



Euromonitor
International

Pre-Paid Cards in Turkey

February 2026

Table of Contents

KEY DATA FINDINGS

2025 DEVELOPMENTS

Consumers increasingly rely on credit cards to manage daily expenses and preserve purchasing power

INDUSTRY PERFORMANCE

Expansion in the banked population and high inflation ensure broader credit card ownership

Growth of e-commerce and mobile phone-based payments accelerate credit card usage

WHAT'S NEXT?

Further expansion supported by a well-established and technologically advanced banking infrastructure

Premium cards cater to consumers seeking a more tailored and value-added banking experience

Issuers that can offer enhanced security, integrated digital experiences, and tailored value-added services will be better positioned to succeed

COMPETITIVE LANDSCAPE

Visa's broad infrastructure and continuous innovation ensure it remains at the forefront of the credit card market

With a focus on security, digital innovation, and added-value services, Yapi ve Kredi Bankasi is the leading issuer

Isbank's dynamism driven by its innovation, broad customer reach, and strong digital transformation

Mastercard expands its presence through collaborations and investing in advanced payment technologies

CATEGORY DATA

Table 1 - Credit Cards: Number of Cards in Circulation 2020-2025
Table 2 - Credit Cards Transactions 2020-2025
Table 3 - Credit Cards in Circulation: % Growth 2020-2025
Table 4 - Credit Cards Transactions: % Growth 2020-2025
Table 5 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025
Table 6 - Commercial Credit Cards Transactions 2020-2025
Table 7 - Commercial Credit Cards in Circulation: % Growth 2020-2025
Table 8 - Commercial Credit Cards Transactions: % Growth 2020-2025
Table 9 - Personal Credit Cards: Number of Cards in Circulation 2020-2025
Table 10 - Personal Credit Cards Transactions 2020-2025
Table 11 - Personal Credit Cards in Circulation: % Growth 2020-2025
Table 12 - Personal Credit Cards Transactions: % Growth 2020-2025
Table 13 - Credit Cards: Number of Cards by Issuer 2020-2024
Table 14 - Credit Cards: Number of Cards by Operator 2020-2024
Table 15 - Credit Cards Payment Transaction Value by Issuer 2020-2024
Table 16 - Credit Cards Payment Transaction Value by Operator 2020-2024
Table 17 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024
Table 18 - Commercial Credit Cards: Number of Cards by Operator 2020-2024
Table 19 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024
Table 20 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024
Table 21 - Personal Credit Cards: Number of Cards by Issuer 2020-2024
Table 22 - Personal Credit Cards: Number of Cards by Operator 2020-2024
Table 23 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024
Table 24 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024
Table 25 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030
Table 26 - Forecast Credit Cards Transactions 2025-2030
Table 27 - Forecast Credit Cards in Circulation: % Growth 2025-2030
Table 28 - Forecast Credit Cards Transactions: % Growth 2025-2030
Table 29 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030

- Table 30 - Forecast Commercial Credit Cards Transactions 2025-2030
- Table 31 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030
- Table 32 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030
- Table 33 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030
- Table 34 - Forecast Personal Credit Cards Transactions 2025-2030
- Table 35 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030
- Table 36 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

- Debit Cards in Turkey - Category analysis
- Debit Cards in Turkey - Company Profile

KEY DATA FINDINGS

2025 DEVELOPMENTS

Strong growth as consumers increasingly choose debit cards over cash

INDUSTRY PERFORMANCE

Behavioural shift driven by the ease and speed of contactless debit card payments
Banks support growth through tailored loyalty campaigns and emphasising the security advantages of debit card transactions

WHAT'S NEXT?

Further growth with banks increasingly promoting debit cards
Evolution of security of debit card payments
Students to play an increasingly important role in the future of debit card adoption

COMPETITIVE LANDSCAPE

Visa's broad infrastructure and continuous innovation ensures it maintains its position as the leading operator
Ziraat Bank's lead driven by its broad reach and strategic innovation
Accessible pricing, seamless digital integration, and robust security fuel dynamic growth of HSBC
Mastercard strengthens its position through continuous innovation and strong partnerships with banks

CATEGORY DATA

- Table 37 - Debit Cards: Number of Cards in Circulation 2020-2025
- Table 38 - Debit Cards Transactions 2020-2025
- Table 39 - Debit Cards in Circulation: % Growth 2020-2025
- Table 40 - Debit Cards Transactions: % Growth 2020-2025
- Table 41 - Debit Cards: Number of Cards by Issuer 2020-2024
- Table 42 - Debit Cards: Number of Cards by Operator 2020-2024
- Table 43 - Debit Cards Payment Transaction Value by Issuer 2020-2024
- Table 44 - Debit Cards Payment Transaction Value by Operator 2020-2024
- Table 45 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030
- Table 46 - Forecast Debit Cards Transactions 2025-2030
- Table 47 - Forecast Debit Cards in Circulation: % Growth 2025-2030
- Table 48 - Forecast Debit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

- Pre-Paid Cards in Turkey - Category analysis
- Pre-Paid Cards in Turkey - Company Profile

KEY DATA FINDINGS

2025 DEVELOPMENTS

Widespread appeal of pre-paid options

INDUSTRY PERFORMANCE

E-commerce expansion fuels strong growth of open loop cards

Changing consumer behaviour and tourism boost demand for pre-paid cards

WHAT'S NEXT?

Continued innovation and digitisation of pre-paid lunch cards

Omnichannel and mobile-first strategies central to the expansion and modernisation of the pre-paid card market

Pre-paid cards are a practical and accessible financial tool for younger consumers

COMPETITIVE LANDSCAPE

Belbim leads closed loop pre-paid cards with its wide and loyal user base

Innovation, strong local partnerships, and wide acceptance network ensure Mastercard maintains its lead in open loop pre-paid cards

Belbim broadens the range of services that can be accessed with its Istanbulkart

Papara capitalises on the growing demand for alternative financial services that are faster, more flexible, and more accessible than traditional banking

CATEGORY DATA

Table 49 - Pre-paid Cards: Number of Cards in Circulation 2020-2025

Table 50 - Pre-paid Cards Transactions 2020-2025

Table 51 - Pre-paid Cards in Circulation: % Growth 2020-2025

Table 52 - Pre-paid Cards Transactions: % Growth 2020-2025

Table 53 - Closed Loop Pre-paid Cards Transactions 2020-2025

Table 54 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 55 - Open Loop Pre-paid Cards Transactions 2020-2025

Table 56 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 57 - Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 58 - Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 59 - Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 60 - Pre-paid Cards Transaction Value by Operator 2020-2024

Table 61 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 62 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 63 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 64 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 65 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 66 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 67 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 68 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 69 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030

Table 70 - Forecast Pre-paid Cards Transactions 2025-2030

Table 71 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030

Table 72 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030

Table 73 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030

Table 74 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030

Table 75 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030

Table 76 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

EXECUTIVE SUMMARY

Ongoing shift toward digital and credit-based solutions

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Strong growth with consumers increasingly relying on credit cards

Digital wallets and mobile payment solutions gain even more traction

Expansion of e-commerce plays a significant role in boosting credit card transactions

WHAT'S NEXT?

New credit card regulations aim to create a more secure, transparent, and sustainable financial environment

Increasing reliance on credit to manage daily expenses amid economic uncertainty

Rise of eco-conscious financial products

COMPETITIVE LANDSCAPE

Türkiye Cumhuriyeti Ziraat Bankası leads, enjoying an extensive customer base and strong reputation

Visa benefits from its strong global reputation, robust security infrastructure, and early adoption of innovative technologies

American Express' growth driven by its strategic positioning in the premium and digitally engaged consumer segments

Papara Elektronik Para ve Ödeme Hizmetleri successfully positions itself as a modern, flexible, and accessible financial solution

MARKET INDICATORS

Table 77 - Number of POS Terminals: Units 2020-2025

Table 78 - Number of ATMs: Units 2020-2025

Table 79 - Value Lost to Fraud 2020-2025

Table 80 - Card Expenditure by Location 2025

Table 81 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 82 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 83 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 84 - Financial Cards by Category: Number of Accounts 2020-2025

Table 85 - Financial Cards Transactions by Category: Value 2020-2025

Table 86 - Financial Cards by Category: Number of Transactions 2020-2025

Table 87 - Consumer Payments by Category: Value 2020-2025

Table 88 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 89 - M-Commerce by Category: Value 2020-2025

Table 90 - M-Commerce by Category: % Value Growth 2020-2025

Table 91 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 92 - Financial Cards: Number of Cards by Operator 2020-2024

Table 93 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 94 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 95 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 96 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 97 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 98 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 99 - Forecast Consumer Payments by Category: Value 2025-2030

Table 100 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 101 - Forecast M-Commerce by Category: Value 2025-2030

Table 102 - Forecast M-Commerce by Category: % Value Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

SOURCES

Summary 1 - Research Sources

About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/pre-paid-cards-in-turkey/report.