



# Pre-Paid Cards in Poland

March 2026

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Charge cards lose out to credit cards

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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

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## 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

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

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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

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### 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

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## EXECUTIVE SUMMARY

Continuing shift from physical cards to instant, mobile payments

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### 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

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### COMPETITIVE LANDSCAPE

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

Visa leading operator, but Mastercard closing the gap

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