



**Euromonitor  
International**

# Financial Cards and Payments in the Netherlands

February 2026

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### EXECUTIVE SUMMARY

Financial cards and payments landscape continues to evolve as debit and charge cards gain ground

### KEY DATA FINDINGS

### INDUSTRY PERFORMANCE

Number of cards in circulation declines in 2025, driven by reduced reliance on transport pre-paid cards

Changing usage patterns drive transaction volumes

Credit cards transition into charge cards

### WHAT'S NEXT?

Declining popularity of closed loop pre-paid cards will hinder growth in financial card volumes

Commercial card payment transactions to benefit from renewed business confidence

Dutch consumers are diversifying their payment choices

### COMPETITIVE LANDSCAPE

Cards Unlimited BV maintains its strong position

Leading operator Mastercard transitions from Maestro to Debit Mastercard, while Visa faces fewer pre-paid options

American Express expands presence through increasing acceptance and premium rewards

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Charge cards gain ground following phasing out of credit cards

### INDUSTRY PERFORMANCE

Credit card conversions drive surge in charge card volumes

Charge card transactions rise, along with per-card expenditure levels

### WHAT'S NEXT?

Charge card transactions to grow on back of travel

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International e-commerce will drive demand

### COMPETITIVE LANDSCAPE

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#### INDUSTRY PERFORMANCE

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Number of debit card transactions continues to rise

#### WHAT'S NEXT?

Consumers will retain a preference for debit cards

Contactless and mobile payments will reinforce growth in debit card transactions

iDEAL will remain viable alternative to debit card payments

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ING leads consolidated landscape

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Pre-paid cards lose relevance

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Pre-paid card transactions decline amid falling usage

#### WHAT'S NEXT?

Phasing out of travel cards will hinder growth

Shift towards debit cards will reduce travel card usage

Open loop pre-paid cards to lose relevance

#### COMPETITIVE LANDSCAPE

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