



Euromonitor  
International

# Store Cards in Italy

February 2026

Table of Contents

## Charge Cards in Italy - Category analysis

## Charge Cards in Italy - Company Profile

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Charge card circulation declines, but transactions increase in 2025

#### INDUSTRY PERFORMANCE

Italian consumers streamline charge cards, leading to decline in circulation

Charge cards are increasingly used for day-to-day spending

Digital payments with charge cards continue to rise

#### WHAT'S NEXT?

Charge card transactions forecast to increase in the coming years

Contactless payments will continue to rise

Online payments faster and safer with biometric scanning

#### COMPETITIVE LANDSCAPE

Mastercard retains its leading position in 2025

Intesa Sanpaolo initiative wins award

#### CATEGORY DATA

Table 1 - Charge Cards: Number of Cards in Circulation 2020-2025

Table 2 - Charge Cards Transactions 2020-2025

Table 3 - Charge Cards in Circulation: % Growth 2020-2025

Table 4 - Charge Cards Transactions: % Growth 2020-2025

Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2020-2025

Table 6 - Commercial Charge Cards Transactions 2020-2025

Table 7 - Commercial Charge Cards in Circulation: % Growth 2020-2025

Table 8 - Commercial Charge Cards Transactions: % Growth 2020-2025

Table 9 - Personal Charge Cards: Number of Cards in Circulation 2020-2025

Table 10 - Personal Charge Cards Transactions 2020-2025

Table 11 - Personal Charge Cards in Circulation: % Growth 2020-2025

Table 12 - Personal Charge Cards Transactions: % Growth 2020-2025

Table 13 - Charge Cards: Number of Cards by Issuer 2020-2024

Table 14 - Charge Cards: Number of Cards by Operator 2020-2024

Table 15 - Charge Cards Payment Transaction Value by Issuer 2020-2024

Table 16 - Charge Cards Payment Transaction Value by Operator 2020-2024

Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2020-2024

Table 18 - Commercial Charge Cards: Number of Cards by Operator 2020-2024

Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2020-2024

Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2020-2024

Table 21 - Personal Charge Cards: Number of Cards by Issuer 2020-2024

Table 22 - Personal Charge Cards: Number of Cards by Operator 2020-2024

Table 23 - Personal Charge Cards Transaction Value by Issuer 2020-2024

Table 24 - Personal Charge Cards Transaction Value by Operator 2020-2024

Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2025-2030

Table 26 - Forecast Charge Cards Transactions 2025-2030

Table 27 - Forecast Charge Cards in Circulation: % Growth 2025-2030

Table 28 - Forecast Charge Cards Transactions: % Growth 2025-2030

Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2025-2030

Table 30 - Forecast Commercial Charge Cards Transactions 2025-2030

Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2025-2030

Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2025-2030

Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2025-2030

Table 34 - Forecast Personal Charge Cards Transactions 2025-2030

Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2025-2030

Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

[Credit Cards in Italy - Category analysis](#)

[Credit Cards in Italy - Company Profile](#)

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Positive performance for credit cards in 2025

### INDUSTRY PERFORMANCE

Commercial credit cards boost category growth

New business solutions enhance corporate expense management

Innovative payment solutions help boost credit card usage

### WHAT'S NEXT?

Number of cards set to decline as Italians rationalise card portfolios

Flexible payment options will reshape Italy's credit card landscape

AI presence within credit cards will continue apace

### COMPETITIVE LANDSCAPE

Findomestic and Agos remain the main players, together with Visa

Deutsche Bank is the leading issuer, with a range of cards on offer

### CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 38 - Credit Cards Transactions 2020-2025

Table 39 - Credit Cards in Circulation: % Growth 2020-2025

Table 40 - Credit Cards Transactions: % Growth 2020-2025

Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 42 - Commercial Credit Cards Transactions 2020-2025

Table 43 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 44 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 45 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 46 - Personal Credit Cards Transactions 2020-2025

Table 47 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 48 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 49 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 50 - Credit Cards: Number of Cards by Operator 2020-2024

Table 51 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 52 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 54 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 57 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 58 - Personal Credit Cards: Number of Cards by Operator 2020-2024  
Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024  
Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024  
Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030  
Table 62 - Forecast Credit Cards Transactions 2025-2030  
Table 63 - Forecast Credit Cards in Circulation: % Growth 2025-2030  
Table 64 - Forecast Credit Cards Transactions: % Growth 2025-2030  
Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030  
Table 66 - Forecast Commercial Credit Cards Transactions 2025-2030  
Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030  
Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030  
Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030  
Table 70 - Forecast Personal Credit Cards Transactions 2025-2030  
Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030  
Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

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

[Debit Cards in Italy - Company Profile](#)

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Positive performance for debit cards in 2025

### INDUSTRY PERFORMANCE

Transaction volumes rise, but card circulation declines slightly  
Digital payments via debit cards continue to increase  
Issuers and operators work to improve sustainability and inclusivity credentials

### WHAT'S NEXT?

Bright future ahead for debit cards in Italy  
Rewards schemes are on the rise  
Sustainability will remain an important factor for many Italians

### COMPETITIVE LANDSCAPE

Consorzio Bancomat and Visa remain the main operators in Italy  
Intesa Sanpaolo leads card circulation in 2025

### CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2020-2025  
Table 74 - Debit Cards Transactions 2020-2025  
Table 75 - Debit Cards in Circulation: % Growth 2020-2025  
Table 76 - Debit Cards Transactions: % Growth 2020-2025  
Table 77 - Debit Cards: Number of Cards by Issuer 2020-2024  
Table 78 - Debit Cards: Number of Cards by Operator 2020-2024  
Table 79 - Debit Cards Payment Transaction Value by Issuer 2020-2024  
Table 80 - Debit Cards Payment Transaction Value by Operator 2020-2024  
Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030  
Table 82 - Forecast Debit Cards Transactions 2025-2030  
Table 83 - Forecast Debit Cards in Circulation: % Growth 2025-2030  
Table 84 - Forecast Debit Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

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

[Pre-Paid Cards in Italy - Company Profile](#)

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Positive performance for pre-paid cards in 2025

### INDUSTRY PERFORMANCE

Growth across metrics as Italians value flexibility of pre-paid cards

Modernisation of public transport fare systems reduces the need for closed loop cards

Competitive strategies increasingly shaped by inclusivity and sustainability concerns

### WHAT'S NEXT?

Good prospects for open loop pre-paid cards

Biometric innovation and digital credentials set to transform Italy's pre-paid card payments

Contactless financial cards set to replace closed loop transport cards across Italian cities

### COMPETITIVE LANDSCAPE

Poste Italiane leads the pre-paid cards landscape

E-commerce and cashless payments drive digital payment solutions

### CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2020-2025

Table 86 - Pre-paid Cards Transactions 2020-2025

Table 87 - Pre-paid Cards in Circulation: % Growth 2020-2025

Table 88 - Pre-paid Cards Transactions: % Growth 2020-2025

Table 89 - Closed Loop Pre-paid Cards Transactions 2020-2025

Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 91 - Open Loop Pre-paid Cards Transactions 2020-2025

Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 94 - Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 95 - Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 96 - Pre-paid Cards Transaction Value by Operator 2020-2024

Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030

Table 106 - Forecast Pre-paid Cards Transactions 2025-2030

Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030

Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030

Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030

Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030

Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030

Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

[Store Cards in Italy - Category analysis](#)

[Store Cards in Italy - Company Profile](#)

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Declining performance for store cards in Italy

#### INDUSTRY PERFORMANCE

Decline across metrics in 2025

Italians continue to migrate to alternative payment solutions

Average spend per store card transaction continues to shrink

#### WHAT'S NEXT?

Declining trend predicted for store cards

Digitalisation likely to be a key area for investment

Innovation and flexibility will be key to revitalising Italy's store card landscape

#### COMPETITIVE LANDSCAPE

Category players limiting their presence

Smaller issuers still in play as major players reduce store card investment

#### CATEGORY DATA

Table 113 - Store Cards: Number of Cards in Circulation 2020-2025

Table 114 - Store Cards Transactions 2020-2025

Table 115 - Store Cards in Circulation: % Growth 2020-2025

Table 116 - Store Cards Transactions: % Growth 2020-2025

Table 117 - Store Cards: Number of Cards by Issuer 2020-2024

Table 118 - Store Cards: Payment Transaction Value by Issuer 2020-2024

Table 119 - Forecast Store Cards: Number of Cards in Circulation 2025-2030

Table 120 - Forecast Store Cards Transactions 2025-2030

Table 121 - Forecast Store Cards in Circulation: % Growth 2025-2030

Table 122 - Forecast Store Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

[Financial Cards and Payments in Italy - Industry Overview](#)

### EXECUTIVE SUMMARY

Growth for financial cards in 2025

### KEY DATA FINDINGS

#### INDUSTRY PERFORMANCE

Growth for financial cards as businesses increase adoption

Wallets and wearables are growing trends in Italy

Commercial cards and payments increase in 2025

#### WHAT'S NEXT?

Positive outlook for financial cards in the years ahead

Consumer behaviour set to evolve, with demand for rapid everyday payment solutions

Artificial intelligence will enhance security and operational efficiency

## COMPETITIVE LANDSCAPE

Intesa Sanpaolo and Unicredit remain the leading players

Banks pursue mergers and acquisitions to improve their range of services

## MARKET INDICATORS

Table 123 - Number of POS Terminals: Units 2020-2025

Table 124 - Number of ATMs: Units 2020-2025

Table 125 - Value Lost to Fraud 2020-2025

Table 126 - Card Expenditure by Location 2025

Table 127 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 128 - Domestic versus Foreign Spend 2025

## MARKET DATA

Table 129 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 130 - Financial Cards by Category: Number of Accounts 2020-2025

Table 131 - Financial Cards Transactions by Category: Value 2020-2025

Table 132 - Financial Cards by Category: Number of Transactions 2020-2025

Table 133 - Consumer Payments by Category: Value 2020-2025

Table 134 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 135 - M-Commerce by Category: Value 2020-2025

Table 136 - M-Commerce by Category: % Value Growth 2020-2025

Table 137 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 138 - Financial Cards: Number of Cards by Operator 2020-2024

Table 139 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 140 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 141 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 142 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 143 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 144 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 145 - Forecast Consumer Payments by Category: Value 2025-2030

Table 146 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 147 - Forecast M-Commerce by Category: Value 2025-2030

Table 148 - Forecast M-Commerce by Category: % Value Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

## SOURCES

Summary 1 - Research Sources

### 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/store-cards-in-italy/report](http://www.euromonitor.com/store-cards-in-italy/report).