



Euromonitor
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Financial Cards and Payments in Poland

March 2026

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EXECUTIVE SUMMARY

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

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Continuing growth over forecast period

Winners and loser over forecast period

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Commercial charge cards main consumer base

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INDUSTRY PERFORMANCE

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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

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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

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Revolut drives growth

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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