



# Credit Cards in the Czech Republic

November 2023

Table of Contents

## [Charge Cards in the Czech Republic - Category analysis](#)

### [Charge Cards in the Czech Republic - Company Profile](#)

#### KEY DATA FINDINGS

##### 2023 DEVELOPMENTS

Charge cards prove resilient with transactions elevated by retail price inflation

Key players withdraw charge cards in the Czech Republic

No sign of personal charge cards re-emerging

##### PROSPECTS AND OPPORTUNITIES

Charge card accounts face further volume decline

Corporate users will continue to dominate charge card spending

Steady economy will drive charge card transactions

##### 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 - Charge Cards: Number of Cards by Issuer 2018-2022

Table 10 - Charge Cards: Number of Cards by Operator 2018-2022

Table 11 - Charge Cards Payment Transaction Value by Issuer 2018-2022

Table 12 - Charge Cards Payment Transaction Value by Operator 2018-2022

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

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

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

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

Table 17 - Forecast Charge Cards: Number of Cards in Circulation 2023-2028

Table 18 - Forecast Charge Cards Transactions 2023-2028

Table 19 - Forecast Charge Cards in Circulation: % Growth 2023-2028

Table 20 - Forecast Charge Cards Transactions: % Growth 2023-2028

Table 21 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2023-2028

Table 22 - Forecast Commercial Charge Cards Transactions 2023-2028

Table 23 - Forecast Commercial Charge Cards in Circulation: % Growth 2023-2028

Table 24 - Forecast Commercial Charge Cards Transactions: % Growth 2023-2028

## [Credit Cards in the Czech Republic - Category analysis](#)

### [Credit Cards in the Czech Republic - Company Profile](#)

#### KEY DATA FINDINGS

##### 2023 DEVELOPMENTS

Consumers rely on credit cards amid cost of living crisis

E-commerce development drives credit card usage

Strong competition from debit cards, BNPL and easy access loans

##### PROSPECTS AND OPPORTUNITIES

Economic improvements to boost credit card expenditure  
Growing awareness and improved financial literacy  
Buy now pay later (BNPL) poses an ongoing threat

## CATEGORY DATA

Table 25 - Credit Cards: Number of Cards in Circulation 2018-2023  
Table 26 - Credit Cards Transactions 2018-2023  
Table 27 - Credit Cards in Circulation: % Growth 2018-2023  
Table 28 - Credit Cards Transactions: % Growth 2018-2023  
Table 29 - Commercial Credit Cards: Number of Cards in Circulation 2018-2023  
Table 30 - Commercial Credit Cards Transactions 2018-2023  
Table 31 - Commercial Credit Cards in Circulation: % Growth 2018-2023  
Table 32 - Commercial Credit Cards Transactions: % Growth 2018-2023  
Table 33 - Personal Credit Cards: Number of Cards in Circulation 2018-2023  
Table 34 - Personal Credit Cards Transactions 2018-2023  
Table 35 - Personal Credit Cards in Circulation: % Growth 2018-2023  
Table 36 - Personal Credit Cards Transactions: % Growth 2018-2023  
Table 37 - Credit Cards: Number of Cards by Issuer 2018-2022  
Table 38 - Credit Cards: Number of Cards by Operator 2018-2022  
Table 39 - Credit Cards Payment Transaction Value by Issuer 2018-2022  
Table 40 - Credit Cards Payment Transaction Value by Operator 2018-2022  
Table 41 - Commercial Credit Cards: Number of Cards by Issuer 2018-2022  
Table 42 - Commercial Credit Cards: Number of Cards by Operator 2018-2022  
Table 43 - Commercial Credit Cards Payment Transaction Value by Issuer 2018-2022  
Table 44 - Commercial Credit Cards Payment Transaction Value by Operator 2018-2022  
Table 45 - Personal Credit Cards: Number of Cards by Issuer 2018-2022  
Table 46 - Personal Credit Cards: Number of Cards by Operator 2018-2022  
Table 47 - Personal Credit Cards Payment Transaction Value by Issuer 2018-2022  
Table 48 - Personal Credit Cards Payment Transaction Value by Operator 2018-2022  
Table 49 - Forecast Credit Cards: Number of Cards in Circulation 2023-2028  
Table 50 - Forecast Credit Cards Transactions 2023-2028  
Table 51 - Forecast Credit Cards in Circulation: % Growth 2023-2028  
Table 52 - Forecast Credit Cards Transactions: % Growth 2023-2028  
Table 53 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2023-2028  
Table 54 - Forecast Commercial Credit Cards Transactions 2023-2028  
Table 55 - Forecast Commercial Credit Cards in Circulation: % Growth 2023-2028  
Table 56 - Forecast Commercial Credit Cards Transactions: % Growth 2023-2028  
Table 57 - Forecast Personal Credit Cards: Number of Cards in Circulation 2023-2028  
Table 58 - Forecast Personal Credit Cards Transactions 2023-2028  
Table 59 - Forecast Personal Credit Cards in Circulation: % Growth 2023-2028  
Table 60 - Forecast Personal Credit Cards Transactions: % Growth 2023-2028

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

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

## KEY DATA FINDINGS

### 2023 DEVELOPMENTS

Mobile payments drive debit card transactions  
Debit card circulation is slowing due to digitisation  
Commercial budgets remain buoyant despite the economic situation

## PROSPECTS AND OPPORTUNITIES

Debit cards will remain a key payment method  
Rural and small retailers to support development of debit cards  
Virtual debit cards to expand in forecast period

#### CATEGORY DATA

Table 61 - Debit Cards: Number of Cards in Circulation 2018-2023  
Table 62 - Debit Cards Transactions 2018-2023  
Table 63 - Debit Cards in Circulation: % Growth 2018-2023  
Table 64 - Debit Cards Transactions: % Growth 2018-2023  
Table 65 - Debit Cards: Number of Cards by Issuer 2018-2022  
Table 66 - Debit Cards: Number of Cards by Operator 2018-2022  
Table 67 - Debit Cards Payment Transaction Value by Issuer 2018-2022  
Table 68 - Debit Cards Payment Transaction Value by Operator 2018-2022  
Table 69 - Forecast Debit Cards: Number of Cards in Circulation 2023-2028  
Table 70 - Forecast Debit Cards Transactions 2023-2028  
Table 71 - Forecast Debit Cards in Circulation: % Growth 2023-2028  
Table 72 - Forecast Debit Cards Transactions: % Growth 2023-2028

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

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

#### KEY DATA FINDINGS

##### 2023 DEVELOPMENTS

Pre-paid cards enjoy robust growth  
Virtual and other open-loop pre-paid cards have strong growth potential  
Closed loop pre-paid cards undergo transformation

##### PROSPECTS AND OPPORTUNITIES

Pre-paid cards to remain one of the most competitive categories  
Advancements in e-commerce payments is threat to pre-paid cards  
Green schemes may support growth of closed-loop pre-paid cards

#### CATEGORY DATA

Table 73 - Pre-paid Cards: Number of Cards in Circulation 2018-2023  
Table 74 - Pre-paid Cards Transactions 2018-2023  
Table 75 - Pre-paid Cards in Circulation: % Growth 2018-2023  
Table 76 - Pre-paid Cards Transactions: % Growth 2018-2023  
Table 77 - Closed Loop Pre-paid Cards Transactions 2018-2023  
Table 78 - Closed Loop Pre-paid Cards Transactions: % Growth 2018-2023  
Table 79 - Open Loop Pre-paid Cards Transactions 2018-2023  
Table 80 - Open Loop Pre-paid Cards Transactions: % Growth 2018-2023  
Table 81 - Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 82 - Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 83 - Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 84 - Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 85 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 86 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 87 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 88 - Closed Loop Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 89 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 90 - Open Loop Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 91 - Open Loop Pre-paid Cards Transaction Value by Issuer 2018-2022

- Table 92 - Open Loop Pre-paid Cards Transaction Value by Operator 2018-2022
- Table 93 - Forecast Pre-paid Cards: Number of Cards in Circulation 2023-2028
- Table 94 - Forecast Pre-paid Cards Transactions 2023-2028
- Table 95 - Forecast Pre-paid Cards in Circulation: % Growth 2023-2028
- Table 96 - Forecast Pre-paid Cards Transactions: % Growth 2023-2028
- Table 97 - Forecast Closed Loop Pre-paid Cards Transactions 2023-2028
- Table 98 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2023-2028
- Table 99 - Forecast Open Loop Pre-paid Cards Transactions 2023-2028
- Table 100 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2023-2028

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

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

## 2023 DEVELOPMENTS

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

## EXECUTIVE SUMMARY

- Financial cards and payments in 2023: The big picture
- 2023 key trends
- Contactless spending limits are considered too low
- Competitive landscape
- What next for financial cards and payments?

## MARKET INDICATORS

- Table 101 - Number of POS Terminals: Units 2018-2023
- Table 102 - Number of ATMs: Units 2018-2023
- Table 103 - Value Lost to Fraud 2018-2023
- Table 104 - Card Expenditure by Location 2023
- Table 105 - Financial Cards in Circulation by Type: % Number of Cards 2018-2023
- Table 106 - Domestic versus Foreign Spend 2023

## MARKET DATA

- Table 107 - Financial Cards by Category: Number of Cards in Circulation 2018-2023
- Table 108 - Financial Cards by Category: Number of Accounts 2018-2023
- Table 109 - Financial Cards Transactions by Category: Value 2018-2023
- Table 110 - Financial Cards by Category: Number of Transactions 2018-2023
- Table 111 - Consumer Payments by Category: Value 2018-2023
- Table 112 - Consumer Payments by Category: Number of Transactions 2018-2023
- Table 113 - M-Commerce by Category: Value 2018-2023
- Table 114 - M-Commerce by Category: % Value Growth 2018-2023
- Table 115 - Financial Cards: Number of Cards by Issuer 2018-2022
- Table 116 - Financial Cards: Number of Cards by Operator 2018-2022
- Table 117 - Financial Cards: Card Payment Transactions Value by Operator 2018-2022
- Table 118 - Financial Cards: Card Payment Transactions Value by Issuer 2018-2022
- Table 119 - Forecast Financial Cards by Category: Number of Cards in Circulation 2023-2028
- Table 120 - Forecast Financial Cards by Category: Number of Accounts 2023-2028
- Table 121 - Forecast Financial Cards Transactions by Category: Value 2023-2028
- Table 122 - Forecast Financial Cards by Category: Number of Transactions 2023-2028
- Table 123 - Forecast Consumer Payments by Category: Value 2023-2028
- Table 124 - Forecast Consumer Payments by Category: Number of Transactions 2023-2028
- Table 125 - Forecast M-Commerce by Category: Value 2023-2028
- Table 126 - 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/credit-cards-in-the-czech-republic/report](http://www.euromonitor.com/credit-cards-in-the-czech-republic/report).