

## **Romania POS Terminals - Market Share Analysis, Industry Trends & Statistics, Growth Forecasts (2025 - 2030)**

Market Report | 2025-04-28 | 100 pages | Mordor Intelligence

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### **Report description:**

The Romania POS Terminals Market is expected to register a CAGR of 11.68% during the forecast period.

#### Key Highlights

- Although the use of payment cards (primarily debit cards) is gradually rising, they are mostly used for cash withdrawals at ATMs rather than making payments at merchant outlets. But the government has taken steps to promote electronic payments, including the introduction of the cashback law in 2017 to push merchants to accept card-based payments.
- According to Black Sea Trade and Development Bank, as of December 2020, Consumer Loans only contributed 20% of the credit portfolio of the country. This suggested that the number of credit card holders or retail loan bearers is less compared to the EU average.
- However, the pandemic has triggered a growth wave in the country where the OECD believes that the Romanian economy will quickly recover from the pandemic, with the GDP rising in 2021 by 6% and 4.6% in 2022. Import levels will increase faster than exports, and a return to pre-pandemic levels of unemployment is expected by 2022.

#### Romania POS Terminal Market Trends

##### Fixed Point-of-Sale to Show Significant Growth

- The market registered strong growth in terms of card payment volume and value, supported by convenient repayment options such as installment facilities, long repayment tenures, and banks offering various incentives in the form of reward points,

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discounts, and cashback. For instance, as per statistics published by DreptulLaBanking in News.ro, The number of card payment transactions increased by 61% in June 2021 compared to June 2019, to 327 million. The value of card payments also went up by 60%, to RON 41.4 billion. Card payments also increased by 46% compared to June 2020, the data shows.

- Further, the report also suggested that, the number and the value of card payment transactions in Romania increased by 60% in June 2021 compared to June 2019, reflecting the accelerated digitization process in the banking system amid the pandemic.
- Moreover, The total number of cards in circulation in Romania at the end of June 2021 amounted to 19.2 million, 8.5% higher than in June 2019. Of the total, 16.2 million were debit cards, and 2.9 million were credit cards.
- It also suggested that among the users of Financial Services 43% make card payments at merchants (POS), 27% pay via Internet/Mobile Banking, and 61% of respondents mentioned that they withdraw cash from ATMs, the question asked being multiple-choice . Such instances suggest the growing adoption of POS payments in the country.

#### Retail to Hold the Highest Market Share

- The retail industry in Romania to a big blow owing to the pandemic as most of the shops were closed to contain the spread of the virus. However, the closure also led to the adoption of e-shopping platforms which further increased the number of card transactions online.
- Veranda Mall, a Romanian shopping mall, far from wallowing in self-pity, set out to make the best out of the situation with the help of VTEX while becoming the first online shopping mall in Romania. VTEX was not only the perfect technological solution to Veranda Mall's tricky situation but also a great business partner that was not afraid to get its hands dirty. Such initiatives further encouraged digital payment platforms.
- E-commerce has become the new face of modern retail business as most companies shifted their business online. Further, consumers found it much easier by screening huge product lists and availing offers on cashback and EMIs upon card payments. It further initiated the adoption of POS Payments in the market.
- According to ARMO (Association of Romanian Online Stores) estimates, the e-commerce sector exceeded the 5.6 billion euro threshold at the end of 2020, 30% more than in 2019 when the value of e-commerce was estimated at 4.3 billion euros. The increase was approx. 500 million euros over the initial forecasts, amid the COVID-19 pandemic which accelerated the online shopping rhythm, as well as the percentage of online card payments.

#### Romania POS Terminal Industry Overview

The Romania POS Terminals market is moderately competitive and consists of major players. In terms of market share, few of the major players currently dominate the market. However, with extensive value added services such as buyback options, credit points and easy installment schemes has pushed consumers to opt for POS terminal purchases through Mobile POS systems among others. Many of the companies are increasing their market presence by securing new contracts and by tapping new markets.

- March 2021 - The OTP Bank launched sPOS for merchants in Romania which enabled Android NFC Smartphone to accept contactless payments. The OTP POSibil app 'allows on-the-spot payment acceptance operations, without the need for a classic POS terminal and without additional maintenance costs or consumables

Additional Benefits:

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- The market estimate (ME) sheet in Excel format
- 3 months of analyst support

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