



# Debit Cards in the Netherlands

February 2026

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### 2025 DEVELOPMENTS

Charge cards gain ground following phasing out of credit cards

### INDUSTRY PERFORMANCE

Credit card conversions drive surge in charge card volumes

Charge card transactions rise, along with per-card expenditure levels

### WHAT'S NEXT?

Charge card transactions to grow on back of travel

Charge cards will suffer from dominance of debit cards

International e-commerce will drive demand

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ICS dominates due to strong cooperation with both Mastercard and Visa

American Express leads growth

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## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Debit cards continue to grow amid digital payment adoption

### INDUSTRY PERFORMANCE

Debit cards continue to serve as default payment solution

Number of debit card transactions continues to rise

### WHAT'S NEXT?

Consumers will retain a preference for debit cards

Contactless and mobile payments will reinforce growth in debit card transactions

iDEAL will remain viable alternative to debit card payments

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ING leads consolidated landscape

ABN AMRO Bank NV drives growth through digital innovation and customer-centric services

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## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Pre-paid cards lose relevance

### INDUSTRY PERFORMANCE

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Pre-paid card transactions decline amid falling usage

### WHAT'S NEXT?

Phasing out of travel cards will hinder growth

Shift towards debit cards will reduce travel card usage

Open loop pre-paid cards to lose relevance

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### Financial Cards and Payments in the Netherlands - Industry Overview

#### EXECUTIVE SUMMARY

Financial cards and payments landscape continues to evolve as debit and charge cards gain ground

#### KEY DATA FINDINGS

#### INDUSTRY PERFORMANCE

Number of cards in circulation declines in 2025, driven by reduced reliance on transport pre-paid cards

Changing usage patterns drive transaction volumes

Credit cards transition into charge cards

#### WHAT'S NEXT?

Declining popularity of closed loop pre-paid cards will hinder growth in financial card volumes

Commercial card payment transactions to benefit from renewed business confidence

Dutch consumers are diversifying their payment choices

#### COMPETITIVE LANDSCAPE

Cards Unlimited BV maintains its strong position

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