



Euromonitor  
International

# Debit Cards in Greece

February 2026

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Healthy transaction value growth in 2025

INDUSTRY PERFORMANCE

Rising adoption of commercial charge cards driven by digital payment policies and corporate expense needs  
Increasing number of transaction, supported by growing economy

WHAT'S NEXT?

Continuing growth over forecast period  
Regulatory push to reduce cash  
Travelling and dining to remain main key areas for commercial charge cards

COMPETITIVE LANDSCAPE

Visa leading operator, but Mastercard makes most gains  
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[Credit Cards in Greece - Category analysis](#)

[Credit Cards in Greece - Company Profile](#)

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

#### INDUSTRY PERFORMANCE

Moderate growth in 2025

Increasing number of transactions

#### WHAT'S NEXT?

Steady growth over forecast period

Improving measures to combat card fraud

Credit cards increasingly focus on travel and lifestyle rewards

#### COMPETITIVE LANDSCAPE

Visa strengthens leadership through exclusive bank partnerships

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## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Implementation of universal merchant-acceptance mandate further boosts debit cards

### INDUSTRY PERFORMANCE

Significant growth in transaction value, as well as increasing number of cards in circulation  
Numbers of transactions also increases

### WHAT'S NEXT?

Continuing healthy growth in debit card usage over forecast period  
AI poised to redefine debit card ecosystem  
Contactless payments set to dominate Greece's payment landscape

### COMPETITIVE LANDSCAPE

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## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Healthy transaction value growth in 2025

### INDUSTRY PERFORMANCE

Significant increase in pre-paid cards in circulation, driven by government programmes

Open loop accounts for more transaction value

### WHAT'S NEXT?

Clearer regulatory framework supports growth

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## EXECUTIVE SUMMARY

EU regulation and government mandates encourages shift to digital payments

## KEY DATA FINDINGS

### INDUSTRY PERFORMANCE

Regulation fuels card growth

Debit cards most popular, but other financial cards also making gains

Consumer trends shaping card adoption

### WHAT'S NEXT?

Steady growth over forecast period

AI poised to redefine financial card ecosystem

Contactless payments set to dominate payment landscape

### COMPETITIVE LANDSCAPE

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