



Euromonitor
International

Financial Cards and Payments in Greece

February 2026

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EXECUTIVE SUMMARY

EU regulation and government mandates encourages shift to digital payments

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INDUSTRY PERFORMANCE

Regulation fuels card growth

Debit cards most popular, but other financial cards also making gains

Consumer trends shaping card adoption

WHAT'S NEXT?

Steady growth over forecast period

AI poised to redefine financial card ecosystem

Contactless payments set to dominate payment landscape

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Piraeus Bank continues to be leading issuer

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Healthy transaction value growth in 2025

INDUSTRY PERFORMANCE

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Increasing number of transaction, supported by growing economy

WHAT'S NEXT?

Continuing growth over forecast period

Regulatory push to reduce cash

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Credit Cards in Greece - Category analysis

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Increasing number of transactions

WHAT'S NEXT?

Steady growth over forecast period

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

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2025 DEVELOPMENTS

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INDUSTRY PERFORMANCE

Significant growth in transaction value, as well as increasing number of cards in circulation
Numbers of transactions also increases

WHAT'S NEXT?

Continuing healthy growth in debit card usage over forecast period
AI poised to redefine debit card ecosystem
Contactless payments set to dominate Greece's payment landscape

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Healthy transaction value growth in 2025

INDUSTRY PERFORMANCE

Significant increase in pre-paid cards in circulation, driven by government programmes

Open loop accounts for more transaction value

WHAT'S NEXT?

Clearer regulatory framework supports growth

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