



Financial Cards and Payments in Poland

March 2026

Table of Contents

EXECUTIVE SUMMARY

Continuing shift from physical cards to instant, mobile payments

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Debit cards drive growth

Card payment acceptance continues to grow

BLIK goes from strength to strength

WHAT'S NEXT?

Continuing growth over forecast period

Winners and loser over forecast period

AI plays increasing role

COMPETITIVE LANDSCAPE

PKO Bank Polski leading issuer, but mBank makes gains in 2025

Visa leading operator, but Mastercard closing the gap

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

Charge Cards in Poland - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Charge cards lose out to credit cards

INDUSTRY PERFORMANCE

Fall in number of cards in circulation

Charge cards face existential challenges

WHAT'S NEXT?

Further significant decline in personal charge cards

Commercial charge cards main consumer base

Credit cards steal ground from charge cards

COMPETITIVE LANDSCAPE

PKO Bank Polski leading issuer, but Amex offers best rewards

Visa, Mastercard and Amex are the leading charge card operators

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 Poland - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Continuing shift to digital

INDUSTRY PERFORMANCE

Though numbers in circulation fall, transaction value increases

Issuers push to increase usage, as profit margins higher than for debit cards

WHAT'S NEXT?

Fall in number of credit cards in circulation

Move to digital, driven by sustainability and ease of use

Issuers focus on adding new benefits to attract users

COMPETITIVE LANDSCAPE

Visa leading operator

PKO Bank Polski leading issuer, but Millenium Bank makes most gains

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 Poland - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Increasing move away from physical cards

INDUSTRY PERFORMANCE

Healthy increase in transaction value in 2025
Double-digit percentage increase in volume of transactions

WHAT'S NEXT?

Continuous growth, backed by a government push
Visa and Mastercard face increasing competition from BLIK
Debit cards continue to be most popular financial card

COMPETITIVE LANDSCAPE

Visa leading operator, but Mastercard benefits from partnership with BLIK
PKO Bank Polski leading issuer

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 Poland - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Revolut drives growth

INDUSTRY PERFORMANCE

Open loop perform strongly

Closed loop on the decline

WHAT'S NEXT?

Lower growth over forecast period

Weak prospects for pre-paid transportation cards

Revolute could emerge as significant player in payment landscape

COMPETITIVE LANDSCAPE

Mennica Polska leading operator in closed loop, with transport company ZTM Poznan leading issuer

Mastercard and Visa have similar standing, with Revolut leading issuer in open loop

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

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-poland/report.