



Euromonitor  
International

# Pre-Paid Cards in Italy

February 2026

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Charge card circulation declines, but transactions increase in 2025

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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

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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

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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

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## 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

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Declining performance for store cards in Italy

#### INDUSTRY PERFORMANCE

Decline across metrics in 2025

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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

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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

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