

# Financial Cards and Payments in Poland

<https://marketpublishers.com/r/F8D7F71D723EN.html>

Date: November 2023

Pages: 61

Price: US\$ 2,100.00 (Single User License)

ID: F8D7F71D723EN

## Abstracts

Financial cards and payments in Poland is undergoing substantial change with the continued increase in non-cash transactions in 2023. Card operators are focused on providing access to a variety of payment methods so that the consumer and merchant can choose the most convenient option for them. Despite the decrease in the share of cash transactions made in Poland, cash payments still remain significant. POS terminals are still unavailable in small outlets with a relatively low number of transacti...

Euromonitor International's Financial Cards and Payments in Poland report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Financial Cards in Circulation, Mobile Payments, Transactions.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

Get a detailed picture of the Financial Cards and Payments market;

Pinpoint growth sectors and identify factors driving change;

Understand the competitive environment, the market's major players and leading brands;

Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

## Contents

Financial Cards and Payments in Poland

Euromonitor International

November 2023

List Of Contents And Tables

FINANCIAL CARDS AND PAYMENTS IN POLAND

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 1 Number of POS Terminals: Units 2018-2023

Table 2 Number of ATMs: Units 2018-2023

Table 3 Value Lost to Fraud 2018-2023

Table 4 Card Expenditure by Location 2023

Table 5 Financial Cards in Circulation by Type: % Number of Cards 2018-2023

Table 6 Domestic versus Foreign Spend 2023

MARKET DATA

Table 7 Financial Cards by Category: Number of Cards in Circulation 2018-2023

Table 8 Financial Cards by Category: Number of Accounts 2018-2023

Table 9 Financial Cards Transactions by Category: Value 2018-2023

Table 10 Financial Cards by Category: Number of Transactions 2018-2023

Table 11 Consumer Payments by Category: Value 2018-2023

Table 12 Consumer Payments by Category: Number of Transactions 2018-2023

Table 13 M-Commerce by Category: Value 2018-2023

Table 14 M-Commerce by Category: % Value Growth 2018-2023

Table 15 Financial Cards: Number of Cards by Issuer 2018-2022

Table 16 Financial Cards: Number of Cards by Operator 2018-2022

Table 17 Financial Cards: Card Payment Transactions Value by Operator 2018-2022

Table 18 Financial Cards: Card Payment Transactions Value by Issuer 2018-2022

Table 19 Forecast Financial Cards by Category: Number of Cards in Circulation 2023-2028

Table 20 Forecast Financial Cards by Category: Number of Accounts 2023-2028

Table 21 Forecast Financial Cards Transactions by Category: Value 2023-2028

Table 22 Forecast Financial Cards by Category: Number of Transactions 2023-2028

Table 23 Forecast Consumer Payments by Category: Value 2023-2028

Table 24 Forecast Consumer Payments by Category: Number of Transactions  
2023-2028

Table 25 Forecast M-Commerce by Category: Value 2023-2028

Table 26 Forecast M-Commerce by Category: % Value Growth 2023-2028

DISCLAIMER

SOURCES

Summary 1 Research Sources

DEBIT CARDS IN POLAND

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 27 Debit Cards: Number of Cards in Circulation 2018-2023

Table 28 Debit Cards Transactions 2018-2023

Table 29 Debit Cards in Circulation: % Growth 2018-2023

Table 30 Debit Cards Transactions: % Growth 2018-2023

Table 31 Debit Cards: Number of Cards by Issuer 2018-2022

Table 32 Debit Cards: Number of Cards by Operator 2018-2022

Table 33 Debit Cards Payment Transaction Value by Issuer 2018-2022

Table 34 Debit Cards Payment Transaction Value by Operator 2018-2022

Table 35 Forecast Debit Cards: Number of Cards in Circulation 2023-2028

Table 36 Forecast Debit Cards Transactions 2023-2028

Table 37 Forecast Debit Cards in Circulation: % Growth 2023-2028

Table 38 Forecast Debit Cards Transactions: % Growth 2023-2028

CREDIT CARDS IN POLAND

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 39 Credit Cards: Number of Cards in Circulation 2018-2023

Table 40 Credit Cards Transactions 2018-2023

Table 41 Credit Cards in Circulation: % Growth 2018-2023

Table 42 Credit Cards Transactions: % Growth 2018-2023

Table 43 Commercial Credit Cards: Number of Cards in Circulation 2018-2023

Table 44 Commercial Credit Cards Transactions 2018-2023

Table 45 Commercial Credit Cards in Circulation: % Growth 2018-2023

Table 46 Commercial Credit Cards Transactions: % Growth 2018-2023

Table 47 Personal Credit Cards: Number of Cards in Circulation 2018-2023

Table 48 Personal Credit Cards Transactions 2018-2023

Table 49 Personal Credit Cards in Circulation: % Growth 2018-2023

Table 50 Personal Credit Cards Transactions: % Growth 2018-2023

Table 51 Credit Cards: Number of Cards by Issuer 2018-2022

Table 52 Credit Cards: Number of Cards by Operator 2018-2022

Table 53 Credit Cards Payment Transaction Value by Issuer 2018-2022

Table 54 Credit Cards Payment Transaction Value by Operator 2018-2022

Table 55 Commercial Credit Cards: Number of Cards by Issuer 2018-2022

Table 56 Commercial Credit Cards: Number of Cards by Operator 2018-2022

Table 57 Commercial Credit Cards Payment Transaction Value by Issuer 2018-2022

Table 58 Commercial Credit Cards Payment Transaction Value by Operator 2018-2022

Table 59 Personal Credit Cards: Number of Cards by Issuer 2018-2022

Table 60 Personal Credit Cards: Number of Cards by Operator 2018-2022

Table 61 Personal Credit Cards Payment Transaction Value by Issuer 2018-2022

Table 62 Personal Credit Cards Payment Transaction Value by Operator 2018-2022

Table 63 Forecast Credit Cards: Number of Cards in Circulation 2023-2028

Table 64 Forecast Credit Cards Transactions 2023-2028

Table 65 Forecast Credit Cards in Circulation: % Growth 2023-2028

Table 66 Forecast Credit Cards Transactions: % Growth 2023-2028

Table 67 Forecast Commercial Credit Cards: Number of Cards in Circulation 2023-2028

Table 68 Forecast Commercial Credit Cards Transactions 2023-2028

Table 69 Forecast Commercial Credit Cards in Circulation: % Growth 2023-2028

Table 70 Forecast Commercial Credit Cards Transactions: % Growth 2023-2028

Table 71 Forecast Personal Credit Cards: Number of Cards in Circulation 2023-2028

Table 72 Forecast Personal Credit Cards Transactions 2023-2028

Table 73 Forecast Personal Credit Cards in Circulation: % Growth 2023-2028

Table 74 Forecast Personal Credit Cards Transactions: % Growth 2023-2028

CHARGE CARDS IN POLAND

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 75 Charge Cards: Number of Cards in Circulation 2018-2023

Table 76 Charge Cards Transactions 2018-2023

Table 77 Charge Cards in Circulation: % Growth 2018-2023

Table 78 Charge Cards Transactions: % Growth 2018-2023

Table 79 Commercial Charge Cards: Number of Cards in Circulation 2018-2023

Table 80 Commercial Charge Cards Transactions 2018-2023

Table 81 Commercial Charge Cards in Circulation: % Growth 2018-2023

Table 82 Commercial Charge Cards Transactions: % Growth 2018-2023

Table 83 Personal Charge Cards: Number of Cards in Circulation 2018-2023

Table 84 Personal Charge Cards Transactions 2018-2023

Table 85 Personal Charge Cards in Circulation: % Growth 2018-2023

Table 86 Personal Charge Cards Transactions: % Growth 2018-2023

Table 87 Charge Cards: Number of Cards by Issuer 2018-2022

Table 88 Charge Cards: Number of Cards by Operator 2018-2022

Table 89 Charge Cards Payment Transaction Value by Issuer 2018-2022

Table 90 Charge Cards Payment Transaction Value by Operator 2018-2022

Table 91 Commercial Charge Cards: Number of Cards by Issuer 2018-2022

Table 92 Commercial Charge Cards: Number of Cards by Operator 2018-2022

Table 93 Commercial Charge Cards Payment Transaction Value by Issuer 2018-2022

Table 94 Commercial Charge Cards Payment Transaction Value by Operator



2018-2022

Table 95 Personal Charge Cards: Number of Cards by Issuer 2018-2022

Table 96 Personal Charge Cards: Number of Cards by Operator 2018-2022

Table 97 Personal Charge Cards Transaction Value by Issuer 2018-2022

Table 98 Personal Charge Cards Transaction Value by Operator 2018-2022

Table 99 Forecast Charge Cards: Number of Cards in Circulation 2023-2028

Table 100 Forecast Charge Cards Transactions 2023-2028

Table 101 Forecast Charge Cards in Circulation: % Growth 2023-2028

Table 102 Forecast Charge Cards Transactions: % Growth 2023-2028

Table 103 Forecast Commercial Charge Cards: Number of Cards in Circulation 2023-2028

Table 104 Forecast Commercial Charge Cards Transactions 2023-2028

Table 105 Forecast Commercial Charge Cards in Circulation: % Growth 2023-2028

Table 106 Forecast Commercial Charge Cards Transactions: % Growth 2023-2028

Table 107 Forecast Personal Charge Cards: Number of Cards in Circulation 2023-2028

Table 108 Forecast Personal Charge Cards Transactions 2023-2028

Table 109 Forecast Personal Charge Cards in Circulation: % Growth 2023-2028

Table 110 Forecast Personal Charge Cards Transactions: % Growth 2023-2028

PRE-PAID CARDS IN POLAND

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 111 Pre-paid Cards: Number of Cards in Circulation 2018-2023

Table 112 Pre-paid Cards Transactions 2018-2023

Table 113 Pre-paid Cards in Circulation: % Growth 2018-2023

Table 114 Pre-paid Cards Transactions: % Growth 2018-2023

Table 115 Closed Loop Pre-paid Cards Transactions 2018-2023

Table 116 Closed Loop Pre-paid Cards Transactions: % Growth 2018-2023

Table 117 Open Loop Pre-paid Cards Transactions 2018-2023

Table 118 Open Loop Pre-paid Cards Transactions: % Growth 2018-2023

Table 119 Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 120 Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 121 Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 122 Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 123 Closed Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 124 Closed Loop Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 125 Closed Loop Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 126 Closed Loop Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 127 Open Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 128 Open Loop Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 129 Open Loop Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 130 Open Loop Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 131 Forecast Pre-paid Cards: Number of Cards in Circulation 2023-2028  
Table 132 Forecast Pre-paid Cards Transactions 2023-2028  
Table 133 Forecast Pre-paid Cards in Circulation: % Growth 2023-2028  
Table 134 Forecast Pre-paid Cards Transactions: % Growth 2023-2028  
Table 135 Forecast Closed Loop Pre-paid Cards Transactions 2023-2028  
Table 136 Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2023-2028  
Table 137 Forecast Open Loop Pre-paid Cards Transactions 2023-2028  
Table 138 Forecast Open Loop Pre-paid Cards Transactions: % Growth 2023-2028

**STORE CARDS IN POLAND**

## **2023 DEVELOPMENTS**

Store cards not present in Poland and unlikely to reappear



## I would like to order

Product name: Financial Cards and Payments in Poland

Product link: <https://marketpublishers.com/r/F8D7F71D723EN.html>

Price: US\$ 2,100.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

[info@marketpublishers.com](mailto:info@marketpublishers.com)

## Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/F8D7F71D723EN.html>

To pay by Wire Transfer, please, fill in your contact details in the form below:

First name:  
Last name:  
Email:  
Company:  
Address:  
City:  
Zip code:  
Country:  
Tel:  
Fax:  
Your message:

**\*\*All fields are required**

Customer signature \_\_\_\_\_

Please, note that by ordering from marketpublishers.com you are agreeing to our Terms & Conditions at <https://marketpublishers.com/docs/terms.html>

To place an order via fax simply print this form, fill in the information below and fax the completed form to +44 20 7900 3970