



Euromonitor
International

Debit Cards in Ukraine

January 2025

Table of Contents

KEY DATA FINDINGS

2024 DEVELOPMENTS

Falling interest rates support resilient market

New regulations aimed at responsible use of credit

Credit cards benefits from familiarity and convenience during crisis

PROSPECTS AND OPPORTUNITIES

Fraud remains a serious challenge, potentially reduceable with SCA

Major player Monobank turns to Visa

Category set to see entrance of non-traditional players over the forecast period

CATEGORY DATA

Table 1 - Credit Cards: Number of Cards in Circulation 2019-2024

Table 2 - Credit Cards Transactions 2019-2024

Table 3 - Credit Cards in Circulation: % Growth 2019-2024

Table 4 - Credit Cards Transactions: % Growth 2019-2024

Table 5 - Commercial Credit Cards: Number of Cards in Circulation 2019-2024

Table 6 - Commercial Credit Cards Transactions 2019-2024

Table 7 - Commercial Credit Cards in Circulation: % Growth 2019-2024

Table 8 - Commercial Credit Cards Transactions: % Growth 2019-2024

Table 9 - Personal Credit Cards: Number of Cards in Circulation 2019-2024

Table 10 - Personal Credit Cards Transactions 2019-2024

Table 11 - Personal Credit Cards in Circulation: % Growth 2019-2024

Table 12 - Personal Credit Cards Transactions: % Growth 2019-2024

Table 13 - Credit Cards: Number of Cards by Issuer 2019-2023

Table 14 - Credit Cards: Number of Cards by Operator 2019-2023

Table 15 - Credit Cards Payment Transaction Value by Issuer 2019-2023

Table 16 - Credit Cards Payment Transaction Value by Operator 2019-2023

Table 17 - Commercial Credit Cards: Number of Cards by Issuer 2019-2023

Table 18 - Commercial Credit Cards: Number of Cards by Operator 2019-2023

Table 19 - Commercial Credit Cards Payment Transaction Value by Issuer 2019-2023

Table 20 - Commercial Credit Cards Payment Transaction Value by Operator 2019-2023

Table 21 - Personal Credit Cards: Number of Cards by Issuer 2019-2023

Table 22 - Personal Credit Cards: Number of Cards by Operator 2019-2023

Table 23 - Personal Credit Cards Payment Transaction Value by Issuer 2019-2023

Table 24 - Personal Credit Cards Payment Transaction Value by Operator 2019-2023

Table 25 - Forecast Credit Cards: Number of Cards in Circulation 2024-2029

Table 26 - Forecast Credit Cards Transactions 2024-2029

Table 27 - Forecast Credit Cards in Circulation: % Growth 2024-2029

Table 28 - Forecast Credit Cards Transactions: % Growth 2024-2029

Table 29 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2024-2029

Table 30 - Forecast Commercial Credit Cards Transactions 2024-2029

Table 31 - Forecast Commercial Credit Cards in Circulation: % Growth 2024-2029

Table 32 - Forecast Commercial Credit Cards Transactions: % Growth 2024-2029

Table 33 - Forecast Personal Credit Cards: Number of Cards in Circulation 2024-2029

Table 34 - Forecast Personal Credit Cards Transactions 2024-2029

Table 35 - Forecast Personal Credit Cards in Circulation: % Growth 2024-2029

Table 36 - Forecast Personal Credit Cards Transactions: % Growth 2024-2029

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

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

KEY DATA FINDINGS

2024 DEVELOPMENTS

Debit cards remains largest category, with contactless payments now the norm
Strategic shift to digital wallets continues, driven by convenience and security of biometric authentication
National cashback program aims to support local players

PROSPECTS AND OPPORTUNITIES

Financial inclusion presents challenge and opportunity
Digitalisation will accelerate throughout forecast period
Payment tokenisation set to reinforce security and boost e-commerce payments

CATEGORY DATA

- Table 37 - Debit Cards: Number of Cards in Circulation 2019-2024
- Table 38 - Debit Cards Transactions 2019-2024
- Table 39 - Debit Cards in Circulation: % Growth 2019-2024
- Table 40 - Debit Cards Transactions: % Growth 2019-2024
- Table 41 - Debit Cards: Number of Cards by Issuer 2019-2023
- Table 42 - Debit Cards: Number of Cards by Operator 2019-2023
- Table 43 - Debit Cards Payment Transaction Value by Issuer 2019-2023
- Table 44 - Debit Cards Payment Transaction Value by Operator 2019-2023
- Table 45 - Forecast Debit Cards: Number of Cards in Circulation 2024-2029
- Table 46 - Forecast Debit Cards Transactions 2024-2029
- Table 47 - Forecast Debit Cards in Circulation: % Growth 2024-2029
- Table 48 - Forecast Debit Cards Transactions: % Growth 2024-2029

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

[Pre-Paid Cards in Ukraine - Company Profile](#)

KEY DATA FINDINGS

2024 DEVELOPMENTS

Open-loop pre-paid unavailable in Ukraine
Closed loop pre-paid cards faces intensified competition
LeoKart proves popular in Lviv

PROSPECTS AND OPPORTUNITIES

Open loop pre-paid cards unlikely to make a comeback in Ukraine
Virtual version of public transport closed loop pre-paid card now available in Kyiv
Kyiv Digital as model of integrated city services

CATEGORY DATA

- Table 49 - Pre-paid Cards: Number of Cards in Circulation 2019-2024
- Table 50 - Pre-paid Cards Transactions 2019-2024
- Table 51 - Pre-paid Cards in Circulation: % Growth 2019-2024
- Table 52 - Pre-paid Cards Transactions: % Growth 2019-2024
- Table 53 - Closed Loop Pre-paid Cards Transactions 2019-2024
- Table 54 - Closed Loop Pre-paid Cards Transactions: % Growth 2019-2024
- Table 55 - Open Loop Pre-paid Cards Transactions 2019-2024
- Table 56 - Open Loop Pre-paid Cards Transactions: % Growth 2019-2024

Table 57 - Pre-paid Cards: Number of Cards by Issuer 2019-2023
Table 58 - Pre-paid Cards: Number of Cards by Operator 2019-2023
Table 59 - Pre-paid Cards Transaction Value by Issuer 2019-2023
Table 60 - Pre-paid Cards Transaction Value by Operator 2019-2023
Table 61 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023
Table 62 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2019-2023
Table 63 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2019-2023
Table 64 - Closed Loop Pre-paid Cards Transaction Value by Operator 2019-2023
Table 65 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023
Table 66 - Open Loop Pre-paid Cards: Number of Cards by Operator 2019-2023
Table 67 - Open Loop Pre-paid Cards Transaction Value by Issuer 2019-2023
Table 68 - Open Loop Pre-paid Cards Transaction Value by Operator 2019-2023
Table 69 - Forecast Pre-paid Cards: Number of Cards in Circulation 2024-2029
Table 70 - Forecast Pre-paid Cards Transactions 2024-2029
Table 71 - Forecast Pre-paid Cards in Circulation: % Growth 2024-2029
Table 72 - Forecast Pre-paid Cards Transactions: % Growth 2024-2029
Table 73 - Forecast Closed Loop Pre-paid Cards Transactions 2024-2029
Table 74 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2024-2029
Table 75 - Forecast Open Loop Pre-paid Cards Transactions 2024-2029
Table 76 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2024-2029

Financial Cards and Payments in Ukraine - Industry Overview

EXECUTIVE SUMMARY

Financial cards and payments in 2024: The big picture
2024 key trends
Competitive landscape
What next for financial cards and payments?

MARKET INDICATORS

Table 77 - Number of POS Terminals: Units 2019-2024
Table 78 - Number of ATMs: Units 2019-2024
Table 79 - Value Lost to Fraud 2019-2024
Table 80 - Card Expenditure by Location 2024
Table 81 - Financial Cards in Circulation by Type: % Number of Cards 2019-2024
Table 82 - Domestic versus Foreign Spend 2024

MARKET DATA

Table 83 - Financial Cards by Category: Number of Cards in Circulation 2019-2024
Table 84 - Financial Cards by Category: Number of Accounts 2019-2024
Table 85 - Financial Cards Transactions by Category: Value 2019-2024
Table 86 - Financial Cards by Category: Number of Transactions 2019-2024
Table 87 - Consumer Payments by Category: Value 2019-2024
Table 88 - Consumer Payments by Category: Number of Transactions 2019-2024
Table 89 - M-Commerce by Category: Value 2019-2024
Table 90 - M-Commerce by Category: % Value Growth 2019-2024
Table 91 - Financial Cards: Number of Cards by Issuer 2019-2023
Table 92 - Financial Cards: Number of Cards by Operator 2019-2023
Table 93 - Financial Cards: Card Payment Transactions Value by Operator 2019-2023
Table 94 - Financial Cards: Card Payment Transactions Value by Issuer 2019-2023
Table 95 - Forecast Financial Cards by Category: Number of Cards in Circulation 2024-2029
Table 96 - Forecast Financial Cards by Category: Number of Accounts 2024-2029
Table 97 - Forecast Financial Cards Transactions by Category: Value 2024-2029

Table 98 - Forecast Financial Cards by Category: Number of Transactions 2024-2029

Table 99 - Forecast Consumer Payments by Category: Value 2024-2029

Table 100 - Forecast Consumer Payments by Category: Number of Transactions 2024-2029

Table 101 - Forecast M-Commerce by Category: Value 2024-2029

Table 102 - Forecast M-Commerce by Category: % Value Growth 2024-2029

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/debit-cards-in-ukraine/report.