



**Euromonitor
International**

Pre-Paid Cards in Austria

April 2026

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Charge cards remain under pressure

INDUSTRY PERFORMANCE

Charge cards see sluggish performance as debit cards increase their functionality
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WHAT'S NEXT?

Charge cards will remain under pressure from debit card dominance
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KEY DATA FINDINGS

2025 DEVELOPMENTS

Credit cards lose ground to debit cards

INDUSTRY PERFORMANCE

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Credit card transactions grow amid shift from cash to digital payments

WHAT'S NEXT?

Credit cards will remain under pressure from debit card expansion

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Debit cards strengthen role as mobile wallets expand

INDUSTRY PERFORMANCE

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WHAT'S NEXT?

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2025 DEVELOPMENTS

Pre-paid cards lose ground to debit cards

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WHAT'S NEXT?

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2025 DEVELOPMENTS

Store cards lose relevance in favour of digital loyalty ecosystems

INDUSTRY PERFORMANCE

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WHAT'S NEXT?

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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

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