



Financial Cards and Payments in the Czech Republic

January 2026

EXECUTIVE SUMMARY

Further growth for financial cards and payments

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Broad trend for cashless payments

Use of cards for smaller, everyday payments boosts transaction volumes

The market is a leader in contactless payments

WHAT'S NEXT?

Shift towards virtual products as cards in circulation continue to rise

Immediacy to increase consumer engagement

Fintechs on the rise

COMPETITIVE LANDSCAPE

Large customer bases, extensive networks and high merchant acceptance provide competitive edges

Revolut gains card users and momentum

Visa is the most dynamic operator

MARKET INDICATORS

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Charge Cards in the Czech Republic - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Charge cards remains a niche category

INDUSTRY PERFORMANCE

Large companies dominate charge card uptake and usage

Personal charge cards remain unpopular

WHAT'S NEXT?

Charge cards to suffer ongoing replacement

Commercial charge cards to continue to shape the category

Businesses to rationalise costs by moving away from charge cards

COMPETITIVE LANDSCAPE

The competitive landscape consolidates

Improving financial conditions and added-value incentives offer some respite

CATEGORY DATA

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Credit Cards in the Czech Republic - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Consumers remain wary of using credit cards

INDUSTRY PERFORMANCE

Credit cards lose out to alternatives
Credit card use for larger purchases

WHAT'S NEXT?

The appeal of credit cards is likely to remain limited in the market
Bank to use premium features to pique consumer interest
Plastic credit cards on the way out

COMPETITIVE LANDSCAPE

Mastercard and Visa partner with Komerční Banka
Komerční Bank offers attractive benefits while Visa consolidates its partnership with the leading bank

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[Debit Cards in the Czech Republic - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Debit cards remains the key type of financial card in the market

INDUSTRY PERFORMANCE

Growing take up and use of debit cards

Debit cards on the rise for personal and commercial use

WHAT'S NEXT?

Debit cards to develop in line with the ongoing shift to cashless payments

Trends for mobile and digital wallet payments and smart wearables

Increasing presence of high-tech products

COMPETITIVE LANDSCAPE

Visa enjoys wide acceptance while the leading bank offers a strong portfolio of products and services

mBank offers competitive pricing while Mastercard is a dynamic operator in commercial debit cards

CATEGORY DATA

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[Pre-Paid Cards in the Czech Republic - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Open loop is developing faster than closed loop in pre-paid cards

INDUSTRY PERFORMANCE

Revolut open loop pre-paid card is increasingly used for everyday expenses

Employee benefit cards consolidate dominance within open loop pre-paid cards

WHAT'S NEXT?

Open loop pre-paid cards to develop through digital forms

Closed loop pre-paid cards to move into the virtual space

Pluxee Pass to drive employment benefit provision in open loop pre-paid cards

COMPETITIVE LANDSCAPE

Litacka and Pluxee Plus are the key pre-paid cards

Revolut adds dynamism to the category

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