



**Euromonitor
International**

Financial Cards and Payments in Portugal

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Table of Contents

EXECUTIVE SUMMARY

Continuing shift from physical cards to instant, mobile payments

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Increasing numbers of cards in circulations

Instant transfers receive boost from new regulations

Fintechs on the rise: driving innovation in Portugal's payments landscape

AI plays increasing role

WHAT'S NEXT?

Winners and loser over forecast period

Increasingly seamless experience

Further consolidation in competitive landscape

COMPETITIVE LANDSCAPE

OTLIS leading issuer, but Revolut makes most gains

SIBS leading operator that thrives on innovation

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 Portugal - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Charge cards lose out to credit cards

INDUSTRY PERFORMANCE

Charge cards continue to lose momentum

Fall in transaction value

WHAT'S NEXT?

Continuing decline over forecast period

Users switching to credit cards

No new players expected

COMPETITIVE LANDSCAPE

SIBS lead operator

Santander maintains lead

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 Portugal - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Credit cards key payment tool in e-commerce space

INDUSTRY PERFORMANCE

Credit cards on a high growth trajectory

Increasing number of transactions, with average value per transaction falling

WHAT'S NEXT?

Sustained growth over forecast period

AI, rewards, and customisation shaping the future of credit cards

Increasingly competitive landscape and emergence of new players

COMPETITIVE LANDSCAPE

SIBS maintains dominance, but Visa accounts for significant transaction value

BNP Paribas leading issuer, with its Cetelem brand

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 Portugal - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Commercial debit cards see significant growth

INDUSTRY PERFORMANCE

Healthy growth in numbers of cards in circulation, with commercial credit cards registering even higher growth

Increasing debit card transactions, with transaction value lowering

WHAT'S NEXT?

Continuing growth over forecast period

Fuelling transaction value: commercial cards set to lead growth

Revolut could emerge as a significant competitor over the forecast period

COMPETITIVE LANDSCAPE

SIBS continues to be the leading network

CGD leading issuer, but Santander makes most gains

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 Portugal - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Healthy performance in 2025, though future uncertain

INDUSTRY PERFORMANCE

Pre-paid cards reporting strong increase in 2025

Only marginal increase in closed loop transactions

COMPETITIVE LANDSCAPE

SIBS largest operator, but Mastercard accounts for highest transaction value

Otlis leading issuer of closed loop cards, while Revolut maintains strong lead in open loop

WHAT'S NEXT?

Pre-paid cards face structural decline

Continente set to emerge as a leading player

Fintechs driving innovation in the pre-paid card segment

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 Portugal - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Lack of innovation stymies store cards

INDUSTRY PERFORMANCE

Store cards in decline amid shift to co-branded credit solutions

Decline in overall transaction value, though average value per transaction increases

WHAT'S NEXT?

Store cards see further decline

BNPL gaining ground, with store cards losing out

El Corte Inglés: potential shift from store card to fully-fledged credit card

COMPETITIVE LANDSCAPE

Oney still leads but focusing more on credit cards

El Corte Inglés lies in second position

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

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