

Debit Cards in Poland

March 2026

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Commercial charge cards main consumer base

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2025 DEVELOPMENTS

Continuing shift to digital

INDUSTRY PERFORMANCE

Though numbers in circulation fall, transaction value increases

Issuers push to increase usage, as profit margins higher than for debit cards

WHAT'S NEXT?

Fall in number of credit cards in circulation

Move to digital, driven by sustainability and ease of use

Issuers focus on adding new benefits to attract users

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2025 DEVELOPMENTS

Increasing move away from physical cards

INDUSTRY PERFORMANCE

Healthy increase in transaction value in 2025

Double-digit percentage increase in volume of transactions

WHAT'S NEXT?

Continuous growth, backed by a government push

Visa and Mastercard face increasing competition from BLIK

Debit cards continue to be most popular financial card

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PKO Bank Polski leading issuer

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2025 DEVELOPMENTS

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INDUSTRY PERFORMANCE

Open loop perform strongly

Closed loop on the decline

WHAT'S NEXT?

Lower growth over forecast period

Weak prospects for pre-paid transportation cards

Revolute could emerge as significant player in payment landscape

COMPETITIVE LANDSCAPE

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Continuing shift from physical cards to instant, mobile payments

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INDUSTRY PERFORMANCE

Debit cards drive growth

Card payment acceptance continues to grow

BLIK goes from strength to strength

WHAT'S NEXT?

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Winners and loser over forecast period

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PKO Bank Polski leading issuer, but mBank makes gains in 2025

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