



Financial Cards and Payments in Romania

March 2026

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EXECUTIVE SUMMARY

Newly imposed mandatory merchant card acceptance key driver in growth

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Though cash is still popular, financial cards register growth

Shift from physical cards to digital

RoPay, a new mobile payment system gaining traction

WHAT'S NEXT?

Steady growth over forecast period

Traditional banks face increasing competition from neobanks

RoPay could emerge as serious competitor to financial cards

COMPETITIVE LANDSCAPE

Visa leading operator, but Mastercard close behind

Bance Transylvania largest issuer, with Revolut in second place

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DISCLAIMER

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Charge Cards in Romania - Category analysis

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INDUSTRY PERFORMANCE

Continuing limited uptake

Limited innovation, as well as cap on interchange fees stymies growth in personal charge cards

WHAT'S NEXT?

Limited growth over forecast period

Multinationals continue to be main client

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[Credit Cards in Romania - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Added incentives for credit cards, due to intense competition from BNPL

INDUSTRY PERFORMANCE

Modest growth in credit cards

Contrasting forces impact credit card spending

WHAT'S NEXT?

Positive outlook over forecast period

Increasing rewards on offer

Neobanks such as Revolut post increasing threat

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[Debit Cards in Romania - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Continuing shift away from cash

INDUSTRY PERFORMANCE

Continuing growth in debit cards, as Romania becomes less cash reliant

Debit cards increasingly used for everyday transactions

WHAT'S NEXT?

Continuing growth over forecast period

Increasing competition from fintechs, as well as alternatives to debit cards

Increasing digitisation of debit cards

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[Pre-Paid Cards in Romania - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Revolut drives significant growth

INDUSTRY PERFORMANCE

Continuing growth, particularly in open loop cards
Increasing use of contactless payments drives growth in transactions

WHAT'S NEXT?

Significant growth in transaction value over forecast period
Fintechs and government programmes drive growth, with closed loop in decline
Should cap on interchange fees be introduced, it could dampen growth

COMPETITIVE LANDSCAPE

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