



# Debit Cards in Ukraine

February 2026

Table of Contents

Credit Cards in Ukraine - Category analysis

Credit Cards in Ukraine - Company Profile

## KEY DATA FINDINGS

### 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

Universal Bank AT remains leading issuer

Mastercard focuses on social responsibility initiatives

PUMB and Visa drive digital innovation and credit flexibility

### CATEGORY DATA

Table 1 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 2 - Credit Cards Transactions 2020-2025

Table 3 - Credit Cards in Circulation: % Growth 2020-2025

Table 4 - Credit Cards Transactions: % Growth 2020-2025

Table 5 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 6 - Commercial Credit Cards Transactions 2020-2025

Table 7 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 8 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 9 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 10 - Personal Credit Cards Transactions 2020-2025

Table 11 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 12 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 13 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 14 - Credit Cards: Number of Cards by Operator 2020-2024

Table 15 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 16 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 17 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 18 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 19 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 20 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 21 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 22 - Personal Credit Cards: Number of Cards by Operator 2020-2024

Table 23 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 24 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024

Table 25 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030

Table 26 - Forecast Credit Cards Transactions 2025-2030

Table 27 - Forecast Credit Cards in Circulation: % Growth 2025-2030

Table 28 - Forecast Credit Cards Transactions: % Growth 2025-2030

Table 29 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030

Table 30 - Forecast Commercial Credit Cards Transactions 2025-2030

Table 31 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030  
Table 32 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030  
Table 33 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030  
Table 34 - Forecast Personal Credit Cards Transactions 2025-2030  
Table 35 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030  
Table 36 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

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

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

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

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

Diia.Card will consolidate government payments and expands debit card usage

### COMPETITIVE LANDSCAPE

Privat Bank is largest and most dynamic issuer

Mastercard and PROSTIR drive innovation and inclusion

### CATEGORY DATA

Table 37 - Debit Cards: Number of Cards in Circulation 2020-2025

Table 38 - Debit Cards Transactions 2020-2025

Table 39 - Debit Cards in Circulation: % Growth 2020-2025

Table 40 - Debit Cards Transactions: % Growth 2020-2025

Table 41 - Debit Cards: Number of Cards by Issuer 2020-2024

Table 42 - Debit Cards: Number of Cards by Operator 2020-2024

Table 43 - Debit Cards Payment Transaction Value by Issuer 2020-2024

Table 44 - Debit Cards Payment Transaction Value by Operator 2020-2024

Table 45 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030

Table 46 - Forecast Debit Cards Transactions 2025-2030

Table 47 - Forecast Debit Cards in Circulation: % Growth 2025-2030

Table 48 - Forecast Debit Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

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

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

## KEY DATA FINDINGS

### 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

## COMPETITIVE LANDSCAPE

GiOTS KP remains clear leader of closed loop pre-paid cards

Smaller issuers lead growth

## CATEGORY DATA

Table 49 - Pre-paid Cards: Number of Cards in Circulation 2020-2025

Table 50 - Pre-paid Cards Transactions 2020-2025

Table 51 - Pre-paid Cards in Circulation: % Growth 2020-2025

Table 52 - Pre-paid Cards Transactions: % Growth 2020-2025

Table 53 - Closed Loop Pre-paid Cards Transactions 2020-2025

Table 54 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 55 - Open Loop Pre-paid Cards Transactions 2020-2025

Table 56 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 57 - Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 58 - Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 59 - Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 60 - Pre-paid Cards Transaction Value by Operator 2020-2024

Table 61 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 62 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 63 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 64 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 65 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 66 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 67 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 68 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 69 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030

Table 70 - Forecast Pre-paid Cards Transactions 2025-2030

Table 71 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030

Table 72 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030

Table 73 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030

Table 74 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030

Table 75 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030

Table 76 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

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

## EXECUTIVE SUMMARY

Financial card industry expands amid digitalisation and regulatory reform

## KEY DATA FINDINGS

## 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

#### COMPETITIVE LANDSCAPE

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

#### MARKET INDICATORS

Table 77 - Number of POS Terminals: Units 2020-2025  
Table 78 - Number of ATMs: Units 2020-2025  
Table 79 - Value Lost to Fraud 2020-2025  
Table 80 - Card Expenditure by Location 2025  
Table 81 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025  
Table 82 - Domestic versus Foreign Spend 2025

#### MARKET DATA

Table 83 - Financial Cards by Category: Number of Cards in Circulation 2020-2025  
Table 84 - Financial Cards by Category: Number of Accounts 2020-2025  
Table 85 - Financial Cards Transactions by Category: Value 2020-2025  
Table 86 - Financial Cards by Category: Number of Transactions 2020-2025  
Table 87 - Consumer Payments by Category: Value 2020-2025  
Table 88 - Consumer Payments by Category: Number of Transactions 2020-2025  
Table 89 - M-Commerce by Category: Value 2020-2025  
Table 90 - M-Commerce by Category: % Value Growth 2020-2025  
Table 91 - Financial Cards: Number of Cards by Issuer 2020-2024  
Table 92 - Financial Cards: Number of Cards by Operator 2020-2024  
Table 93 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024  
Table 94 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024  
Table 95 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030  
Table 96 - Forecast Financial Cards by Category: Number of Accounts 2025-2030  
Table 97 - Forecast Financial Cards Transactions by Category: Value 2025-2030  
Table 98 - Forecast Financial Cards by Category: Number of Transactions 2025-2030  
Table 99 - Forecast Consumer Payments by Category: Value 2025-2030  
Table 100 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030  
Table 101 - Forecast M-Commerce by Category: Value 2025-2030  
Table 102 - Forecast M-Commerce by Category: % Value Growth 2025-2030

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#### SOURCES

Summary 1 - Research Sources

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