



Debit Cards in Ukraine

February 2026

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2025 DEVELOPMENTS

Credit cards show resilience despite economic pressures

INDUSTRY PERFORMANCE

Credit card volumes continue to expand amid economic uncertainty

Transactions increase despite monetary tightening

WHAT'S NEXT?

Credit card demand will remain resilient amid economic uncertainty

Continued fight against fraud

Large players will drive growth in fintech

COMPETITIVE LANDSCAPE

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Debit cards gain momentum

INDUSTRY PERFORMANCE

POS-terminal expansion drives debit card usage

Mobile wallets gain traction

WHAT'S NEXT?

Digitalisation to drive future growth

Open Banking and SEPA integration to enhance functionality

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2025 DEVELOPMENTS

Pre-paid cards grow on back of cashless transport payment systems

INDUSTRY PERFORMANCE

Closed loop cards continue to dominate

Closed loop pre-paid card transactions rise amid growing number of cashless transport payments

WHAT'S NEXT?

Investments in digital public transport payment systems will support future growth

LeoKart to accelerates cashless public transport in Lviv

Pre-paid cards will face competition from other forms of cashless payments, such as debit cards

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EXECUTIVE SUMMARY

Financial card industry expands amid digitalisation and regulatory reform

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INDUSTRY PERFORMANCE

Financial cards in circulation continues to grow, supported by expanding digital payment infrastructure

Credit cards grow in popularity for everyday spending
Regulatory changes strengthen card usage and flexibility

WHAT'S NEXT?

Open Banking and cross-border integration to boost card utility
Digital banking platforms to shape card access
Domestic fintech companies to drive up credit usage

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PrivatBank remains dominant issuer
Mastercard retains largest payment network
Universal Bank is most dynamic issuer

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