



# Debit Cards in the Netherlands

November 2023

Table of Contents

## Charge Cards in the Netherlands - Category analysis

## Charge Cards in the Netherlands - Company Profile

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

Charge card payments in the Netherlands: Cultural factors limit growth

Charge cards surpass credit cards due to stringent regulations

Charge cards find renewed relevance through international travel

#### PROSPECTS AND OPPORTUNITIES

AMEX expanding merchant acceptance despite challenges

Phasing out magnetic strips: Mastercard's transition to enhanced security

Stricter acceptance criteria: Impact on charge card growth

#### CATEGORY DATA

Table 1 - Charge Cards: Number of Cards in Circulation 2018-2023

Table 2 - Charge Cards Transactions 2018-2023

Table 3 - Charge Cards in Circulation: % Growth 2018-2023

Table 4 - Charge Cards Transactions: % Growth 2018-2023

Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2018-2023

Table 6 - Commercial Charge Cards Transactions 2018-2023

Table 7 - Commercial Charge Cards in Circulation: % Growth 2018-2023

Table 8 - Commercial Charge Cards Transactions: % Growth 2018-2023

Table 9 - Personal Charge Cards: Number of Cards in Circulation 2018-2023

Table 10 - Personal Charge Cards Transactions 2018-2023

Table 11 - Personal Charge Cards in Circulation: % Growth 2018-2023

Table 12 - Personal Charge Cards Transactions: % Growth 2018-2023

Table 13 - Charge Cards: Number of Cards by Issuer 2018-2022

Table 14 - Charge Cards: Number of Cards by Operator 2018-2022

Table 15 - Charge Cards Payment Transaction Value by Issuer 2018-2022

Table 16 - Charge Cards Payment Transaction Value by Operator 2018-2022

Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2018-2022

Table 18 - Commercial Charge Cards: Number of Cards by Operator 2018-2022

Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2018-2022

Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2018-2022

Table 21 - Personal Charge Cards: Number of Cards by Issuer 2018-2022

Table 22 - Personal Charge Cards: Number of Cards by Operator 2018-2022

Table 23 - Personal Charge Cards Transaction Value by Issuer 2018-2022

Table 24 - Personal Charge Cards Transaction Value by Operator 2018-2022

Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2023-2028

Table 26 - Forecast Charge Cards Transactions 2023-2028

Table 27 - Forecast Charge Cards in Circulation: % Growth 2023-2028

Table 28 - Forecast Charge Cards Transactions: % Growth 2023-2028

Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2023-2028

Table 30 - Forecast Commercial Charge Cards Transactions 2023-2028

Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2023-2028

Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2023-2028

Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2023-2028

Table 34 - Forecast Personal Charge Cards Transactions 2023-2028

Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2023-2028

Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2023-2028

## Credit Cards in the Netherlands - Category analysis

## Credit Cards in the Netherlands - Company Profile

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

The growth of credit cards: Driven by travel and entertainment

Commercial credit cards outpacing personal cards

Mobile payments as a catalyst for credit cards

#### PROSPECTS AND OPPORTUNITIES

The European Payment Initiative: Competing with Visa and Mastercard

Credit cards gaining ground in day-to-day expenses

The high costs of credit cards and their impact on growth

#### CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2018-2023

Table 38 - Credit Cards Transactions 2018-2023

Table 39 - Credit Cards in Circulation: % Growth 2018-2023

Table 40 - Credit Cards Transactions: % Growth 2018-2023

Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2018-2023

Table 42 - Commercial Credit Cards Transactions 2018-2023

Table 43 - Commercial Credit Cards in Circulation: % Growth 2018-2023

Table 44 - Commercial Credit Cards Transactions: % Growth 2018-2023

Table 45 - Personal Credit Cards: Number of Cards in Circulation 2018-2023

Table 46 - Personal Credit Cards Transactions 2018-2023

Table 47 - Personal Credit Cards in Circulation: % Growth 2018-2023

Table 48 - Personal Credit Cards Transactions: % Growth 2018-2023

Table 49 - Credit Cards: Number of Cards by Issuer 2018-2022

Table 50 - Credit Cards: Number of Cards by Operator 2018-2022

Table 51 - Credit Cards Payment Transaction Value by Issuer 2018-2022

Table 52 - Credit Cards Payment Transaction Value by Operator 2018-2022

Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2018-2022

Table 54 - Commercial Credit Cards: Number of Cards by Operator 2018-2022

Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2018-2022

Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2018-2022

Table 57 - Personal Credit Cards: Number of Cards by Issuer 2018-2022

Table 58 - Personal Credit Cards: Number of Cards by Operator 2018-2022

Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2018-2022

Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2018-2022

Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2023-2028

Table 62 - Forecast Credit Cards Transactions 2023-2028

Table 63 - Forecast Credit Cards in Circulation: % Growth 2023-2028

Table 64 - Forecast Credit Cards Transactions: % Growth 2023-2028

Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2023-2028

Table 66 - Forecast Commercial Credit Cards Transactions 2023-2028

Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2023-2028

Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2023-2028

Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2023-2028

Table 70 - Forecast Personal Credit Cards Transactions 2023-2028

Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2023-2028

Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2023-2028

## [Debit Cards in the Netherlands - Category analysis](#)

### [Debit Cards in the Netherlands - Company Profile](#)

#### KEY DATA FINDINGS

##### 2023 DEVELOPMENTS

The growing popularity of contactless payments

Visa and Mastercard debit card launch in 2023

Debit card revolution: Transforming public transport payments with OVpay

#### PROSPECTS AND OPPORTUNITIES

iDEAL: A revamped electronic payment system for e-commerce

Debit cards: The ongoing mainstay of payment methods

Debit card payment in public transport likely to boost debit card growth

#### CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2018-2023

Table 74 - Debit Cards Transactions 2018-2023

Table 75 - Debit Cards in Circulation: % Growth 2018-2023

Table 76 - Debit Cards Transactions: % Growth 2018-2023

Table 77 - Debit Cards: Number of Cards by Issuer 2018-2022

Table 78 - Debit Cards: Number of Cards by Operator 2018-2022

Table 79 - Debit Cards Payment Transaction Value by Issuer 2018-2022

Table 80 - Debit Cards Payment Transaction Value by Operator 2018-2022

Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2023-2028

Table 82 - Forecast Debit Cards Transactions 2023-2028

Table 83 - Forecast Debit Cards in Circulation: % Growth 2023-2028

Table 84 - Forecast Debit Cards Transactions: % Growth 2023-2028

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

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

#### KEY DATA FINDINGS

##### 2023 DEVELOPMENTS

OV Chipkaart phased out in favour of OVpay

Continued popularity of gift cards

Open loop pre-paid cards embrace flexibility

#### PROSPECTS AND OPPORTUNITIES

Transport cards face negative growth

Gift cards maintain popularity amidst inflation

Pre-paid cards to flourish with fintech entrants

#### CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2018-2023

Table 86 - Pre-paid Cards Transactions 2018-2023

Table 87 - Pre-paid Cards in Circulation: % Growth 2018-2023

Table 88 - Pre-paid Cards Transactions: % Growth 2018-2023

Table 89 - Closed Loop Pre-paid Cards Transactions 2018-2023

Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2018-2023

Table 91 - Open Loop Pre-paid Cards Transactions 2018-2023

Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2018-2023

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 94 - Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 95 - Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 96 - Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2023-2028  
Table 106 - Forecast Pre-paid Cards Transactions 2023-2028  
Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2023-2028  
Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2023-2028  
Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2023-2028  
Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2023-2028  
Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2023-2028  
Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2023-2028

[Store Cards in the Netherlands - Category analysis](#)

[Store Cards in the Netherlands - Company Profile](#)

## 2023 DEVELOPMENTS

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

## EXECUTIVE SUMMARY

Financial cards and payments in 2023: The big picture  
Mastercard Debit and Visa Debit launch in 2023  
Consumer preferences shift towards card and electronic payments  
Competitive landscape  
What next for financial cards and payments?

## MARKET INDICATORS

Table 113 - Number of POS Terminals: Units 2018-2023  
Table 114 - Number of ATMs: Units 2018-2023  
Table 115 - Value Lost to Fraud 2018-2023  
Table 116 - Card Expenditure by Location 2023  
Table 117 - Financial Cards in Circulation by Type: % Number of Cards 2018-2023  
Table 118 - Domestic versus Foreign Spend 2023

## MARKET DATA

Table 119 - Financial Cards by Category: Number of Cards in Circulation 2018-2023  
Table 120 - Financial Cards by Category: Number of Accounts 2018-2023  
Table 121 - Financial Cards Transactions by Category: Value 2018-2023  
Table 122 - Financial Cards by Category: Number of Transactions 2018-2023  
Table 123 - Consumer Payments by Category: Value 2018-2023  
Table 124 - Consumer Payments by Category: Number of Transactions 2018-2023  
Table 125 - M-Commerce by Category: Value 2018-2023  
Table 126 - M-Commerce by Category: % Value Growth 2018-2023  
Table 127 - Financial Cards: Number of Cards by Issuer 2018-2022

Table 128 - Financial Cards: Number of Cards by Operator 2018-2022  
Table 129 - Financial Cards: Card Payment Transactions Value by Operator 2018-2022  
Table 130 - Financial Cards: Card Payment Transactions Value by Issuer 2018-2022  
Table 131 - Forecast Financial Cards by Category: Number of Cards in Circulation 2023-2028  
Table 132 - Forecast Financial Cards by Category: Number of Accounts 2023-2028  
Table 133 - Forecast Financial Cards Transactions by Category: Value 2023-2028  
Table 134 - Forecast Financial Cards by Category: Number of Transactions 2023-2028  
Table 135 - Forecast Consumer Payments by Category: Value 2023-2028  
Table 136 - Forecast Consumer Payments by Category: Number of Transactions 2023-2028  
Table 137 - Forecast M-Commerce by Category: Value 2023-2028  
Table 138 - Forecast M-Commerce by Category: % Value Growth 2023-2028

## 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-the-netherlands/report](http://www.euromonitor.com/debit-cards-in-the-netherlands/report).