



Euromonitor  
International

# Pre-Paid Cards in Ukraine

February 2026

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### KEY DATA FINDINGS

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Credit cards show resilience despite economic pressures

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Credit card volumes continue to expand amid economic uncertainty

Transactions increase despite monetary tightening

#### WHAT'S NEXT?

Credit card demand will remain resilient amid economic uncertainty

Continued fight against fraud

Large players will drive growth in fintech

#### COMPETITIVE LANDSCAPE

Universal Bank AT remains leading issuer

Mastercard focuses on social responsibility initiatives

PUMB and Visa drive digital innovation and credit flexibility

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## KEY DATA FINDINGS

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Debit cards gain momentum

### INDUSTRY PERFORMANCE

POS-terminal expansion drives debit card usage

Mobile wallets gain traction

### WHAT'S NEXT?

Digitalisation to drive future growth

Open Banking and SEPA integration to enhance functionality

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### 2025 DEVELOPMENTS

Pre-paid cards grow on back of cashless transport payment systems

## INDUSTRY PERFORMANCE

Closed loop cards continue to dominate

Closed loop pre-paid card transactions rise amid growing number of cashless transport payments

## WHAT'S NEXT?

Investments in digital public transport payment systems will support future growth

LeoKart to accelerates cashless public transport in Lviv

Pre-paid cards will face competition from other forms of cashless payments, such as debit cards

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

## EXECUTIVE SUMMARY

Financial card industry expands amid digitalisation and regulatory reform

## KEY DATA FINDINGS

## INDUSTRY PERFORMANCE

Financial cards in circulation continues to grow, supported by expanding digital payment infrastructure

Credit cards grow in popularity for everyday spending  
Regulatory changes strengthen card usage and flexibility

#### WHAT'S NEXT?

Open Banking and cross-border integration to boost card utility  
Digital banking platforms to shape card access  
Domestic fintech companies to drive up credit usage

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PrivatBank remains dominant issuer  
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Universal Bank is most dynamic issuer

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