by Issuer 2018-2022

Table 16 - Charge Cards Payment Transaction Value by Operator 2018-2022

Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2018-2022

Table 18 - Commercial Charge Cards: Number of Cards by Operator 2018-2022

Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2018-2022

Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2018-2022

Table 21 - Personal Charge Cards: Number of Cards by Issuer 2018-2022

Table 22 - Personal Charge Cards: Number of Cards by Operator 2018-2022

Table 23 - Personal Charge Cards Transaction Value by Issuer 2018-2022

Table 24 - Personal Charge Cards Transaction Value by Operator 2018-2022

Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2023-2028

Table 26 - Forecast Charge Cards Transactions 2023-2028

Table 27 - Forecast Charge Cards in Circulation: % Growth 2023-2028

Table 28 - Forecast Charge Cards Transactions: % Growth 2023-2028

Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2023-2028

Table 30 - Forecast Commercial Charge Cards Transactions 2023-2028

Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2023-2028

Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2023-2028

Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2023-2028

Table 34 - Forecast Personal Charge Cards Transactions 2023-2028

Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2023-2028

Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2023-2028

## KEY DATA FINDINGS

### 2023 DEVELOPMENTS

Buy Now Pay Later poses strong competition for credit cards

Transaction value per credit card shows significant growth

Mock credit cards added to fintech portfolios

### PROSPECTS AND OPPORTUNITIES

Number of credit cards in circulation expected to decline

Buy Now Pay Later will provide stronger substitute to credit cards

Consumer expenditure on credit cards to enjoy steady growth

### CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2018-2023

Table 38 - Credit Cards Transactions 2018-2023

Table 39 - Credit Cards in Circulation: % Growth 2018-2023

Table 40 - Credit Cards Transactions: % Growth 2018-2023

Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2018-2023

Table 42 - Commercial Credit Cards Transactions 2018-2023

Table 43 - Commercial Credit Cards in Circulation: % Growth 2018-2023

Table 44 - Commercial Credit Cards Transactions: % Growth 2018-2023

Table 45 - Personal Credit Cards: Number of Cards in Circulation 2018-2023

Table 46 - Personal Credit Cards Transactions 2018-2023

Table 47 - Personal Credit Cards in Circulation: % Growth 2018-2023

Table 48 - Personal Credit Cards Transactions: % Growth 2018-2023

Table 49 - Credit Cards: Number of Cards by Issuer 2018-2022

Table 50 - Credit Cards: Number of Cards by Operator 2018-2022

Table 51 - Credit Cards Payment Transaction Value by Issuer 2018-2022

Table 52 - Credit Cards Payment Transaction Value by Operator 2018-2022

Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2018-2022

Table 54 - Commercial Credit Cards: Number of Cards by Operator 2018-2022

Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2018-2022

Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2018-2022

Table 57 - Personal Credit Cards: Number of Cards by Issuer 2018-2022

Table 58 - Personal Credit Cards: Number of Cards by Operator 2018-2022

Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2018-2022

Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2018-2022

Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2023-2028

Table 62 - Forecast Credit Cards Transactions 2023-2028

Table 63 - Forecast Credit Cards in Circulation: % Growth 2023-2028

Table 64 - Forecast Credit Cards Transactions: % Growth 2023-2028

Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2023-2028

Table 66 - Forecast Commercial Credit Cards Transactions 2023-2028

Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2023-2028

Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2023-2028

Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2023-2028

Table 70 - Forecast Personal Credit Cards Transactions 2023-2028

Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2023-2028

Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2023-2028

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

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

#### KEY DATA FINDINGS

##### 2023 DEVELOPMENTS

Debit cards usage continues to expand  
Mobile payments and background payments drive card transactions  
Bank issuers focus on children and teenagers

##### PROSPECTS AND OPPORTUNITIES

Debit cards have scope for further development  
Mobile wallets will spearhead debit card transaction growth  
New regulations support debit cards usage

##### CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2018-2023  
Table 74 - Debit Cards Transactions 2018-2023  
Table 75 - Debit Cards in Circulation: % Growth 2018-2023  
Table 76 - Debit Cards Transactions: % Growth 2018-2023  
Table 77 - Debit Cards: Number of Cards by Issuer 2018-2022  
Table 78 - Debit Cards: Number of Cards by Operator 2018-2022  
Table 79 - Debit Cards Payment Transaction Value by Issuer 2018-2022  
Table 80 - Debit Cards Payment Transaction Value by Operator 2018-2022  
Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2023-2028  
Table 82 - Forecast Debit Cards Transactions 2023-2028  
Table 83 - Forecast Debit Cards in Circulation: % Growth 2023-2028  
Table 84 - Forecast Debit Cards Transactions: % Growth 2023-2028

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

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

#### KEY DATA FINDINGS

##### 2023 DEVELOPMENTS

Pre-paid lunch cards are an attractive employee benefit  
Neobanks popularise general purpose pre-paid cards  
Transportation cards are replaced by other payment tools

##### PROSPECTS AND OPPORTUNITIES

Open loop pre-paid cards will remain useful  
Multi-currency cards will become increasingly attractive to travellers  
Mobile apps and Open Payment System to compete with closed loop pre-paid cards

##### CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2018-2023  
Table 86 - Pre-paid Cards Transactions 2018-2023  
Table 87 - Pre-paid Cards in Circulation: % Growth 2018-2023  
Table 88 - Pre-paid Cards Transactions: % Growth 2018-2023  
Table 89 - Closed Loop Pre-paid Cards Transactions 2018-2023  
Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2018-2023  
Table 91 - Open Loop Pre-paid Cards Transactions 2018-2023  
Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2018-2023

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 94 - Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 95 - Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 96 - Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2023-2028  
Table 106 - Forecast Pre-paid Cards Transactions 2023-2028  
Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2023-2028  
Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2023-2028  
Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2023-2028  
Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2023-2028  
Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2023-2028  
Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2023-2028

[Store Cards in Poland - Category analysis](#)

[Store Cards in Poland - Company Profile](#)

## 2023 DEVELOPMENTS

Store cards not present in Poland and unlikely to reappear

[Financial Cards and Payments in Poland - Industry Overview](#)

## EXECUTIVE SUMMARY

Financial cards and payments in 2023: The big picture

2023 key trends

Payment infrastructure is constantly upgraded

Competitive landscape

What next for financial cards and payments?

## MARKET INDICATORS

Table 113 - Number of POS Terminals: Units 2018-2023

Table 114 - Number of ATMs: Units 2018-2023

Table 115 - Value Lost to Fraud 2018-2023

Table 116 - Card Expenditure by Location 2023

Table 117 - Financial Cards in Circulation by Type: % Number of Cards 2018-2023

Table 118 - Domestic versus Foreign Spend 2023

## MARKET DATA

Table 119 - Financial Cards by Category: Number of Cards in Circulation 2018-2023

Table 120 - Financial Cards by Category: Number of Accounts 2018-2023

Table 121 - Financial Cards Transactions by Category: Value 2018-2023

Table 122 - Financial Cards by Category: Number of Transactions 2018-2023

Table 123 - Consumer Payments by Category: Value 2018-2023

Table 124 - Consumer Payments by Category: Number of Transactions 2018-2023

Table 125 - M-Commerce by Category: Value 2018-2023

Table 126 - M-Commerce by Category: % Value Growth 2018-2023  
Table 127 - Financial Cards: Number of Cards by Issuer 2018-2022  
Table 128 - Financial Cards: Number of Cards by Operator 2018-2022  
Table 129 - Financial Cards: Card Payment Transactions Value by Operator 2018-2022  
Table 130 - Financial Cards: Card Payment Transactions Value by Issuer 2018-2022  
Table 131 - Forecast Financial Cards by Category: Number of Cards in Circulation 2023-2028  
Table 132 - Forecast Financial Cards by Category: Number of Accounts 2023-2028  
Table 133 - Forecast Financial Cards Transactions by Category: Value 2023-2028  
Table 134 - Forecast Financial Cards by Category: Number of Transactions 2023-2028  
Table 135 - Forecast Consumer Payments by Category: Value 2023-2028  
Table 136 - Forecast Consumer Payments by Category: Number of Transactions 2023-2028  
Table 137 - Forecast M-Commerce by Category: Value 2023-2028  
Table 138 - Forecast M-Commerce by Category: % Value Growth 2023-2028

## 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/debit-cards-in-poland/report](http://www.euromonitor.com/debit-cards-in-poland/report).