

**Financial Cards and Payments in Poland**

Market Direction | 2022-12-01 | 62 pages | Euromonitor

**AVAILABLE LICENSES:**

- Single User Licence €1750.00
- Multiple User License (1 Site) €3500.00
- Multiple User License (Global) €5250.00

**Report description:**

The use of cash as a payment method in Poland has been on the decline for many years, a trend that was accelerated during the COVID-19 pandemic. With consumers looking to avoid using cash as a way of minimising the risk that they will come into contact with the COVID-19 virus since the onset of the pandemic, the value of transactions made using electronic instruments has experienced double digit growth. The majority of those consumers who switched to non-cash transactions during the pandemic fea...

Euromonitor International's Financial Cards and Payments in Poland report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Financial Cards in Circulation, M-Commerce, Transactions.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

**Why buy this report?**

- \* Get a detailed picture of the Financial Cards and Payments market;
- \* Pinpoint growth sectors and identify factors driving change;
- \* Understand the competitive environment, the market's major players and leading brands;
- \* Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

[www.scotts-international.com](http://www.scotts-international.com)

## Table of Contents:

Financial Cards and Payments in Poland

Euromonitor International

December 2022

### List Of Contents And Tables

#### FINANCIAL CARDS AND PAYMENTS IN POLAND

##### EXECUTIVE SUMMARY

Financial cards and payments in 2022: The big picture

2022 key trends

Efforts to promote cashless payments target reductions in Poland's informal economy

The competitive landscape remains dynamic as innovative new services are launched

What next for financial cards and payments?

##### MARKET INDICATORS

Table 1 Number of POS Terminals: Units 2017-2022

Table 2 Number of ATMs: Units 2017-2022

Table 3 Value Lost to Fraud 2017-2022

Table 4 Card Expenditure by Location 2022

Table 5 Financial Cards in Circulation by Type: % Number of Cards 2017-2022

Table 6 Domestic versus Foreign Spend 2022

##### MARKET DATA

Table 7 Financial Cards by Category: Number of Cards in Circulation 2017-2022

Table 8 Financial Cards by Category: Number of Accounts 2017-2022

Table 9 Financial Cards Transactions by Category: Value 2017-2022

Table 10 Financial Cards by Category: Number of Transactions 2017-2022

Table 11 Consumer Payments by Category: Value 2017-2022

Table 12 Consumer Payments by Category: Number of Transactions 2017-2022

Table 13 M-Commerce by Category: Value 2017-2022

Table 14 M-Commerce by Category: % Value Growth 2017-2022

Table 15 Financial Cards: Number of Cards by Issuer 2017-2021

Table 16 Financial Cards: Number of Cards by Operator 2017-2021

Table 17 Financial Cards: Card Payment Transactions Value by Operator 2017-2021

Table 18 Financial Cards: Card Payment Transactions Value by Issuer 2017-2021

Table 19 Forecast Financial Cards by Category: Number of Cards in Circulation 2022-2027

Table 20 Forecast Financial Cards by Category: Number of Accounts 2022-2027

Table 21 Forecast Financial Cards Transactions by Category: Value 2022-2027

Table 22 Forecast Financial Cards by Category: Number of Transactions 2022-2027

Table 23 Forecast Consumer Payments by Category: Value 2022-2027

Table 24 Forecast Consumer Payments by Category: Number of Transactions 2022-2027

Table 25 Forecast M-Commerce by Category: Value 2022-2027

Table 26 Forecast M-Commerce by Category: % Value Growth 2022-2027

##### DISCLAIMER

##### SOURCES

Summary 1 Research Sources

##### DEBIT CARDS IN POLAND

##### KEY DATA FINDINGS

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

## 2022 DEVELOPMENTS

Shift away from cash that started during the pandemic still spurring growth in debit cards

Growth in the number of debit cards and circulation rebounds in 2022

Proliferation of POS terminals supports growth in debit cards transactions

## PROSPECTS AND OPPORTUNITIES

Debit cards has enormous potential for further positive growth

Regulatory changes requiring acceptance of non-cash payments to support debit card usage

The further development of e-commerce to support rising debit card usage

## CATEGORY DATA

Table 27 Debit Cards: Number of Cards in Circulation 2017-2022

Table 28 Debit Cards Transactions 2017-2022

Table 29 Debit Cards in Circulation: % Growth 2017-2022

Table 30 Debit Cards Transactions: % Growth 2017-2022

Table 31 Debit Cards: Number of Cards by Issuer 2017-2021

Table 32 Debit Cards: Number of Cards by Operator 2017-2021

Table 33 Debit Cards Payment Transaction Value by Issuer 2017-2021

Table 34 Debit Cards Payment Transaction Value by Operator 2017-2021

Table 35 Forecast Debit Cards: Number of Cards in Circulation 2022-2027

Table 36 □Forecast Debit Cards Transactions 2022-2027

Table 37 □Forecast Debit Cards in Circulation: % Growth 2022-2027

Table 38 □Forecast Debit Cards Transactions: % Growth 2022-2027

## CREDIT CARDS IN POLAND

### KEY DATA FINDINGS

#### 2022 DEVELOPMENTS

Number of credit cards in circulation continues to fall as the appeal of credit wanes

Credit cards suffers from a stagnation in terms of value-added functions and features

Banks look to support demand for credit cards via special promotions

## PROSPECTS AND OPPORTUNITIES

Credit cards to face challenges due to the adverse economic environment

Credit cards to face greater competition from consumer credit, especially buy now, pay later

High interest rates to present challenges and opportunities to credit cards

## CATEGORY DATA

Table 39 Credit Cards: Number of Cards in Circulation 2017-2022

Table 40 Credit Cards Transactions 2017-2022

Table 41 Credit Cards in Circulation: % Growth 2017-2022

Table 42 Credit Cards Transactions: % Growth 2017-2022

Table 43 Commercial Credit Cards: Number of Cards in Circulation 2017-2022

Table 44 Commercial Credit Cards Transactions 2017-2022

Table 45 Commercial Credit Cards in Circulation: % Growth 2017-2022

Table 46 Commercial Credit Cards Transactions: % Growth 2017-2022

Table 47 Personal Credit Cards: Number of Cards in Circulation 2017-2022

Table 48 □Personal Credit Cards Transactions 2017-2022

Table 49 □Personal Credit Cards in Circulation: % Growth 2017-2022

Table 50 □Personal Credit Cards Transactions: % Growth 2017-2022

Table 51 □Credit Cards: Number of Cards by Issuer 2017-2021

Table 52 □Credit Cards: Number of Cards by Operator 2017-2021

Table 53 □Credit Cards Payment Transaction Value by Issuer 2017-2021

Table 54 Credit Cards Payment Transaction Value by Operator 2017-2021  
 Table 55 Commercial Credit Cards: Number of Cards by Issuer 2017-2021  
 Table 56 Commercial Credit Cards: Number of Cards by Operator 2017-2021  
 Table 57 Commercial Credit Cards Payment Transaction Value by Issuer 2017-2021  
 Table 58 Commercial Credit Cards Payment Transaction Value by Operator 2017-2021  
 Table 59 Personal Credit Cards: Number of Cards by Issuer 2017-2021  
 Table 60 Personal Credit Cards: Number of Cards by Operator 2017-2021  
 Table 61 Personal Credit Cards Payment Transaction Value by Issuer 2017-2021  
 Table 62 Personal Credit Cards Payment Transaction Value by Operator 2017-2021  
 Table 63 Forecast Credit Cards: Number of Cards in Circulation 2022-2027  
 Table 64 Forecast Credit Cards Transactions 2022-2027  
 Table 65 Forecast Credit Cards in Circulation: % Growth 2022-2027  
 Table 66 Forecast Credit Cards Transactions: % Growth 2022-2027  
 Table 67 Forecast Commercial Credit Cards: Number of Cards in Circulation 2022-2027  
 Table 68 Forecast Commercial Credit Cards Transactions 2022-2027  
 Table 69 Forecast Commercial Credit Cards in Circulation: % Growth 2022-2027  
 Table 70 Forecast Commercial Credit Cards Transactions: % Growth 2022-2027  
 Table 71 Forecast Personal Credit Cards: Number of Cards in Circulation 2022-2027  
 Table 72 Forecast Personal Credit Cards Transactions 2022-2027  
 Table 73 Forecast Personal Credit Cards in Circulation: % Growth 2022-2027  
 Table 74 Forecast Personal Credit Cards Transactions: % Growth 2022-2027  
**CHARGE CARDS IN POLAND**  
**KEY DATA FINDINGS**  
**2022 DEVELOPMENTS**  
 Commercial charge cards booms as personal charge cards registers strong declines  
 Rebound of commercial charge cards attributable to the predominance of fuel cards  
 Withdrawal of Diners Club from Poland a sign of the decline of personal charge cards  
**PROSPECTS AND OPPORTUNITIES**  
 A negative performance slated for charge cards over the forecast period  
 New fuel payment services to undermine growth in the use of fuel cards  
 The user base for personal charge cards set to centre on more affluent consumers  
**CATEGORY DATA**  
 Table 75 Charge Cards: Number of Cards in Circulation 2017-2022  
 Table 76 Charge Cards Transactions 2017-2022  
 Table 77 Charge Cards in Circulation: % Growth 2017-2022  
 Table 78 Charge Cards Transactions: % Growth 2017-2022  
 Table 79 Commercial Charge Cards: Number of Cards in Circulation 2017-2022  
 Table 80 Commercial Charge Cards Transactions 2017-2022  
 Table 81 Commercial Charge Cards in Circulation: % Growth 2017-2022  
 Table 82 Commercial Charge Cards Transactions: % Growth 2017-2022  
 Table 83 Personal Charge Cards: Number of Cards in Circulation 2017-2022  
 Table 84 Personal Charge Cards Transactions 2017-2022  
 Table 85 Personal Charge Cards in Circulation: % Growth 2017-2022  
 Table 86 Personal Charge Cards Transactions: % Growth 2017-2022  
 Table 87 Charge Cards: Number of Cards by Issuer 2017-2021  
 Table 88 Charge Cards: Number of Cards by Operator 2017-2021  
 Table 89 Charge Cards Payment Transaction Value by Issuer 2017-2021

Table 90 □Charge Cards Payment Transaction Value by Operator 2017-2021  
Table 91 □Commercial Charge Cards: Number of Cards by Issuer 2017-2021  
Table 92 □Commercial Charge Cards: Number of Cards by Operator 2017-2021  
Table 93 □Commercial Charge Cards Payment Transaction Value by Issuer 2017-2021  
Table 94 □Commercial Charge Cards Payment Transaction Value by Operator 2017-2021  
Table 95 □Personal Charge Cards: Number of Cards by Issuer 2017-2021  
Table 96 □Personal Charge Cards: Number of Cards by Operator 2017-2021  
Table 97 □Personal Charge Cards Transaction Value by Issuer 2017-2021  
Table 98 □Personal Charge Cards Transaction Value by Operator 2017-2021  
Table 99 □Forecast Charge Cards: Number of Cards in Circulation 2022-2027  
Table 100 □Forecast Charge Cards Transactions 2022-2027  
Table 101 □Forecast Charge Cards in Circulation: % Growth 2022-2027  
Table 102 □Forecast Charge Cards Transactions: % Growth 2022-2027  
Table 103 □Forecast Commercial Charge Cards: Number of Cards in Circulation 2022-2027  
Table 104 □Forecast Commercial Charge Cards Transactions 2022-2027  
Table 105 □Forecast Commercial Charge Cards in Circulation: % Growth 2022-2027  
Table 106 □Forecast Commercial Charge Cards Transactions: % Growth 2022-2027  
Table 107 □Forecast Personal Charge Cards: Number of Cards in Circulation 2022-2027  
Table 108 □Forecast Personal Charge Cards Transactions 2022-2027  
Table 109 □Forecast Personal Charge Cards in Circulation: % Growth 2022-2027  
Table 110 □Forecast Personal Charge Cards Transactions: % Growth 2022-2027

#### PRE-PAID CARDS IN POLAND

#### KEY DATA FINDINGS

#### 2022 DEVELOPMENTS

The number of closed loop pre-paid cards in circulation falls as usage opportunities diminish

Open loop pre-paid cards continues to boom in the post-pandemic era

The EU's PSD2 directive requires changes to pre-paid cards

#### PROSPECTS AND OPPORTUNITIES

Further negative growth slated for closed loop pre-paid cards over the forecast period

Open loop pre-paid cards set for strong growth as usage widens and increases

Fintech players set to continue entering pre-paid cards with innovative new offerings

#### CATEGORY DATA

Table 111 Pre-paid Cards: Number of Cards in Circulation 2017-2022

Table 112 Pre-paid Cards Transactions 2017-2022

Table 113 Pre-paid Cards in Circulation: % Growth 2017-2022

Table 114 Pre-paid Cards Transactions: % Growth 2017-2022

Table 115 Closed Loop Pre-paid Cards Transactions 2017-2022

Table 116 Closed Loop Pre-paid Cards Transactions: % Growth 2017-2022

Table 117 Open Loop Pre-paid Cards Transactions 2017-2022

Table 118 Open Loop Pre-paid Cards Transactions: % Growth 2017-2022

Table 119 Pre-paid Cards: Number of Cards by Issuer 2017-2021

Table 120 □Pre-paid Cards: Number of Cards by Operator 2017-2021

Table 121 □Pre-paid Cards Transaction Value by Issuer 2017-2021

Table 122 □Pre-paid Cards Transaction Value by Operator 2017-2021

Table 123 □Closed Loop Pre-paid Cards: Number of Cards by Issuer 2017-2021

Table 124 □Closed Loop Pre-paid Cards: Number of Cards by Operator 2017-2021

Table 125 □Closed Loop Pre-paid Cards Transaction Value by Issuer 2017-2021

Table 126 □Closed Loop Pre-paid Cards Transaction Value by Operator 2017-2021

Table 127 □Open Loop Pre-paid Cards: Number of Cards by Issuer 2017-2021

Table 128 □Open Loop Pre-paid Cards: Number of Cards by Operator 2017-2021

Table 129 □Open Loop Pre-paid Cards Transaction Value by Issuer 2017-2021

Table 130 □Open Loop Pre-paid Cards Transaction Value by Operator 2017-2021

Table 131 □Forecast Pre-paid Cards: Number of Cards in Circulation 2022-2027

Table 132 □Forecast Pre-paid Cards Transactions 2022-2027

Table 133 □Forecast Pre-paid Cards in Circulation: % Growth 2022-2027

Table 134 □Forecast Pre-paid Cards Transactions: % Growth 2022-2027

Table 135 □Forecast Closed Loop Pre-paid Cards Transactions 2022-2027

Table 136 □Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2022-2027

Table 137 □Forecast Open Loop Pre-paid Cards Transactions 2022-2027

Table 138 □Forecast Open Loop Pre-paid Cards Transactions: % Growth 2022-2027

STORE CARDS IN POLAND

2022 DEVELOPMENTS

Store cards not present in Poland and unlikely to reappear

**Financial Cards and Payments in Poland**

Market Direction | 2022-12-01 | 62 pages | Euromonitor

To place an Order with Scotts International:

- Print this form
- Complete the relevant blank fields and sign
- Send as a scanned email to support@scotts-international.com

**ORDER FORM:**

Select license	License	Price
	Single User Licence	€1750.00
	Multiple User License (1 Site)	€3500.00
	Multiple User License (Global)	€5250.00
		VAT
		Total

\*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

\*\* VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	Phone*	
First Name*	Last Name*	
Job title*		
Company Name*	EU Vat / Tax ID / NIP number*	
Address*	City*	
Zip Code*	Country*	
	Date	2026-02-18
	Signature	

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

[www.scotts-international.com](http://www.scotts-international.com)