



# Debit Cards in the Czech Republic

January 2026

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Charge cards remains a niche category

### INDUSTRY PERFORMANCE

Large companies dominate charge card uptake and usage

Personal charge cards remain unpopular

### WHAT'S NEXT?

Charge cards to suffer ongoing replacement

Commercial charge cards to continue to shape the category

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The competitive landscape consolidates

Improving financial conditions and added-value incentives offer some respite

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[Credit Cards in the Czech Republic - Category analysis](#)

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## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Consumers remain wary of using credit cards

### INDUSTRY PERFORMANCE

Credit cards lose out to alternatives

Credit card use for larger purchases

### WHAT'S NEXT?

The appeal of credit cards is likely to remain limited in the market

Bank to use premium features to pique consumer interest

Plastic credit cards on the way out

### COMPETITIVE LANDSCAPE

Mastercard and Visa partner with Komerční Banka

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## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Debit cards remains the key type of financial card in the market

### INDUSTRY PERFORMANCE

Growing take up and use of debit cards

Debit cards on the rise for personal and commercial use

### WHAT'S NEXT?

Debit cards to develop in line with the ongoing shift to cashless payments

Trends for mobile and digital wallet payments and smart wearables

Increasing presence of high-tech products

### COMPETITIVE LANDSCAPE

Visa enjoys wide acceptance while the leading bank offers a strong portfolio of products and services

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## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Open loop is developing faster than closed loop in pre-paid cards

### INDUSTRY PERFORMANCE

Revolut open loop pre-paid card is increasingly used for everyday expenses

Employee benefit cards consolidate dominance within open loop pre-paid cards

### WHAT'S NEXT?

Open loop pre-paid cards to develop through digital forms

Closed loop pre-paid cards to move into the virtual space

Pluxee Pass to drive employment benefit provision in open loop pre-paid cards

### COMPETITIVE LANDSCAPE

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## EXECUTIVE SUMMARY

Further growth for financial cards and payments

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### INDUSTRY PERFORMANCE

Broad trend for cashless payments

Use of cards for smaller, everyday payments boosts transaction volumes

The market is a leader in contactless payments

### WHAT'S NEXT?

Shift towards virtual products as cards in circulation continue to rise

Immediacy to increase consumer engagement

Fintechs on the rise

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Large customer bases, extensive networks and high merchant acceptance provide competitive edges

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