



# Pre-Paid Cards in Denmark

February 2025

Table of Contents

## Credit Cards in Denmark - Category analysis

## Credit Cards in Denmark - Company Profile

### KEY DATA FINDINGS

#### 2024 DEVELOPMENTS

Record growth for credit card usage in Denmark in 2024  
Development patterns in credit cards differ significantly from those seen in debit cards  
Major banks lead in issuers, Mastercard in operators

#### PROSPECTS AND OPPORTUNITIES

Credit cards expected to see further development in transactions and value  
Big banks and Mastercard will continue leading, while Visa and American Express likely to see decline  
Technological developments and intensified competition anticipated for 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 Denmark - Category analysis](#)

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

#### KEY DATA FINDINGS

##### 2024 DEVELOPMENTS

2024 as a record-breaking year for personal debit cards in Denmark

Debit cards remain preferred choice for Danes

Local banks and Dankort maintain leadership over debit cards

##### PROSPECTS AND OPPORTUNITIES

Limited room for extraordinary growth in debit card adoption

Increasing reliance on mobile wallets

Banks to continue shaping the competitive landscape

##### 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 Denmark - Category analysis](#)

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

#### KEY DATA FINDINGS

##### 2024 DEVELOPMENTS

Pre-paid cards sees a strong 2024

Pre-paid card usage remains lower than mainstream payment cards

Closed loop cards dominate but open-loop cards rise faster

##### PROSPECTS AND OPPORTUNITIES

Pre-paid cards to remain popular but relatively niche

Slow transformation in the category reflected in unit price developments

Merchant issued gift cards will remain relevant despite category shifts

##### 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

[Store Cards in Denmark - Category analysis](#)

[Store Cards in Denmark - Company Profile](#)

## KEY DATA FINDINGS

### 2024 DEVELOPMENTS

Store cards continues to decline amid broader card growth  
A digital-first society leaves little room for store cards  
Store cards remain numerous but rarely used

### PROSPECTS AND OPPORTUNITIES

Store cards faces further decline  
Low usage frequency to persist  
Fragmented market with key players maintaining positions

### CATEGORY DATA

Table 77 - Store Cards: Number of Cards in Circulation 2019-2024  
Table 78 - Store Cards Transactions 2019-2024  
Table 79 - Store Cards in Circulation: % Growth 2019-2024  
Table 80 - Store Cards Transactions: % Growth 2019-2024  
Table 81 - Store Cards: Number of Cards by Issuer 2019-2023  
Table 82 - Store Cards: Payment Transaction Value by Issuer 2019-2023  
Table 83 - Forecast Store Cards: Number of Cards in Circulation 2024-2029  
Table 84 - Forecast Store Cards Transactions 2024-2029  
Table 85 - Forecast Store Cards in Circulation: % Growth 2024-2029  
Table 86 - Forecast Store Cards Transactions: % Growth 2024-2029

[Financial Cards and Payments in Denmark - 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 87 - Number of POS Terminals: Units 2019-2024

Table 88 - Number of ATMs: Units 2019-2024

Table 89 - Value Lost to Fraud 2019-2024

Table 90 - Card Expenditure by Location 2024

Table 91 - Financial Cards in Circulation by Type: % Number of Cards 2019-2024

Table 92 - Domestic versus Foreign Spend 2024

## MARKET DATA

Table 93 - Financial Cards by Category: Number of Cards in Circulation 2019-2024

Table 94 - Financial Cards by Category: Number of Accounts 2019-2024

Table 95 - Financial Cards Transactions by Category: Value 2019-2024

Table 96 - Financial Cards by Category: Number of Transactions 2019-2024

Table 97 - Consumer Payments by Category: Value 2019-2024

Table 98 - Consumer Payments by Category: Number of Transactions 2019-2024

Table 99 - M-Commerce by Category: Value 2019-2024

Table 100 - M-Commerce by Category: % Value Growth 2019-2024

Table 101 - Financial Cards: Number of Cards by Issuer 2019-2023

Table 102 - Financial Cards: Number of Cards by Operator 2019-2023

Table 103 - Financial Cards: Card Payment Transactions Value by Operator 2019-2023

Table 104 - Financial Cards: Card Payment Transactions Value by Issuer 2019-2023

Table 105 - Forecast Financial Cards by Category: Number of Cards in Circulation 2024-2029

Table 106 - Forecast Financial Cards by Category: Number of Accounts 2024-2029

Table 107 - Forecast Financial Cards Transactions by Category: Value 2024-2029

Table 108 - Forecast Financial Cards by Category: Number of Transactions 2024-2029

Table 109 - Forecast Consumer Payments by Category: Value 2024-2029

Table 110 - Forecast Consumer Payments by Category: Number of Transactions 2024-2029

Table 111 - Forecast M-Commerce by Category: Value 2024-2029

Table 112 - 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/pre-paid-cards-in-denmark/report](http://www.euromonitor.com/pre-paid-cards-in-denmark/report).