



# Financial Cards and Payments in the Czech Republic

January 2026

## EXECUTIVE SUMMARY

Further growth for financial cards and payments

## KEY DATA FINDINGS

### INDUSTRY PERFORMANCE

Broad trend for cashless payments

Use of cards for smaller, everyday payments boosts transaction volumes

The market is a leader in contactless payments

### WHAT'S NEXT?

Shift towards virtual products as cards in circulation continue to rise

Immediacy to increase consumer engagement

Fintechs on the rise

### COMPETITIVE LANDSCAPE

Large customer bases, extensive networks and high merchant acceptance provide competitive edges

Revolut gains card users and momentum

Visa is the most dynamic operator

### MARKET INDICATORS

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## SOURCES

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

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Charge cards remains a niche category

### INDUSTRY PERFORMANCE

Large companies dominate charge card uptake and usage

Personal charge cards remain unpopular

### WHAT'S NEXT?

Charge cards to suffer ongoing replacement

Commercial charge cards to continue to shape the category

Businesses to rationalise costs by moving away from charge cards

### COMPETITIVE LANDSCAPE

The competitive landscape consolidates

Improving financial conditions and added-value incentives offer some respite

### CATEGORY DATA

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### Credit Cards in the Czech Republic - Category analysis

#### KEY DATA FINDINGS

##### 2025 DEVELOPMENTS

Consumers remain wary of using credit cards

##### INDUSTRY PERFORMANCE

Credit cards lose out to alternatives

Credit card use for larger purchases

##### WHAT'S NEXT?

The appeal of credit cards is likely to remain limited in the market

Bank to use premium features to pique consumer interest

Plastic credit cards on the way out

##### COMPETITIVE LANDSCAPE

Mastercard and Visa partner with Komerční Banka

Komerční Bank offers attractive benefits while Visa consolidates its partnership with the leading bank

##### CATEGORY DATA

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[Debit Cards in the Czech Republic - Category analysis](#)

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Debit cards remains the key type of financial card in the market

#### INDUSTRY PERFORMANCE

Growing take up and use of debit cards

Debit cards on the rise for personal and commercial use

#### WHAT'S NEXT?

Debit cards to develop in line with the ongoing shift to cashless payments

Trends for mobile and digital wallet payments and smart wearables

Increasing presence of high-tech products

#### COMPETITIVE LANDSCAPE

Visa enjoys wide acceptance while the leading bank offers a strong portfolio of products and services

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### CATEGORY DATA

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[Pre-Paid Cards in the Czech Republic - Category analysis](#)

### KEY DATA FINDINGS

## 2025 DEVELOPMENTS

Open loop is developing faster than closed loop in pre-paid cards

## INDUSTRY PERFORMANCE

Revolut open loop pre-paid card is increasingly used for everyday expenses

Employee benefit cards consolidate dominance within open loop pre-paid cards

## WHAT'S NEXT?

Open loop pre-paid cards to develop through digital forms

Closed loop pre-paid cards to move into the virtual space

Pluxee Pass to drive employment benefit provision in open loop pre-paid cards

## COMPETITIVE LANDSCAPE

Litacka and Pluxee Plus are the key pre-paid cards

Revolut adds dynamism to the category

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