



Euromonitor  
International

# Financial Cards and Payments in the Netherlands

February 2026

Table of Contents

### EXECUTIVE SUMMARY

Financial cards and payments landscape continues to evolve as debit and charge cards gain ground

### KEY DATA FINDINGS

#### INDUSTRY PERFORMANCE

Number of cards in circulation declines in 2025, driven by reduced reliance on transport pre-paid cards

Changing usage patterns drive transaction volumes

Credit cards transition into charge cards

#### WHAT'S NEXT?

Declining popularity of closed loop pre-paid cards will hinder growth in financial card volumes

Commercial card payment transactions to benefit from renewed business confidence

Dutch consumers are diversifying their payment choices

#### COMPETITIVE LANDSCAPE

Cards Unlimited BV maintains its strong position

Leading operator Mastercard transitions from Maestro to Debit Mastercard, while Visa faces fewer pre-paid options

American Express expands presence through increasing acceptance and premium rewards

#### MARKET INDICATORS

Table 1 - Number of POS Terminals: Units 2020-2025

Table 2 - Number of ATMs: Units 2020-2025

Table 3 - Value Lost to Fraud 2020-2025

Table 4 - Card Expenditure by Location 2025

Table 5 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 6 - Domestic versus Foreign Spend 2025

#### MARKET DATA

Table 7 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 8 - Financial Cards by Category: Number of Accounts 2020-2025

Table 9 - Financial Cards Transactions by Category: Value 2020-2025

Table 10 - Financial Cards by Category: Number of Transactions 2020-2025

Table 11 - Consumer Payments by Category: Value 2020-2025

Table 12 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 13 - M-Commerce by Category: Value 2020-2025

Table 14 - M-Commerce by Category: % Value Growth 2020-2025

Table 15 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 16 - Financial Cards: Number of Cards by Operator 2020-2024

Table 17 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 18 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 19 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 20 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 21 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 22 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 23 - Forecast Consumer Payments by Category: Value 2025-2030

Table 24 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 25 - Forecast M-Commerce by Category: Value 2025-2030

Table 26 - Forecast M-Commerce by Category: % Value Growth 2025-2030

#### COUNTRY REPORTS DISCLAIMER

## SOURCES

Summary 1 - Research Sources

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

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Charge cards gain ground following phasing out of credit cards

### INDUSTRY PERFORMANCE

Credit card conversions drive surge in charge card volumes

Charge card transactions rise, along with per-card expenditure levels

### WHAT'S NEXT?

Charge card transactions to grow on back of travel

Charge cards will suffer from dominance of debit cards

International e-commerce will drive demand

### COMPETITIVE LANDSCAPE

ICS dominates due to strong cooperation with both Mastercard and Visa

American Express leads growth

### CATEGORY DATA

Table 27 - Charge Cards: Number of Cards in Circulation 2020-2025

Table 28 - Charge Cards Transactions 2020-2025

Table 29 - Charge Cards in Circulation: % Growth 2020-2025

Table 30 - Charge Cards Transactions: % Growth 2020-2025

Table 31 - Commercial Charge Cards: Number of Cards in Circulation 2020-2025

Table 32 - Commercial Charge Cards Transactions 2020-2025

Table 33 - Commercial Charge Cards in Circulation: % Growth 2020-2025

Table 34 - Commercial Charge Cards Transactions: % Growth 2020-2025

Table 35 - Personal Charge Cards: Number of Cards in Circulation 2020-2025

Table 36 - Personal Charge Cards Transactions 2020-2025

Table 37 - Personal Charge Cards in Circulation: % Growth 2020-2025

Table 38 - Personal Charge Cards Transactions: % Growth 2020-2025

Table 39 - Charge Cards: Number of Cards by Issuer 2020-2024

Table 40 - Charge Cards: Number of Cards by Operator 2020-2024

Table 41 - Charge Cards Payment Transaction Value by Issuer 2020-2024

Table 42 - Charge Cards Payment Transaction Value by Operator 2020-2024

Table 43 - Commercial Charge Cards: Number of Cards by Issuer 2020-2024

Table 44 - Commercial Charge Cards: Number of Cards by Operator 2020-2024

Table 45 - Commercial Charge Cards Payment Transaction Value by Issuer 2020-2024

Table 46 - Commercial Charge Cards Payment Transaction Value by Operator 2020-2024

Table 47 - Personal Charge Cards: Number of Cards by Issuer 2020-2024

Table 48 - Personal Charge Cards: Number of Cards by Operator 2020-2024

Table 49 - Personal Charge Cards Transaction Value by Issuer 2020-2024

Table 50 - Personal Charge Cards Transaction Value by Operator 2020-2024

Table 51 - Forecast Charge Cards: Number of Cards in Circulation 2025-2030

Table 52 - Forecast Charge Cards Transactions 2025-2030

Table 53 - Forecast Charge Cards in Circulation: % Growth 2025-2030

Table 54 - Forecast Charge Cards Transactions: % Growth 2025-2030

Table 55 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2025-2030

- Table 56 - Forecast Commercial Charge Cards Transactions 2025-2030
- Table 57 - Forecast Commercial Charge Cards in Circulation: % Growth 2025-2030
- Table 58 - Forecast Commercial Charge Cards Transactions: % Growth 2025-2030
- Table 59 - Forecast Personal Charge Cards: Number of Cards in Circulation 2025-2030
- Table 60 - Forecast Personal Charge Cards Transactions 2025-2030
- Table 61 - Forecast Personal Charge Cards in Circulation: % Growth 2025-2030
- Table 62 - Forecast Personal Charge Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

2025 DEVELOPMENTS

Credit cards are no longer in use

CATEGORY DATA

- Table 63 - Credit Cards: Number of Cards in Circulation 2020-2025
- Table 64 - Credit Cards Transactions 2020-2025
- Table 65 - Credit Cards in Circulation: % Growth 2020-2025
- Table 66 - Credit Cards Transactions: % Growth 2020-2025
- Table 67 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025
- Table 68 - Commercial Credit Cards Transactions 2020-2025
- Table 69 - Commercial Credit Cards in Circulation: % Growth 2020-2025
- Table 70 - Commercial Credit Cards Transactions: % Growth 2020-2025
- Table 71 - Personal Credit Cards: Number of Cards in Circulation 2020-2025
- Table 72 - Personal Credit Cards Transactions 2020-2025
- Table 73 - Personal Credit Cards in Circulation: % Growth 2020-2025
- Table 74 - Personal Credit Cards Transactions: % Growth 2020-2025
- Table 75 - Credit Cards: Number of Cards by Issuer 2020-2024
- Table 76 - Credit Cards: Number of Cards by Operator 2020-2024
- Table 77 - Credit Cards Payment Transaction Value by Issuer 2020-2024
- Table 78 - Credit Cards Payment Transaction Value by Operator 2020-2024
- Table 79 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024
- Table 80 - Commercial Credit Cards: Number of Cards by Operator 2020-2024
- Table 81 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024
- Table 82 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024
- Table 83 - Personal Credit Cards: Number of Cards by Issuer 2020-2024
- Table 84 - Personal Credit Cards: Number of Cards by Operator 2020-2024
- Table 85 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024
- Table 86 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024
- Table 87 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030
- Table 88 - Forecast Credit Cards Transactions 2025-2030
- Table 89 - Forecast Credit Cards in Circulation: % Growth 2025-2030
- Table 90 - Forecast Credit Cards Transactions: % Growth 2025-2030
- Table 91 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030
- Table 92 - Forecast Commercial Credit Cards Transactions 2025-2030
- Table 93 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030
- Table 94 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030
- Table 95 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030
- Table 96 - Forecast Personal Credit Cards Transactions 2025-2030
- Table 97 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030
- Table 98 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

## Debit Cards in the Netherlands - Category analysis

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Debit cards continue to grow amid digital payment adoption

#### INDUSTRY PERFORMANCE

Debit cards continue to serve as default payment solution

Number of debit card transactions continues to rise

#### WHAT'S NEXT?

Consumers will retain a preference for debit cards

Contactless and mobile payments will reinforce growth in debit card transactions

iDEAL will remain viable alternative to debit card payments

#### COMPETITIVE LANDSCAPE

ING leads consolidated landscape

ABN AMRO Bank NV drives growth through digital innovation and customer-centric services

#### CATEGORY DATA

Table 99 - Debit Cards: Number of Cards in Circulation 2020-2025

Table 100 - Debit Cards Transactions 2020-2025

Table 101 - Debit Cards in Circulation: % Growth 2020-2025

Table 102 - Debit Cards Transactions: % Growth 2020-2025

Table 103 - Debit Cards: Number of Cards by Issuer 2020-2024

Table 104 - Debit Cards: Number of Cards by Operator 2020-2024

Table 105 - Debit Cards Payment Transaction Value by Issuer 2020-2024

Table 106 - Debit Cards Payment Transaction Value by Operator 2020-2024

Table 107 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030

Table 108 - Forecast Debit Cards Transactions 2025-2030

Table 109 - Forecast Debit Cards in Circulation: % Growth 2025-2030

Table 110 - Forecast Debit Cards Transactions: % Growth 2025-2030

#### COUNTRY REPORTS DISCLAIMER

## Pre-Paid Cards in the Netherlands - Category analysis

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Pre-paid cards lose relevance

#### INDUSTRY PERFORMANCE

Pre-paid cards decline amid shift to debit cards for public transport payments

Pre-paid card transactions decline amid falling usage

#### WHAT'S NEXT?

Phasing out of travel cards will hinder growth

Shift towards debit cards will reduce travel card usage

Open loop pre-paid cards to lose relevance

#### COMPETITIVE LANDSCAPE

Cards Unlimited BV benefits from popularity of gift cards

Wegschap Tunnel Dordtse Kil sees strong performance in closed loop space

## CATEGORY DATA

Table 111 - Pre-paid Cards: Number of Cards in Circulation 2020-2025  
Table 112 - Pre-paid Cards Transactions 2020-2025  
Table 113 - Pre-paid Cards in Circulation: % Growth 2020-2025  
Table 114 - Pre-paid Cards Transactions: % Growth 2020-2025  
Table 115 - Closed Loop Pre-paid Cards Transactions 2020-2025  
Table 116 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025  
Table 117 - Open Loop Pre-paid Cards Transactions 2020-2025  
Table 118 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025  
Table 119 - Pre-paid Cards: Number of Cards by Issuer 2020-2024  
Table 120 - Pre-paid Cards: Number of Cards by Operator 2020-2024  
Table 121 - Pre-paid Cards Transaction Value by Issuer 2020-2024  
Table 122 - Pre-paid Cards Transaction Value by Operator 2020-2024  
Table 123 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024  
Table 124 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024  
Table 125 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024  
Table 126 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024  
Table 127 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024  
Table 128 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024  
Table 129 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024  
Table 130 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024  
Table 131 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030  
Table 132 - Forecast Pre-paid Cards Transactions 2025-2030  
Table 133 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030  
Table 134 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030  
Table 135 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030  
Table 136 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030  
Table 137 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030  
Table 138 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

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

## 2025 DEVELOPMENTS

Store cards remain absent from Dutch market

## CATEGORY DATA

Table 139 - Store Cards: Number of Cards in Circulation 2020-2025  
Table 140 - Store Cards Transactions 2020-2025  
Table 141 - Store Cards in Circulation: % Growth 2020-2025  
Table 142 - Store Cards Transactions: % Growth 2020-2025  
Table 143 - Store Cards: Number of Cards by Issuer 2020-2024  
Table 144 - Store Cards: Payment Transaction Value by Issuer 2020-2024  
Table 145 - Forecast Store Cards: Number of Cards in Circulation 2025-2030  
Table 146 - Forecast Store Cards Transactions 2025-2030  
Table 147 - Forecast Store Cards in Circulation: % Growth 2025-2030  
Table 148 - Forecast Store Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

## 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/financial-cards-and-payments-in-the-netherlands/report](http://www.euromonitor.com/financial-cards-and-payments-in-the-netherlands/report).