



Debit Cards in the Czech Republic

January 2026

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Charge cards remains a niche category

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Personal charge cards remain unpopular

WHAT'S NEXT?

Charge cards to suffer ongoing replacement

Commercial charge cards to continue to shape the category

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2025 DEVELOPMENTS

Consumers remain wary of using credit cards

INDUSTRY PERFORMANCE

Credit cards lose out to alternatives

Credit card use for larger purchases

WHAT'S NEXT?

The appeal of credit cards is likely to remain limited in the market

Bank to use premium features to pique consumer interest

Plastic credit cards on the way out

COMPETITIVE LANDSCAPE

Mastercard and Visa partner with Komercni Banka

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2025 DEVELOPMENTS

Debit cards remains the key type of financial card in the market

INDUSTRY PERFORMANCE

Growing take up and use of debit cards

Debit cards on the rise for personal and commercial use

WHAT'S NEXT?

Debit cards to develop in line with the ongoing shift to cashless payments

Trends for mobile and digital wallet payments and smart wearables

Increasing presence of high-tech products

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2025 DEVELOPMENTS

Open loop is developing faster than closed loop in pre-paid cards

INDUSTRY PERFORMANCE

Revolut open loop pre-paid card is increasingly used for everyday expenses

Employee benefit cards consolidate dominance within open loop pre-paid cards

WHAT'S NEXT?

Open loop pre-paid cards to develop through digital forms

Closed loop pre-paid cards to move into the virtual space

Pluxee Pass to drive employment benefit provision in open loop pre-paid cards

COMPETITIVE LANDSCAPE

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Broad trend for cashless payments

Use of cards for smaller, everyday payments boosts transaction volumes

The market is a leader in contactless payments

WHAT'S NEXT?

Shift towards virtual products as cards in circulation continue to rise

Immediacy to increase consumer engagement

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COMPETITIVE LANDSCAPE

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