



Charge Cards in Italy

February 2026

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2025 DEVELOPMENTS

Charge card circulation declines, but transactions increase in 2025

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?

Charge card transactions forecast to increase in the coming years

Contactless payments will continue to rise

Online payments faster and safer with biometric scanning

COMPETITIVE LANDSCAPE

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Positive performance for credit cards in 2025

INDUSTRY PERFORMANCE

Commercial credit cards boost category growth
New business solutions enhance corporate expense management
Innovative payment solutions help boost credit card usage

WHAT'S NEXT?

Number of cards set to decline as Italians rationalise card portfolios
Flexible payment options will reshape Italy's credit card landscape
AI presence within credit cards will continue apace

COMPETITIVE LANDSCAPE

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Positive performance for debit cards in 2025

INDUSTRY PERFORMANCE

Transaction volumes rise, but card circulation declines slightly
Digital payments via debit cards continue to increase
Issuers and operators work to improve sustainability and inclusivity credentials

WHAT'S NEXT?

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2025 DEVELOPMENTS

Positive performance for pre-paid cards in 2025

INDUSTRY PERFORMANCE

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
Biometric innovation and digital credentials set to transform Italy's pre-paid card payments
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COMPETITIVE LANDSCAPE

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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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[Financial Cards and Payments in Italy - Industry Overview](#)

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

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