



Euromonitor  
International

# Pre-Paid Cards in Austria

April 2026

Table of Contents

## Charge Cards in Austria - Category analysis

## Charge Cards in Austria - Company Profile

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Charge cards remain under pressure

#### INDUSTRY PERFORMANCE

Charge cards see sluggish performance as debit cards increase their functionality

Charge card usage grows at slower pace amid continued shift from cash

#### WHAT'S NEXT?

Charge cards will remain under pressure from debit card dominance

Issuer strategies could provide some support for charge cards

Digital card formats to impact usage patterns

#### COMPETITIVE LANDSCAPE

Erste Bank leads charge cards as niche players drive growth

Mastercard remains leading operator in charge 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 Austria - Category analysis](#)

[Credit Cards in Austria - Company Profile](#)

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Credit cards lose ground to debit cards

### INDUSTRY PERFORMANCE

Credit cards in decline as modern debit cards expand their capabilities

Credit card transactions grow amid shift from cash to digital payments

### WHAT'S NEXT?

Credit cards will remain under pressure from debit card expansion

Revolving credit remains limited as a differentiator

Major banks adjust credit card issuing strategies

### COMPETITIVE LANDSCAPE

Erste Bank remains key player in credit cards with flexible offerings

Visa remains leading operator

### 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 Austria - Category analysis](#)

[Debit Cards in Austria - Company Profile](#)

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Debit cards strengthen role as mobile wallets expand

### INDUSTRY PERFORMANCE

Debit cards continue to displace cash and other payment cards

Debit cards play expanding role in e-commerce and international transactions

### WHAT'S NEXT?

Debit cards positioned for continued growth

Mastercard will retain its leading role

Digital cards set to become primary interface

### COMPETITIVE LANDSCAPE

Raiffeisen and Erste dominate debit cards, while smaller players show faster growth

Mastercard continues as leading operator as Visa gradually expands

### 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 Austria - Category analysis](#)

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Pre-paid cards lose ground to debit cards

### INDUSTRY PERFORMANCE

Pre-paid cards continue to lose relevance

Employee benefit cards drive growth in transactions

### WHAT'S NEXT?

Pre-paid cards face decline, despite isolated growth areas

General-purpose reloadable cards face danger of marginalisation

Physical gift cards to face increasing competition from digital alternatives

### COMPETITIVE LANDSCAPE

Issuer landscape remains highly fragmented

Mastercard remains leading operator, supported by issuer partnerships

### 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 Austria - Category analysis](#)

## Store Cards in Austria - Company Profile

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Store cards lose relevance in favour of digital loyalty ecosystems

#### INDUSTRY PERFORMANCE

Store cards continue gradual decline amid limited consumer adoption

Digital loyalty integration reduces relevance of store cards

#### WHAT'S NEXT?

Store cards will continue to lose traction

Debit card dominance could open up limited opportunities

Digital platforms offer greater appeal than store card models

#### COMPETITIVE LANDSCAPE

Ikano Bank leads shrinking landscape

#### 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 Austria - Industry Overview

### EXECUTIVE SUMMARY

Austria moves further towards digitalisation and debit card dominance

### KEY DATA FINDINGS

#### INDUSTRY PERFORMANCE

Digital payments surge although shift away from cash faces resistance

Debit cards tighten grip on payment landscape

Wallet-free living gains momentum

#### WHAT'S NEXT?

Fewer cards, but more payments

Mobile wallets set to dominate everyday payments

Regulation and merchant pushback could slow shift towards digital payments

#### COMPETITIVE LANDSCAPE

Erste Bank maintains leadership while Pluxee gains traction

Mastercard and Visa remain leading operators

#### 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

### About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link [www.euromonitor.com/pre-paid-cards-in-austria/report](http://www.euromonitor.com/pre-paid-cards-in-austria/report).