

# Store Cards in the Netherlands

December 2022

Table of Contents

## KEY DATA FINDINGS

### 2022 DEVELOPMENTS

Travel recovery boosts charge card growth

Cross border e-commerce spend boosts charge card growth

Charge cards continue to suffer in domestic online payments

### PROSPECTS AND OPPORTUNITIES

Travel insecurities may put downward pressure on growth

Payment convenience will drive growth

Mastercard and Visa debit pose a threat to charge card category

### CATEGORY DATA

Table 1 - Charge Cards: Number of Cards in Circulation 2017-2022

Table 2 - Charge Cards Transactions 2017-2022

Table 3 - Charge Cards in Circulation: % Growth 2017-2022

Table 4 - Charge Cards Transactions: % Growth 2017-2022

Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2017-2022

Table 6 - Commercial Charge Cards Transactions 2017-2022

Table 7 - Commercial Charge Cards in Circulation: % Growth 2017-2022

Table 8 - Commercial Charge Cards Transactions: % Growth 2017-2022

Table 9 - Personal Charge Cards: Number of Cards in Circulation 2017-2022

Table 10 - Personal Charge Cards Transactions 2017-2022

Table 11 - Personal Charge Cards in Circulation: % Growth 2017-2022

Table 12 - Personal Charge Cards Transactions: % Growth 2017-2022

Table 13 - Charge Cards: Number of Cards by Issuer 2017-2021

Table 14 - Charge Cards: Number of Cards by Operator 2017-2021

Table 15 - Charge Cards Payment Transaction Value by Issuer 2017-2021

Table 16 - Charge Cards Payment Transaction Value by Operator 2017-2021

Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2017-2021

Table 18 - Commercial Charge Cards: Number of Cards by Operator 2017-2021

Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2017-2021

Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2017-2021

Table 21 - Personal Charge Cards: Number of Cards by Issuer 2017-2021

Table 22 - Personal Charge Cards: Number of Cards by Operator 2017-2021

Table 23 - Personal Charge Cards Transaction Value by Issuer 2017-2021

Table 24 - Personal Charge Cards Transaction Value by Operator 2017-2021

Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2022-2027

Table 26 - Forecast Charge Cards Transactions 2022-2027

Table 27 - Forecast Charge Cards in Circulation: % Growth 2022-2027

Table 28 - Forecast Charge Cards Transactions: % Growth 2022-2027

Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2022-2027

Table 30 - Forecast Commercial Charge Cards Transactions 2022-2027

Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2022-2027

Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2022-2027

Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2022-2027

Table 34 - Forecast Personal Charge Cards Transactions 2022-2027

Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2022-2027

Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2022-2027

## KEY DATA FINDINGS

### 2022 DEVELOPMENTS

Online services and apps drive credit card usage

Consumers not keen on using credit facilities on credit cards

Increase in international travel drives credit card use

### PROSPECTS AND OPPORTUNITIES

Issuers and operators are likely to focus on e-commerce

Charge cards threaten credit card growth

Emerging and trusted payment options challenge credit card category

### CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2017-2022

Table 38 - Credit Cards Transactions 2017-2022

Table 39 - Credit Cards in Circulation: % Growth 2017-2022

Table 40 - Credit Cards Transactions: % Growth 2017-2022

Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2017-2022

Table 42 - Commercial Credit Cards Transactions 2017-2022

Table 43 - Commercial Credit Cards in Circulation: % Growth 2017-2022

Table 44 - Commercial Credit Cards Transactions: % Growth 2017-2022

Table 45 - Personal Credit Cards: Number of Cards in Circulation 2017-2022

Table 46 - Personal Credit Cards Transactions 2017-2022

Table 47 - Personal Credit Cards in Circulation: % Growth 2017-2022

Table 48 - Personal Credit Cards Transactions: % Growth 2017-2022

Table 49 - Credit Cards: Number of Cards by Issuer 2017-2021

Table 50 - Credit Cards: Number of Cards by Operator 2017-2021

Table 51 - Credit Cards Payment Transaction Value by Issuer 2017-2021

Table 52 - Credit Cards Payment Transaction Value by Operator 2017-2021

Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2017-2021

Table 54 - Commercial Credit Cards: Number of Cards by Operator 2017-2021

Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2017-2021

Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2017-2021

Table 57 - Personal Credit Cards: Number of Cards by Issuer 2017-2021

Table 58 - Personal Credit Cards: Number of Cards by Operator 2017-2021

Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2017-2021

Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2017-2021

Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2022-2027

Table 62 - Forecast Credit Cards Transactions 2022-2027

Table 63 - Forecast Credit Cards in Circulation: % Growth 2022-2027

Table 64 - Forecast Credit Cards Transactions: % Growth 2022-2027

Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2022-2027

Table 66 - Forecast Commercial Credit Cards Transactions 2022-2027

Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2022-2027

Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2022-2027

Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2022-2027

Table 70 - Forecast Personal Credit Cards Transactions 2022-2027

Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2022-2027

Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2022-2027

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

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

### KEY DATA FINDINGS

#### 2022 DEVELOPMENTS

Debit cards solidify its position as universal payment method for offline payments

Smaller players are gaining in popularity

Mobile payments take a greater share of transactions

### PROSPECTS AND OPPORTUNITIES

Maestro debit cards will cease to be issued from 2023

New debit cards are expected to boost e-commerce growth

Competitive landscape to become more crowded

### CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2017-2022

Table 74 - Debit Cards Transactions 2017-2022

Table 75 - Debit Cards in Circulation: % Growth 2017-2022

Table 76 - Debit Cards Transactions: % Growth 2017-2022

Table 77 - Debit Cards: Number of Cards by Issuer 2017-2021

Table 78 - Debit Cards: Number of Cards by Operator 2017-2021

Table 79 - Debit Cards Payment Transaction Value by Issuer 2017-2021

Table 80 - Debit Cards Payment Transaction Value by Operator 2017-2021

Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2022-2027

Table 82 - Forecast Debit Cards Transactions 2022-2027

Table 83 - Forecast Debit Cards in Circulation: % Growth 2022-2027

Table 84 - Forecast Debit Cards Transactions: % Growth 2022-2027

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

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

### KEY DATA FINDINGS

#### 2022 DEVELOPMENTS

Pre-paid growth driven by rebound in domestic travel

Gift cards drive growth of closed-loop pre-paid cards

Toll cards drive growth in pre-paid cards

### PROSPECTS AND OPPORTUNITIES

Phasing out of transport pre-paid card will limit growth

Open loop pre-paid cards to recover quickly, followed by slow growth

Toll cards likely to continue to grow

### CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2017-2022

Table 86 - Pre-paid Cards Transactions 2017-2022

Table 87 - Pre-paid Cards in Circulation: % Growth 2017-2022

Table 88 - Pre-paid Cards Transactions: % Growth 2017-2022

Table 89 - Closed Loop Pre-paid Cards Transactions 2017-2022

Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2017-2022

Table 91 - Open Loop Pre-paid Cards Transactions 2017-2022

Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2017-2022

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2017-2021

Table 94 - Pre-paid Cards: Number of Cards by Operator 2017-2021

Table 95 - Pre-paid Cards Transaction Value by Issuer 2017-2021

Table 96 - Pre-paid Cards Transaction Value by Operator 2017-2021

Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2017-2021

Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2017-2021

Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2017-2021

Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2017-2021

Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2017-2021

Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2017-2021

Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2017-2021

Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2017-2021

Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2022-2027

Table 106 - Forecast Pre-paid Cards Transactions 2022-2027

Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2022-2027

Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2022-2027

Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2022-2027

Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2022-2027

Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2022-2027

Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2022-2027

[Store Cards in the Netherlands - Category analysis](#)

[Store Cards in the Netherlands - Company Profile](#)

## 2022 DEVELOPMENTS

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

## EXECUTIVE SUMMARY

Financial cards and payments in 2022: The big picture

Debit, credit and closed loop pre-paid cards all benefit from the recovery in travel

M-commerce growth driven by mobile m-commerce proximity

Competitive landscape

What next for financial cards and payments?

## MARKET INDICATORS

Table 113 - Number of POS Terminals: Units 2017-2022

Table 114 - Number of ATMs: Units 2017-2022

Table 115 - Value Lost to Fraud 2017-2022

Table 116 - Card Expenditure by Location 2022

Table 117 - Financial Cards in Circulation by Type: % Number of Cards 2017-2022

Table 118 - Domestic versus Foreign Spend 2022

## MARKET DATA

Table 119 - Financial Cards by Category: Number of Cards in Circulation 2017-2022

Table 120 - Financial Cards by Category: Number of Accounts 2017-2022

Table 121 - Financial Cards Transactions by Category: Value 2017-2022

Table 122 - Financial Cards by Category: Number of Transactions 2017-2022

Table 123 - Commercial Payments by Category: Value 2017-2022

Table 124 - Commercial Payments by Category: Number of Transactions 2017-2022

Table 125 - Personal Payments by Category: Value 2017-2022

Table 126 - Personal Payments by Category: Number of Transactions 2017-2022

Table 127 - M-Commerce by Category: Value 2017-2022

Table 128 - M-Commerce by Category: % Value Growth 2017-2022

Table 129 - Financial Cards: Number of Cards by Issuer 2017-2021

Table 130 - Financial Cards: Number of Cards by Operator 2017-2021

Table 131 - Financial Cards: Card Payment Transactions Value by Operator 2017-2021

Table 132 - Financial Cards: Card Payment Transactions Value by Issuer 2017-2021

Table 133 - Forecast Financial Cards by Category: Number of Cards in Circulation 2022-2027

Table 134 - Forecast Financial Cards by Category: Number of Accounts 2022-2027

Table 135 - Forecast Financial Cards Transactions by Category: Value 2022-2027

Table 136 - Forecast Financial Cards by Category: Number of Transactions 2022-2027

Table 137 - Forecast Commercial Payments by Category: Value 2022-2027

Table 138 - Forecast Commercial Payments by Category: Number of Transactions 2022-2027

Table 139 - Forecast Personal Payments by Category: Value 2022-2027

Table 140 - Forecast Personal Payments by Category: Number of Transactions 2022-2027

Table 141 - Forecast M-Commerce by Category: Value 2022-2027

Table 142 - Forecast M-Commerce by Category: % Value Growth 2022-2027

## 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/store-cards-in-the-netherlands/report](https://www.euromonitor.com/store-cards-in-the-netherlands/report).