



**Euromonitor
International**

Financial Cards and Payments in Ukraine

February 2026

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EXECUTIVE SUMMARY

Financial card industry expands amid digitalisation and regulatory reform

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INDUSTRY PERFORMANCE

Financial cards in circulation continues to grow, supported by expanding digital payment infrastructure

Credit cards grow in popularity for everyday spending

Regulatory changes strengthen card usage and flexibility

WHAT'S NEXT?

Open Banking and cross-border integration to boost card utility

Digital banking platforms to shape card access

Domestic fintech companies to drive up credit usage

COMPETITIVE LANDSCAPE

PrivatBank remains dominant issuer

Mastercard retains largest payment network

Universal Bank is most dynamic issuer

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Credit cards show resilience despite economic pressures

INDUSTRY PERFORMANCE

Credit card volumes continue to expand amid economic uncertainty

Transactions increase despite monetary tightening

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Credit card demand will remain resilient amid economic uncertainty

Continued fight against fraud

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[Debit Cards in Ukraine - Category analysis](#)

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2025 DEVELOPMENTS

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INDUSTRY PERFORMANCE

Closed loop cards continue to dominate

Closed loop pre-paid card transactions rise amid growing number of cashless transport payments

WHAT'S NEXT?

Investments in digital public transport payment systems will support future growth

LeoKart to accelerates cashless public transport in Lviv

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key markets, competitive environment and future outlook across a range of industries.

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