



Financial Cards and Payments in Italy

February 2026

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EXECUTIVE SUMMARY

Growth for financial cards in 2025

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INDUSTRY PERFORMANCE

Growth for financial cards as businesses increase adoption

Wallets and wearables are growing trends in Italy

Commercial cards and payments increase in 2025

WHAT'S NEXT?

Positive outlook for financial cards in the years ahead

Consumer behaviour set to evolve, with demand for rapid everyday payment solutions

Artificial intelligence will enhance security and operational efficiency

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INDUSTRY PERFORMANCE

- Italian consumers streamline charge cards, leading to decline in circulation
- Charge cards are increasingly used for day-to-day spending
- Digital payments with charge cards continue to rise

WHAT'S NEXT?

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WHAT'S NEXT?

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Flexible payment options will reshape Italy's credit card landscape

AI presence within credit cards will continue apace

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WHAT'S NEXT?

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2025 DEVELOPMENTS

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Growth across metrics as Italians value flexibility of pre-paid cards

Modernisation of public transport fare systems reduces the need for closed loop cards

Competitive strategies increasingly shaped by inclusivity and sustainability concerns

WHAT'S NEXT?

Good prospects for open loop pre-paid cards

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[Store Cards in Italy - Category analysis](#)

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2025 DEVELOPMENTS

Declining performance for store cards in Italy

INDUSTRY PERFORMANCE

Decline across metrics in 2025

Italians continue to migrate to alternative payment solutions

Average spend per store card transaction continues to shrink

WHAT'S NEXT?

Declining trend predicted for store cards

Digitalisation likely to be a key area for investment

Innovation and flexibility will be key to revitalising Italy's store card landscape

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