



Debit Cards in Romania

March 2026

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Charge cards remain niche

INDUSTRY PERFORMANCE

Continuing limited uptake

Limited innovation, as well as cap on interchange fees stymies growth in personal charge cards

WHAT'S NEXT?

Limited growth over forecast period

Multinationals continue to be main client

COMPETITIVE LANDSCAPE

American Express only operator and issuer

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2025 DEVELOPMENTS

Added incentives for credit cards, due to intense competition from BNPL

INDUSTRY PERFORMANCE

Modest growth in credit cards

Contrasting forces impact credit card spending

WHAT'S NEXT?

Positive outlook over forecast period

Increasing rewards on offer

Neobanks such as Revolut post increasing threat

COMPETITIVE LANDSCAPE

Mastercard leads, but Visa offers lower interchange fees

Raiffeisen leads in personal credit cards, while Bance Transilvania leads in commercial

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2025 DEVELOPMENTS

Continuing shift away from cash

INDUSTRY PERFORMANCE

Continuing growth in debit cards, as Romania becomes less cash reliant
Debit cards increasingly used for everyday transactions

WHAT'S NEXT?

Continuing growth over forecast period
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Increasing digitisation of debit cards

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Revolut drives significant growth

INDUSTRY PERFORMANCE

Continuing growth, particularly in open loop cards

Increasing use of contactless payments drives growth in transactions

WHAT'S NEXT?

Significant growth in transaction value over forecast period

Fintechs and government programmes drive growth, with closed loop in decline

Should cap on interchange fees be introduced, it could dampen growth

COMPETITIVE LANDSCAPE

Mastercard leading operator in open loop pre-paid cards, while Revolut is leading issuer

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

EXECUTIVE SUMMARY

Newly imposed mandatory merchant card acceptance key driver in growth

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Though cash is still popular, financial cards register growth
Shift from physical cards to digital
RoPay, a new mobile payment system gaining traction

WHAT'S NEXT?

Steady growth over forecast period
Traditional banks face increasing competition from neobanks
RoPay could emerge as serious competitor to financial cards

COMPETITIVE LANDSCAPE

Visa leading operator, but Mastercard close behind
Bance Transylvania largest issuer, with Revolut in second place

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