



Euromonitor
International

Store Cards in the United Kingdom

January 2026

Table of Contents

KEY DATA FINDINGS

2025 DEVELOPMENTS

INDUSTRY PERFORMANCE

Usage contracts as consumers prioritise flexibility and cost control
Commercial charge card marginalised by digital efficiency and corporate controls

WHAT'S NEXT?

Personal charge cards towards gradual decline in a digital-dominant landscape
Commercial charge cards will be sidelined by integrated expense platform
Consolidation and strategic retrenchment set to continue

COMPETITIVE LANDSCAPE

Consolidation deepens as innovation bypasses charge cards
UK Banks continue to channel investment into credit and debit cards

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 the United Kingdom - Category analysis](#)

[Credit Cards in the United Kingdom - Company Profile](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

INDUSTRY PERFORMANCE

Experiences underpin personal credit card growth, with 2025 momentum steady and ticket sizes higher

BNPL usage remains widespread at checkouts, with regulatory oversight ahead

WHAT'S NEXT?

BNPL regulations expected to encourage card-funded instalments and steadier e-commerce volumes and value

Card rails to remain spine of UK payments, but PSR remedies on scheme and processing fees could reshape pricing and acceptance

Future opportunities cluster around wallets and tokenised card credentials rather than displacement

COMPETITIVE LANDSCAPE

Issuers concentrated among 'big four'

American Express benefits from increased merchant acceptance

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 the United Kingdom - Category analysis](#)

[Debit Cards in the United Kingdom - Company Profile](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Growth for the category across metrics in 2025

INDUSTRY PERFORMANCE

Debit cards strengthen their dominance in the UK

Cash and cheque usage continues to fade as electronic options hold sway

AI-based acceleration behind debit card innovations

WHAT'S NEXT?

Soft POS and tap-to-pay to unlock the long tail for debit

Regulatory dynamics set to play a key role in growth of segment

AI innovation will continue apace, with a focus on security

COMPETITIVE LANDSCAPE

Power players of UK debit payments continue to expand

Barclays vies for share with superior user experience

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 the United Kingdom - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

INDUSTRY PERFORMANCE

Open loop pre-paid grows on “controlled-exposure” safety and wallet integration

Closed loop pre-paid sees growth thanks to gift cards

Youth and family propositions scale pre-paid with bite-sized literacy

WHAT'S NEXT?

Financial inclusion and gift card momentum will underpin growth, especially in digital formats

Open loop travel pre-paid cards to keep growing, but face a higher bar as banks push for fee-free debit abroad

Transport closed loop cards will continue to decline as contactless PAYG expands beyond London

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 the United Kingdom - Category analysis](#)

[Store Cards in the United Kingdom - Company Profile](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

INDUSTRY PERFORMANCE

Retailer credit consolidates as store cards migrate to digital credit under looming BNPL rules

Debit card issuers offer auto-earn rewards

Gift cards cement their lead over store cards as pre-paid, digital-first budgets rule

WHAT'S NEXT?

Store cards set to decline steeply as digital credit and BNPL dominate

BNPL will continue to present further threat

Consolidation will deepen as store card issuers retreat and retailers pivot towards digital credit

COMPETITIVE LANDSCAPE

Competitive landscape consolidates as category continues to lose appeal

Notable decline even for primary issuer of store cards

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 the United Kingdom - Industry Overview](#)

KEY DATA FINDINGS

KEY INDUSTRY TRENDS

INDUSTRY PERFORMANCE

Contactless and mobile wallets cement their dominance

BNPL faces regulatory challenges amid explosive growth

AI and sustainability redefine card innovation

WHAT'S NEXT?

Growth set to be driven by increased transactions for everyday purchases

UK policy will shape the direction of the category

Steady outlook for the years ahead

COMPETITIVE LANDSCAPE

Lloyds benefits from partnership with Visa and strong brand equity

Revolut sees rapid expansion in the UK

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

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