



Debit Cards in the Czech Republic

January 2026

Table of Contents

KEY DATA FINDINGS

2025 DEVELOPMENTS

Charge cards remains a niche category

INDUSTRY PERFORMANCE

Large companies dominate charge card uptake and usage

Personal charge cards remain unpopular

WHAT'S NEXT?

Charge cards to suffer ongoing replacement

Commercial charge cards to continue to shape the category

Businesses to rationalise costs by moving away from charge cards

COMPETITIVE LANDSCAPE

The competitive landscape consolidates

Improving financial conditions and added-value incentives offer some respite

CATEGORY DATA

Table 1 - Charge Cards: Number of Cards in Circulation 2020-2025

Table 2 - Charge Cards Transactions 2020-2025

Table 3 - Charge Cards in Circulation: % Growth 2020-2025

Table 4 - Charge Cards Transactions: % Growth 2020-2025

Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2020-2025

Table 6 - Commercial Charge Cards Transactions 2020-2025

Table 7 - Commercial Charge Cards in Circulation: % Growth 2020-2025

Table 8 - Commercial Charge Cards Transactions: % Growth 2020-2025

Table 9 - Personal Charge Cards: Number of Cards in Circulation 2020-2025

Table 10 - Personal Charge Cards Transactions 2020-2025

Table 11 - Personal Charge Cards in Circulation: % Growth 2020-2025

Table 12 - Personal Charge Cards Transactions: % Growth 2020-2025

Table 13 - Charge Cards: Number of Cards by Issuer 2020-2024

Table 14 - Charge Cards: Number of Cards by Operator 2020-2024

Table 15 - Charge Cards Payment Transaction Value by Issuer 2020-2024

Table 16 - Charge Cards Payment Transaction Value by Operator 2020-2024

Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2020-2024

Table 18 - Commercial Charge Cards: Number of Cards by Operator 2020-2024

Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2020-2024

Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2020-2024

Table 21 - Personal Charge Cards: Number of Cards by Issuer 2020-2024

Table 22 - Personal Charge Cards: Number of Cards by Operator 2020-2024

Table 23 - Personal Charge Cards Transaction Value by Issuer 2020-2024

Table 24 - Personal Charge Cards Transaction Value by Operator 2020-2024

Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2025-2030

Table 26 - Forecast Charge Cards Transactions 2025-2030

Table 27 - Forecast Charge Cards in Circulation: % Growth 2025-2030

Table 28 - Forecast Charge Cards Transactions: % Growth 2025-2030

Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2025-2030

Table 30 - Forecast Commercial Charge Cards Transactions 2025-2030

Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2025-2030

Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2025-2030

Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2025-2030

Table 34 - Forecast Personal Charge Cards Transactions 2025-2030

Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2025-2030

Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Consumers remain wary of using credit cards

INDUSTRY PERFORMANCE

Credit cards lose out to alternatives

Credit card use for larger purchases

WHAT'S NEXT?

The appeal of credit cards is likely to remain limited in the market

Bank to use premium features to pique consumer interest

Plastic credit cards on the way out

COMPETITIVE LANDSCAPE

Mastercard and Visa partner with Komerční Banka

Komerční Bank offers attractive benefits while Visa consolidates its partnership with the leading bank

CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 38 - Credit Cards Transactions 2020-2025

Table 39 - Credit Cards in Circulation: % Growth 2020-2025

Table 40 - Credit Cards Transactions: % Growth 2020-2025

Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 42 - Commercial Credit Cards Transactions 2020-2025

Table 43 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 44 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 45 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 46 - Personal Credit Cards Transactions 2020-2025

Table 47 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 48 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 49 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 50 - Credit Cards: Number of Cards by Operator 2020-2024

Table 51 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 52 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 54 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 57 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 58 - Personal Credit Cards: Number of Cards by Operator 2020-2024

Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024
Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030
Table 62 - Forecast Credit Cards Transactions 2025-2030
Table 63 - Forecast Credit Cards in Circulation: % Growth 2025-2030
Table 64 - Forecast Credit Cards Transactions: % Growth 2025-2030
Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030
Table 66 - Forecast Commercial Credit Cards Transactions 2025-2030
Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030
Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030
Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030
Table 70 - Forecast Personal Credit Cards Transactions 2025-2030
Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030
Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Debit cards remains the key type of financial card in the market

INDUSTRY PERFORMANCE

Growing take up and use of debit cards

Debit cards on the rise for personal and commercial use

WHAT'S NEXT?

Debit cards to develop in line with the ongoing shift to cashless payments

Trends for mobile and digital wallet payments and smart wearables

Increasing presence of high-tech products

COMPETITIVE LANDSCAPE

Visa enjoys wide acceptance while the leading bank offers a strong portfolio of products and services

mBank offers competitive pricing while Mastercard is a dynamic operator in commercial debit cards

CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2020-2025
Table 74 - Debit Cards Transactions 2020-2025
Table 75 - Debit Cards in Circulation: % Growth 2020-2025
Table 76 - Debit Cards Transactions: % Growth 2020-2025
Table 77 - Debit Cards: Number of Cards by Issuer 2020-2024
Table 78 - Debit Cards: Number of Cards by Operator 2020-2024
Table 79 - Debit Cards Payment Transaction Value by Issuer 2020-2024
Table 80 - Debit Cards Payment Transaction Value by Operator 2020-2024
Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030
Table 82 - Forecast Debit Cards Transactions 2025-2030
Table 83 - Forecast Debit Cards in Circulation: % Growth 2025-2030
Table 84 - Forecast Debit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Open loop is developing faster than closed loop in pre-paid cards

INDUSTRY PERFORMANCE

Revolut open loop pre-paid card is increasingly used for everyday expenses

Employee benefit cards consolidate dominance within open loop pre-paid cards

WHAT'S NEXT?

Open loop pre-paid cards to develop through digital forms

Closed loop pre-paid cards to move into the virtual space

Pluxee Pass to drive employment benefit provision in open loop pre-paid cards

COMPETITIVE LANDSCAPE

Litacka and Pluxee Plus are the key pre-paid cards

Revolut adds dynamism to the category

CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2020-2025

Table 86 - Pre-paid Cards Transactions 2020-2025

Table 87 - Pre-paid Cards in Circulation: % Growth 2020-2025

Table 88 - Pre-paid Cards Transactions: % Growth 2020-2025

Table 89 - Closed Loop Pre-paid Cards Transactions 2020-2025

Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 91 - Open Loop Pre-paid Cards Transactions 2020-2025

Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 94 - Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 95 - Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 96 - Pre-paid Cards Transaction Value by Operator 2020-2024

Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030

Table 106 - Forecast Pre-paid Cards Transactions 2025-2030

Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030

Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030

Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030

Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030

Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030

Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

EXECUTIVE SUMMARY

Further growth for financial cards and payments

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Broad trend for cashless payments

Use of cards for smaller, everyday payments boosts transaction volumes

The market is a leader in contactless payments

WHAT'S NEXT?

Shift towards virtual products as cards in circulation continue to rise

Immediacy to increase consumer engagement

Fintechs on the rise

COMPETITIVE LANDSCAPE

Large customer bases, extensive networks and high merchant acceptance provide competitive edges

Revolut gains card users and momentum

Visa is the most dynamic operator

MARKET INDICATORS

Table 113 - Number of POS Terminals: Units 2020-2025

Table 114 - Number of ATMs: Units 2020-2025

Table 115 - Value Lost to Fraud 2020-2025

Table 116 - Card Expenditure by Location 2025

Table 117 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 118 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 119 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 120 - Financial Cards by Category: Number of Accounts 2020-2025

Table 121 - Financial Cards Transactions by Category: Value 2020-2025

Table 122 - Financial Cards by Category: Number of Transactions 2020-2025

Table 123 - Consumer Payments by Category: Value 2020-2025

Table 124 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 125 - M-Commerce by Category: Value 2020-2025

Table 126 - M-Commerce by Category: % Value Growth 2020-2025

Table 127 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 128 - Financial Cards: Number of Cards by Operator 2020-2024

Table 129 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 130 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 131 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 132 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 133 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 134 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 135 - Forecast Consumer Payments by Category: Value 2025-2030

Table 136 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 137 - Forecast M-Commerce by Category: Value 2025-2030

Table 138 - Forecast M-Commerce by Category: % Value Growth 2025-2030

COUNTRY REPORTS 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-the-czech-republic/report.