



**Euromonitor
International**

Financial Cards and Payments in Austria

April 2026

Table of Contents

EXECUTIVE SUMMARY

Austria moves further towards digitalisation and debit card dominance

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Digital payments surge although shift away from cash faces resistance

Debit cards tighten grip on payment landscape

Wallet-free living gains momentum

WHAT'S NEXT?

Fewer cards, but more payments

Mobile wallets set to dominate everyday payments

Regulation and merchant pushback could slow shift towards digital payments

COMPETITIVE LANDSCAPE

Erste Bank maintains leadership while Pluxee gains traction

Mastercard and Visa remain leading operators

MARKET INDICATORS

Table 1 - Number of POS Terminals: Units 2020-2025

Table 2 - Number of ATMs: Units 2020-2025

Table 3 - Value Lost to Fraud 2020-2025

Table 4 - Card Expenditure by Location 2025

Table 5 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 6 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 7 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 8 - Financial Cards by Category: Number of Accounts 2020-2025

Table 9 - Financial Cards Transactions by Category: Value 2020-2025

Table 10 - Financial Cards by Category: Number of Transactions 2020-2025

Table 11 - Consumer Payments by Category: Value 2020-2025

Table 12 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 13 - M-Commerce by Category: Value 2020-2025

Table 14 - M-Commerce by Category: % Value Growth 2020-2025

Table 15 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 16 - Financial Cards: Number of Cards by Operator 2020-2024

Table 17 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 18 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 19 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 20 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 21 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 22 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 23 - Forecast Consumer Payments by Category: Value 2025-2030

Table 24 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 25 - Forecast M-Commerce by Category: Value 2025-2030

Table 26 - Forecast M-Commerce by Category: % Value Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

KEY DATA FINDINGS

2025 DEVELOPMENTS

Charge cards remain under pressure

INDUSTRY PERFORMANCE

Charge cards see sluggish performance as debit cards increase their functionality

Charge card usage grows at slower pace amid continued shift from cash

WHAT'S NEXT?

Charge cards will remain under pressure from debit card dominance

Issuer strategies could provide some support for charge cards

Digital card formats to impact usage patterns

COMPETITIVE LANDSCAPE

Erste Bank leads charge cards as niche players drive growth

Mastercard remains leading operator in charge cards

CATEGORY DATA

Table 27 - Charge Cards: Number of Cards in Circulation 2020-2025

Table 28 - Charge Cards Transactions 2020-2025

Table 29 - Charge Cards in Circulation: % Growth 2020-2025

Table 30 - Charge Cards Transactions: % Growth 2020-2025

Table 31 - Commercial Charge Cards: Number of Cards in Circulation 2020-2025

Table 32 - Commercial Charge Cards Transactions 2020-2025

Table 33 - Commercial Charge Cards in Circulation: % Growth 2020-2025

Table 34 - Commercial Charge Cards Transactions: % Growth 2020-2025

Table 35 - Personal Charge Cards: Number of Cards in Circulation 2020-2025

Table 36 - Personal Charge Cards Transactions 2020-2025

Table 37 - Personal Charge Cards in Circulation: % Growth 2020-2025

Table 38 - Personal Charge Cards Transactions: % Growth 2020-2025

Table 39 - Charge Cards: Number of Cards by Issuer 2020-2024

Table 40 - Charge Cards: Number of Cards by Operator 2020-2024

Table 41 - Charge Cards Payment Transaction Value by Issuer 2020-2024

Table 42 - Charge Cards Payment Transaction Value by Operator 2020-2024

Table 43 - Commercial Charge Cards: Number of Cards by Issuer 2020-2024

Table 44 - Commercial Charge Cards: Number of Cards by Operator 2020-2024

Table 45 - Commercial Charge Cards Payment Transaction Value by Issuer 2020-2024

Table 46 - Commercial Charge Cards Payment Transaction Value by Operator 2020-2024

Table 47 - Personal Charge Cards: Number of Cards by Issuer 2020-2024

Table 48 - Personal Charge Cards: Number of Cards by Operator 2020-2024

Table 49 - Personal Charge Cards Transaction Value by Issuer 2020-2024

Table 50 - Personal Charge Cards Transaction Value by Operator 2020-2024

Table 51 - Forecast Charge Cards: Number of Cards in Circulation 2025-2030

Table 52 - Forecast Charge Cards Transactions 2025-2030

Table 53 - Forecast Charge Cards in Circulation: % Growth 2025-2030

Table 54 - Forecast Charge Cards Transactions: % Growth 2025-2030

Table 55 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2025-2030

Table 56 - Forecast Commercial Charge Cards Transactions 2025-2030

Table 57 - Forecast Commercial Charge Cards in Circulation: % Growth 2025-2030

Table 58 - Forecast Commercial Charge Cards Transactions: % Growth 2025-2030

Table 59 - Forecast Personal Charge Cards: Number of Cards in Circulation 2025-2030

Table 60 - Forecast Personal Charge Cards Transactions 2025-2030

Table 61 - Forecast Personal Charge Cards in Circulation: % Growth 2025-2030

Table 62 - Forecast Personal Charge Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

Credit Cards in Austria - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Credit cards lose ground to debit cards

INDUSTRY PERFORMANCE

Credit cards in decline as modern debit cards expand their capabilities

Credit card transactions grow amid shift from cash to digital payments

WHAT'S NEXT?

Credit cards will remain under pressure from debit card expansion

Revolving credit remains limited as a differentiator

Major banks adjust credit card issuing strategies

COMPETITIVE LANDSCAPE

Erste Bank remains key player in credit cards with flexible offerings

Visa remains leading operator

CATEGORY DATA

Table 63 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 64 - Credit Cards Transactions 2020-2025

Table 65 - Credit Cards in Circulation: % Growth 2020-2025

Table 66 - Credit Cards Transactions: % Growth 2020-2025

Table 67 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 68 - Commercial Credit Cards Transactions 2020-2025

Table 69 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 70 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 71 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 72 - Personal Credit Cards Transactions 2020-2025

Table 73 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 74 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 75 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 76 - Credit Cards: Number of Cards by Operator 2020-2024

Table 77 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 78 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 79 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 80 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 81 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 82 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 83 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 84 - Personal Credit Cards: Number of Cards by Operator 2020-2024

Table 85 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 86 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024

Table 87 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030

Table 88 - Forecast Credit Cards Transactions 2025-2030

Table 89 - Forecast Credit Cards in Circulation: % Growth 2025-2030

Table 90 - Forecast Credit Cards Transactions: % Growth 2025-2030

Table 91 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030

Table 92 - Forecast Commercial Credit Cards Transactions 2025-2030

Table 93 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030

Table 94 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030

Table 95 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030

Table 96 - Forecast Personal Credit Cards Transactions 2025-2030

Table 97 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030

Table 98 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Debit cards strengthen role as mobile wallets expand

INDUSTRY PERFORMANCE

Debit cards continue to displace cash and other payment cards

Debit cards play expanding role in e-commerce and international transactions

WHAT'S NEXT?

Debit cards positioned for continued growth

Mastercard will retain its leading role

Digital cards set to become primary interface

COMPETITIVE LANDSCAPE

Raiffeisen and Erste dominate debit cards, while smaller players show faster growth

Mastercard continues as leading operator as Visa gradually expands

CATEGORY DATA

Table 99 - Debit Cards: Number of Cards in Circulation 2020-2025

Table 100 - Debit Cards Transactions 2020-2025

Table 101 - Debit Cards in Circulation: % Growth 2020-2025

Table 102 - Debit Cards Transactions: % Growth 2020-2025

Table 103 - Debit Cards: Number of Cards by Issuer 2020-2024

Table 104 - Debit Cards: Number of Cards by Operator 2020-2024

Table 105 - Debit Cards Payment Transaction Value by Issuer 2020-2024

Table 106 - Debit Cards Payment Transaction Value by Operator 2020-2024

Table 107 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030

Table 108 - Forecast Debit Cards Transactions 2025-2030

Table 109 - Forecast Debit Cards in Circulation: % Growth 2025-2030

Table 110 - Forecast Debit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Pre-paid cards lose ground to debit cards

INDUSTRY PERFORMANCE

Pre-paid cards continue to lose relevance
Employee benefit cards drive growth in transactions

WHAT'S NEXT?

Pre-paid cards face decline, despite isolated growth areas
General-purpose reloadable cards face danger of marginalisation
Physical gift cards to face increasing competition from digital alternatives

COMPETITIVE LANDSCAPE

Issuer landscape remains highly fragmented
Mastercard remains leading operator, supported by issuer partnerships

CATEGORY DATA

Table 111 - Pre-paid Cards: Number of Cards in Circulation 2020-2025
Table 112 - Pre-paid Cards Transactions 2020-2025
Table 113 - Pre-paid Cards in Circulation: % Growth 2020-2025
Table 114 - Pre-paid Cards Transactions: % Growth 2020-2025
Table 115 - Closed Loop Pre-paid Cards Transactions 2020-2025
Table 116 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025
Table 117 - Open Loop Pre-paid Cards Transactions 2020-2025
Table 118 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025
Table 119 - Pre-paid Cards: Number of Cards by Issuer 2020-2024
Table 120 - Pre-paid Cards: Number of Cards by Operator 2020-2024
Table 121 - Pre-paid Cards Transaction Value by Issuer 2020-2024
Table 122 - Pre-paid Cards Transaction Value by Operator 2020-2024
Table 123 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024
Table 124 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024
Table 125 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024
Table 126 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024
Table 127 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024
Table 128 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024
Table 129 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024
Table 130 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024
Table 131 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030
Table 132 - Forecast Pre-paid Cards Transactions 2025-2030
Table 133 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030
Table 134 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030
Table 135 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030
Table 136 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030
Table 137 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030
Table 138 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Store Cards in Austria - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Store cards lose relevance in favour of digital loyalty ecosystems

INDUSTRY PERFORMANCE

Store cards continue gradual decline amid limited consumer adoption
Digital loyalty integration reduces relevance of store cards

WHAT'S NEXT?

Store cards will continue to lose traction

Debit card dominance could open up limited opportunities

Digital platforms offer greater appeal than store card models

COMPETITIVE LANDSCAPE

Ikano Bank leads shrinking landscape

CATEGORY DATA

Table 139 - Store Cards: Number of Cards in Circulation 2020-2025

Table 140 - Store Cards Transactions 2020-2025

Table 141 - Store Cards in Circulation: % Growth 2020-2025

Table 142 - Store Cards Transactions: % Growth 2020-2025

Table 143 - Store Cards: Number of Cards by Issuer 2020-2024

Table 144 - Store Cards: Payment Transaction Value by Issuer 2020-2024

Table 145 - Forecast Store Cards: Number of Cards in Circulation 2025-2030

Table 146 - Forecast Store Cards Transactions 2025-2030

Table 147 - Forecast Store Cards in Circulation: % Growth 2025-2030

Table 148 - Forecast Store Cards Transactions: % Growth 2025-2030

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