

Financial Cards and Payments in Greece

Market Direction | 2025-01-22 | 58 pages | Euromonitor

AVAILABLE LICENSES:

- Single User Licence €2150.00
- Multiple User License (1 Site) €4300.00
- Multiple User License (Global) €6450.00

Report description:

In the context of a stable and growing economy (after various crises), card payments continued to grow in Greece in 2024, driven by debit cards which are, by far, the dominant card type. Greece, a traditionally cash-oriented economy, has been quick to adopt card payments over recent years, a trend accelerated by the COVID-19 pandemic, with the momentum of e-commerce and digital wallets, as well as government measures that provide tax incentives for consumers who use cards, and laws dictating the...

Euromonitor International's Financial Cards and Payments in Greece 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, Mobile Payments, 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

Table of Contents:

Financial Cards and Payments in Greece

Euromonitor International

January 2025

List Of Contents And Tables

FINANCIAL CARDS AND PAYMENTS IN GREECE

EXECUTIVE SUMMARY

Financial cards and payments in 2024: The big picture

2024 key trends

BNPL services continue to grow

Competitive landscape

What next for financial cards and payments?

MARKET INDICATORS

Table 1 Number of POS Terminals: Units 2019-2024

Table 2 Number of ATMs: Units 2019-2024

Table 3 Value Lost to Fraud 2019-2024

Table 4 Card Expenditure by Location 2024

Table 5 Financial Cards in Circulation by Type: % Number of Cards 2019-2024

Table 6 Domestic versus Foreign Spend 2024

MARKET DATA

Table 7 Financial Cards by Category: Number of Cards in Circulation 2019-2024

Table 8 Financial Cards by Category: Number of Accounts 2019-2024

Table 9 Financial Cards Transactions by Category: Value 2019-2024

Table 10 Financial Cards by Category: Number of Transactions 2019-2024

Table 11 Consumer Payments by Category: Value 2019-2024

Table 12 Consumer Payments by Category: Number of Transactions 2019-2024

Table 13 M-Commerce by Category: Value 2019-2024

Table 14 M-Commerce by Category: % Value Growth 2019-2024

Table 15 Financial Cards: Number of Cards by Issuer 2019-2023

Table 16 Financial Cards: Number of Cards by Operator 2019-2023

Table 17 Financial Cards: Card Payment Transactions Value by Operator 2019-2023

Table 18 Financial Cards: Card Payment Transactions Value by Issuer 2019-2023

Table 19 Forecast Financial Cards by Category: Number of Cards in Circulation 2024-2029

Table 20 Forecast Financial Cards by Category: Number of Accounts 2024-2029

Table 21 Forecast Financial Cards Transactions by Category: Value 2024-2029

Table 22 Forecast Financial Cards by Category: Number of Transactions 2024-2029

Table 23 Forecast Consumer Payments by Category: Value 2024-2029

Table 24 Forecast Consumer Payments by Category: Number of Transactions 2024-2029

Table 25 Forecast M-Commerce by Category: Value 2024-2029

Table 26 Forecast M-Commerce by Category: % Value Growth 2024-2029

DISCLAIMER

SOURCES

Summary 1 Research Sources

DEBIT CARDS IN GREECE

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

2024 DEVELOPMENTS

Debit cards continue to grow at the expense of cash

In a stable competitive landscape, dynamic growth of digital wallets creates some space for newcomers

Commercial debit cards also benefit from the country's new stability

PROSPECTS AND OPPORTUNITIES

Further growth for debit cards anticipated

The rising relevance of fintechs

New payment tools in an increasingly complex competitive landscape

CATEGORY DATA

Table 27 Debit Cards: Number of Cards in Circulation 2019-2024

Table 28 Debit Cards Transactions 2019-2024

Table 29 Debit Cards in Circulation: % Growth 2019-2024

Table 30 Debit Cards Transactions: % Growth 2019-2024

Table 31 Debit Cards: Number of Cards by Issuer 2019-2023

Table 32 Debit Cards: Number of Cards by Operator 2019-2023

Table 33 Debit Cards Payment Transaction Value by Issuer 2019-2023

Table 34 Debit Cards Payment Transaction Value by Operator 2019-2023

Table 35 Forecast Debit Cards: Number of Cards in Circulation 2024-2029

Table 36 □Forecast Debit Cards Transactions 2024-2029

Table 37 □Forecast Debit Cards in Circulation: % Growth 2024-2029

Table 38 □Forecast Debit Cards Transactions: % Growth 2024-2029

CREDIT CARDS IN GREECE

KEY DATA FINDINGS

2024 DEVELOPMENTS

Stability and start of economic growth translate into growth for credit cards

Competition arises with expanding BNPL services

Economic growth signals rise for commercial credit cards - a stable competitive landscape

PROSPECTS AND OPPORTUNITIES

Steady, small growth for credit cards anticipated

Competition with BNPL services set to intensify

Commercial credit cards to grow along with economic developments, but face competition from other commercial cards

CATEGORY DATA

Table 39 Credit Cards: Number of Cards in Circulation 2019-2024

Table 40 Credit Cards Transactions 2019-2024

Table 41 Credit Cards in Circulation: % Growth 2019-2024

Table 42 Credit Cards Transactions: % Growth 2019-2024

Table 43 Commercial Credit Cards: Number of Cards in Circulation 2019-2024

Table 44 Commercial Credit Cards Transactions 2019-2024

Table 45 Commercial Credit Cards in Circulation: % Growth 2019-2024

Table 46 Commercial Credit Cards Transactions: % Growth 2019-2024

Table 47 Personal Credit Cards: Number of Cards in Circulation 2019-2024

Table 48 □Personal Credit Cards Transactions 2019-2024

Table 49 □Personal Credit Cards in Circulation: % Growth 2019-2024

Table 50 □Personal Credit Cards Transactions: % Growth 2019-2024

Table 51 □Credit Cards: Number of Cards by Issuer 2019-2023

Table 52 □Credit Cards: Number of Cards by Operator 2019-2023

Table 53 □Credit Cards Payment Transaction Value by Issuer 2019-2023

Table 54 Credit Cards Payment Transaction Value by Operator 2019-2023
Table 55 Commercial Credit Cards: Number of Cards by Issuer 2019-2023
Table 56 Commercial Credit Cards: Number of Cards by Operator 2019-2023
Table 57 Commercial Credit Cards Payment Transaction Value by Issuer 2019-2023
Table 58 Commercial Credit Cards Payment Transaction Value by Operator 2019-2023
Table 59 Personal Credit Cards: Number of Cards by Issuer 2019-2023
Table 60 Personal Credit Cards: Number of Cards by Operator 2019-2023
Table 61 Personal Credit Cards Payment Transaction Value by Issuer 2019-2023
Table 62 Personal Credit Cards Payment Transaction Value by Operator 2019-2023
Table 63 Forecast Credit Cards: Number of Cards in Circulation 2024-2029
Table 64 Forecast Credit Cards Transactions 2024-2029
Table 65 Forecast Credit Cards in Circulation: % Growth 2024-2029
Table 66 Forecast Credit Cards Transactions: % Growth 2024-2029
Table 67 Forecast Commercial Credit Cards: Number of Cards in Circulation 2024-2029
Table 68 Forecast Commercial Credit Cards Transactions 2024-2029
Table 69 Forecast Commercial Credit Cards in Circulation: % Growth 2024-2029
Table 70 Forecast Commercial Credit Cards Transactions: % Growth 2024-2029
Table 71 Forecast Personal Credit Cards: Number of Cards in Circulation 2024-2029
Table 72 Forecast Personal Credit Cards Transactions 2024-2029
Table 73 Forecast Personal Credit Cards in Circulation: % Growth 2024-2029
Table 74 Forecast Personal Credit Cards Transactions: % Growth 2024-2029

CHARGE CARDS IN GREECE

KEY DATA FINDINGS

2024 DEVELOPMENTS

Personal charge cards: End of an era

Commercial charge cards growing along the Greek economy

Alpha Bank and Visa lead the remaining category of commercial charge cards

PROSPECTS AND OPPORTUNITIES

Stabilisation and slow economic growth to be mirrored in performance of commercial charge cards

Travelling and dining to remain main areas for commercial charge cards

No return in sight for personal charge cards

CATEGORY DATA

Table 75 Charge Cards: Number of Cards in Circulation 2019-2024
Table 76 Charge Cards Transactions 2019-2024
Table 77 Charge Cards in Circulation: % Growth 2019-2024
Table 78 Charge Cards Transactions: % Growth 2019-2024
Table 79 Commercial Charge Cards: Number of Cards in Circulation 2019-2024
Table 80 Commercial Charge Cards Transactions 2019-2024
Table 81 Commercial Charge Cards in Circulation: % Growth 2019-2024
Table 82 Commercial Charge Cards Transactions: % Growth 2019-2024
Table 83 Personal Charge Cards: Number of Cards in Circulation 2019-2024
Table 84 Personal Charge Cards Transactions 2019-2024
Table 85 Personal Charge Cards in Circulation: % Growth 2019-2024
Table 86 Personal Charge Cards Transactions: % Growth 2019-2024
Table 87 Charge Cards: Number of Cards by Issuer 2019-2023
Table 88 Charge Cards: Number of Cards by Operator 2019-2023
Table 89 Charge Cards Payment Transaction Value by Issuer 2019-2023

Table 90 □Charge Cards Payment Transaction Value by Operator 2019-2023
Table 91 □Commercial Charge Cards: Number of Cards by Issuer 2019-2023
Table 92 □Commercial Charge Cards: Number of Cards by Operator 2019-2023
Table 93 □Commercial Charge Cards Payment Transaction Value by Issuer 2019-2023
Table 94 □Commercial Charge Cards Payment Transaction Value by Operator 2019-2023
Table 95 □Personal Charge Cards: Number of Cards by Issuer 2019-2023
Table 96 □Personal Charge Cards: Number of Cards by Operator 2019-2023
Table 97 □Personal Charge Cards Transaction Value by Issuer 2019-2023
Table 98 □Personal Charge Cards Transaction Value by Operator 2019-2023
Table 99 □Forecast Charge Cards: Number of Cards in Circulation 2024-2029
Table 100 □Forecast Charge Cards Transactions 2024-2029
Table 101 □Forecast Charge Cards in Circulation: % Growth 2024-2029
Table 102 □Forecast Charge Cards Transactions: % Growth 2024-2029
Table 103 □Forecast Commercial Charge Cards: Number of Cards in Circulation 2024-2029
Table 104 □Forecast Commercial Charge Cards Transactions 2024-2029
Table 105 □Forecast Commercial Charge Cards in Circulation: % Growth 2024-2029
Table 106 □Forecast Commercial Charge Cards Transactions: % Growth 2024-2029
Table 107 □Forecast Personal Charge Cards: Number of Cards in Circulation 2024-2029
Table 108 □Forecast Personal Charge Cards Transactions 2024-2029
Table 109 □Forecast Personal Charge Cards in Circulation: % Growth 2024-2029
Table 110 □Forecast Personal Charge Cards Transactions: % Growth 2024-2029

PRE-PAID CARDS IN GREECE

KEY DATA FINDINGS

2024 DEVELOPMENTS

E-commerce and digitalisation further boost pre-paid cards

Government benefits remain key in the pre-paid card business

Ongoing positive growth for closed-loop pre-paid cards

PROSPECTS AND OPPORTUNITIES

Government benefit cards to keep fuelling growth for open-loop pre-paid cards

Virtual cards to keep developing amid ongoing rise of e-commerce and digital wallets

Further growth for closed-loop pre-paid cards

CATEGORY DATA

Table 111 Pre-paid Cards: Number of Cards in Circulation 2019-2024

Table 112 Pre-paid Cards Transactions 2019-2024

Table 113 Pre-paid Cards in Circulation: % Growth 2019-2024

Table 114 Pre-paid Cards Transactions: % Growth 2019-2024

Table 115 Closed Loop Pre-paid Cards Transactions 2019-2024

Table 116 Closed Loop Pre-paid Cards Transactions: % Growth 2019-2024

Table 117 Open Loop Pre-paid Cards Transactions 2019-2024

Table 118 Open Loop Pre-paid Cards Transactions: % Growth 2019-2024

Table 119 Pre-paid Cards: Number of Cards by Issuer 2019-2023

Table 120 □Pre-paid Cards: Number of Cards by Operator 2019-2023

Table 121 □Pre-paid Cards Transaction Value by Issuer 2019-2023

Table 122 □Pre-paid Cards Transaction Value by Operator 2019-2023

Table 123 □Closed Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023

Table 124 □Closed Loop Pre-paid Cards: Number of Cards by Operator 2019-2023

Table 125 □Closed Loop Pre-paid Cards Transaction Value by Issuer 2019-2023

Table 126 □Closed Loop Pre-paid Cards Transaction Value by Operator 2019-2023
Table 127 □Open Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023
Table 128 □Open Loop Pre-paid Cards: Number of Cards by Operator 2019-2023
Table 129 □Open Loop Pre-paid Cards Transaction Value by Issuer 2019-2023
Table 130 □Open Loop Pre-paid Cards Transaction Value by Operator 2019-2023
Table 131 □Forecast Pre-paid Cards: Number of Cards in Circulation 2024-2029
Table 132 □Forecast Pre-paid Cards Transactions 2024-2029
Table 133 □Forecast Pre-paid Cards in Circulation: % Growth 2024-2029
Table 134 □Forecast Pre-paid Cards Transactions: % Growth 2024-2029
Table 135 □Forecast Closed Loop Pre-paid Cards Transactions 2024-2029
Table 136 □Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2024-2029
Table 137 □Forecast Open Loop Pre-paid Cards Transactions 2024-2029
Table 138 □Forecast Open Loop Pre-paid Cards Transactions: % Growth 2024-2029

Financial Cards and Payments in Greece

Market Direction | 2025-01-22 | 58 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 | €2150.00 |
| | Multiple User License (1 Site) | €4300.00 |
| | Multiple User License (Global) | €6450.00 |
| | 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 | 2026-02-09 |
| | Signature | |

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com