



Euromonitor
International

Financial Cards and Payments in Poland

March 2026

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EXECUTIVE SUMMARY

Continuing shift from physical cards to instant, mobile payments

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Issuers push to increase usage, as profit margins higher than for debit cards

WHAT'S NEXT?

Fall in number of credit cards in circulation

Move to digital, driven by sustainability and ease of use

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Double-digit percentage increase in volume of transactions

WHAT'S NEXT?

Continuous growth, backed by a government push

Visa and Mastercard face increasing competition from BLIK

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Open loop perform strongly

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WHAT'S NEXT?

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Revolute could emerge as significant player in payment landscape

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