

Debit Cards in Greece

November 2023

Table of Contents

Charge Cards in Greece - Category analysis

Charge Cards in Greece - Company Profile

KEY DATA FINDINGS

2023 DEVELOPMENTS

Growth of commercial charge cards under normal economic conditions

Downward spiral for personal charge cards

Alpha Bank and Visa lead in charge cards

PROSPECTS AND OPPORTUNITIES

Commercial charge cards to grow alongside economy

Traveling and dining remain primary areas of spending for commercial cards

No future for personal charge cards

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

Credit Cards in Greece - Category analysis

Credit Cards in Greece - Company Profile

KEY DATA FINDINGS

2023 DEVELOPMENTS

Positive growth for credit cards

Rising competition with Buy Now Pay Later services

Stable competitive environment and growth for commercial cards

PROSPECTS AND OPPORTUNITIES

Slow positive growth expected for credit cards

Market mobility and pressure from Buy Now Pay Later Services

Slow growth for commercial credit cards and enhanced security with PSD3

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 Greece - Category analysis

Debit Cards in Greece - Company Profile

KEY DATA FINDINGS

2023 DEVELOPMENTS

Ongoing growth as debit cards substitute cash

Expansion of digital wallets at the core of major banks

Piraeus Bank launches debit-based Buy Now Pay Later scheme while commercial cards see growth

PROSPECTS AND OPPORTUNITIES

Debit cards continuously thriving, cementing dominance in the payments landscape

Escalating competition from fintechs and neobanks

New developments indicate a complex competitive landscape

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 Greece - Category analysis

Pre-Paid Cards in Greece - Company Profile

KEY DATA FINDINGS

2023 DEVELOPMENTS

Growth driven by virtual cards, facilitated by banks' enhanced digital platforms

Rising central role for government benefit cards

Normalisation and positive growth for closed-loop pre-paid cards

PROSPECTS AND OPPORTUNITIES

Government benefit open-loop pre-paid cards to remain a fixture of policy over the forecast period

A more "digital" future anticipated for open-loop pre-paid cards

Growth anticipated for 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 Greece - Category analysis

Store Cards in Greece - Company Profile

2023 DEVELOPMENTS

Store cards remain absent from Greece

Financial Cards and Payments in Greece - Industry Overview

EXECUTIVE SUMMARY

Financial cards and payments in 2023: The big picture

2023 key trends

Credit and debit cards embrace the emerging Buy Now Pay Later market

Traditional players maintain control as fintechs make gains

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 focusing 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-greece/report.