



Euromonitor
International

Pre-Paid Cards in Hungary

February 2026

Table of Contents

KEY DATA FINDINGS

2025 DEVELOPMENTS

Charge cards retreat further as niche corporate tool

INDUSTRY PERFORMANCE

Number of charge cards in circulation continues to decline
Charge card transactions rise among corporate executives

WHAT'S NEXT?

Charge card transactions will continue to grow
Credit card adoption will remain limited to multinationals
Limited prospects for local banks

COMPETITIVE LANDSCAPE

American Express dominates with premium proposition
Niche players show rapid growth

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 Hungary - Category analysis](#)

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Credit card volumes edge down as usage intensifies

INDUSTRY PERFORMANCE

Number of credit cards in circulation declines amid competition from alternative finance options

Credit card usage intensifies, despite maturity

WHAT'S NEXT?

Credit card transactions are expected to rise, highlighting need for responsible use

Hungary strengthens defences against credit card fraud

Fintechs poised to disrupt credit card industry

COMPETITIVE LANDSCAPE

MBH Bank is leading credit card issuer

OTP Bank is most dynamic issuer while Granit Bank enters the fray

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 Hungary - Category analysis](#)

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Debit cards gain momentum alongside greater digital engagement

INDUSTRY PERFORMANCE

Youth uptake drives modest growth in debit card volumes

Transactions rise as consumers embrace digital payments

WHAT'S NEXT?

Debit card transactions will continue to expand amid growing financial inclusion and digital engagement

Virtual debit cards to gain traction amid growing digital payment adoption

Neobanks redefine debit card standards

COMPETITIVE LANDSCAPE

OTP Bank is leading issuer amid growing competition

Gránit Bank Zrt gains traction

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 Hungary - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Pre-paid cards expand, as benefits attract employers and consumers

INDUSTRY PERFORMANCE

Number of pre-paid cards in circulation continues to rise amid growing diversification

Pre-paid card transactions are on the rise

WHAT'S NEXT?

Pre-paid transactions are set to rise

Open loop virtual pre-paid cards provide secure alternative

Regulation and tax incentives to drive demand for open-loop cards

COMPETITIVE LANDSCAPE

OTP Bank Nyrt is leading issuer

Revolut is most dynamic issuer

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 Hungary - Category analysis](#)

2025 DEVELOPMENTS

Store cards remain non-existent

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 Hungary - Industry Overview

EXECUTIVE SUMMARY

Financial cards industry expands alongside acceleration of digital payments

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Financial cards become crucial for everyday payments

Digital wallet adoption and fintechs reshape role of financial cards

More sophisticated scams drive card fraud

WHAT'S NEXT?

Continued growth will be supported by broader financial inclusion and expanding e-commerce

Open loop pre-paid cards to lead growth

Fintechs likely to establish a stronger presence

COMPETITIVE LANDSCAPE

OTP Bank is largest issuer while Mastercard commands merchant acceptance

Revolut emerges as most dynamic issuer

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

SOURCES

Summary 1 - Research Sources

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-hungary/report.