



# Financial Cards and Payments in Nigeria

February 2026

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### EXECUTIVE SUMMARY

Financial cards and payments continues to expand at a robust pace

### KEY DATA FINDINGS

#### INDUSTRY PERFORMANCE

Policy changes boost financial inclusion and adoption of cashless payments

Innovation helps to maintain strong interest in debit, credit and pre-paid cards

Credit cards face growing competition from BNPL services

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

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Credit cards shows improved performance in 2025

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

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#### INDUSTRY PERFORMANCE

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

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