



# Pre-Paid Cards in Israel

February 2026

Table of Contents

KEY DATA FINDINGS

2025 DEVELOPMENTS

Constrained growth in 2025

INDUSTRY PERFORMANCE

Consumer preference for credit cards impacts charge cards

WHAT'S NEXT?

Limited expansion with a migration to digital payment systems and the rise of fintech players

Increasing reliance on more flexible credit cards

Rise in cryptocurrency cards

COMPETITIVE LANDSCAPE

IsraCard Ltd leads in cards in circulation with its wide range of options

ICC CAL's performance supported by its move into co-branded cards

CATEGORY DATA

Table 1 - Charge Cards: Number of Cards in Circulation 2020-2025

Table 2 - Charge Cards Transactions 2020-2025

Table 3 - Charge Cards in Circulation: % Growth 2020-2025

Table 4 - Charge Cards Transactions: % Growth 2020-2025

Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2020-2025

Table 6 - Commercial Charge Cards Transactions 2020-2025

Table 7 - Commercial Charge Cards in Circulation: % Growth 2020-2025

Table 8 - Commercial Charge Cards Transactions: % Growth 2020-2025

Table 9 - Personal Charge Cards: Number of Cards in Circulation 2020-2025

Table 10 - Personal Charge Cards Transactions 2020-2025

Table 11 - Personal Charge Cards in Circulation: % Growth 2020-2025

Table 12 - Personal Charge Cards Transactions: % Growth 2020-2025

Table 13 - Charge Cards: Number of Cards by Issuer 2020-2024

Table 14 - Charge Cards: Number of Cards by Operator 2020-2024

Table 15 - Charge Cards Payment Transaction Value by Issuer 2020-2024

Table 16 - Charge Cards Payment Transaction Value by Operator 2020-2024

Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2020-2024

Table 18 - Commercial Charge Cards: Number of Cards by Operator 2020-2024

Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2020-2024

Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2020-2024

Table 21 - Personal Charge Cards: Number of Cards by Issuer 2020-2024

Table 22 - Personal Charge Cards: Number of Cards by Operator 2020-2024

Table 23 - Personal Charge Cards Transaction Value by Issuer 2020-2024

Table 24 - Personal Charge Cards Transaction Value by Operator 2020-2024

Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2025-2030

Table 26 - Forecast Charge Cards Transactions 2025-2030

Table 27 - Forecast Charge Cards in Circulation: % Growth 2025-2030

Table 28 - Forecast Charge Cards Transactions: % Growth 2025-2030

Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2025-2030

Table 30 - Forecast Commercial Charge Cards Transactions 2025-2030

Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2025-2030

Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2025-2030

Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2025-2030

Table 34 - Forecast Personal Charge Cards Transactions 2025-2030

Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2025-2030

Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2025-2030

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[Credit Cards in Israel - Category analysis](#)

[Credit Cards in Israel - Company Profile](#)

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Rising cost of living and incentives fuel growth in 2025

### INDUSTRY PERFORMANCE

Significant changes among credit card operators following the Strum Law

Strong demand for credit cards supported by issuers offering a variety of incentives

Impact of higher interest rates and VAT increase

Difference between consumers using credit cards depending on their status

### WHAT'S NEXT?

Rising cost of living to drive credit card usage

Benefits of the liberalisation of the credit card industry

Fintech players Rapyd and Mesh Payments set to shake up the market

### COMPETITIVE LANDSCAPE

Visa leads, maintaining strong visibility and a significant presence in co-branded offerings

ICC CAL most dynamic issuer, expanding partnerships ahead of its sale

## CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 38 - Credit Cards Transactions 2020-2025

Table 39 - Credit Cards in Circulation: % Growth 2020-2025

Table 40 - Credit Cards Transactions: % Growth 2020-2025

Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 42 - Commercial Credit Cards Transactions 2020-2025

Table 43 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 44 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 45 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 46 - Personal Credit Cards Transactions 2020-2025

Table 47 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 48 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 49 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 50 - Credit Cards: Number of Cards by Operator 2020-2024

Table 51 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 52 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 54 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 57 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 58 - Personal Credit Cards: Number of Cards by Operator 2020-2024

Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024  
Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024  
Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030  
Table 62 - Forecast Credit Cards Transactions 2025-2030  
Table 63 - Forecast Credit Cards in Circulation: % Growth 2025-2030  
Table 64 - Forecast Credit Cards Transactions: % Growth 2025-2030  
Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030  
Table 66 - Forecast Commercial Credit Cards Transactions 2025-2030  
Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030  
Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030  
Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030  
Table 70 - Forecast Personal Credit Cards Transactions 2025-2030  
Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030  
Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

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

[Debit Cards in Israel - Company Profile](#)

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Debt caution and rising competition from credit cards in 2025

### INDUSTRY PERFORMANCE

Modest growth with rising consumer concern about debt levels

Increasing number of consumers shift toward credit cards

### WHAT'S NEXT?

Growth supported by consumers seeking to manage their spending

Expansion limited by rapid rise in credit card usage

Potential renewed interest

### COMPETITIVE LANDSCAPE

Mastercard maintains its leadership in the debit card market

Max IT Finance Ltd records dynamic growth from a low base

### CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2020-2025  
Table 74 - Debit Cards Transactions 2020-2025  
Table 75 - Debit Cards in Circulation: % Growth 2020-2025  
Table 76 - Debit Cards Transactions: % Growth 2020-2025  
Table 77 - Debit Cards: Number of Cards by Issuer 2020-2024  
Table 78 - Debit Cards: Number of Cards by Operator 2020-2024  
Table 79 - Debit Cards Payment Transaction Value by Issuer 2020-2024  
Table 80 - Debit Cards Payment Transaction Value by Operator 2020-2024  
Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030  
Table 82 - Forecast Debit Cards Transactions 2025-2030  
Table 83 - Forecast Debit Cards in Circulation: % Growth 2025-2030  
Table 84 - Forecast Debit Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Modest growth with rising demand for credit cards

### INDUSTRY PERFORMANCE

Pre-paid cards remain popular for children and young adults

Impact of fintech Prepay

### WHAT'S NEXT?

Growth supported by consumers seeking to control their spending

Open loop cards set to benefit from the resumption of international travel

Migration towards digital forms of payment will impact physical cards

### COMPETITIVE LANDSCAPE

Max IT Finance retains its overall lead

IsraCard benefits from its wide national reach in open loop pre-paid cards

### CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2020-2025

Table 86 - Pre-paid Cards Transactions 2020-2025

Table 87 - Pre-paid Cards in Circulation: % Growth 2020-2025

Table 88 - Pre-paid Cards Transactions: % Growth 2020-2025

Table 89 - Closed Loop Pre-paid Cards Transactions 2020-2025

Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 91 - Open Loop Pre-paid Cards Transactions 2020-2025

Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 94 - Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 95 - Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 96 - Pre-paid Cards Transaction Value by Operator 2020-2024

Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030

Table 106 - Forecast Pre-paid Cards Transactions 2025-2030

Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030

Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030

Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030

Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030

Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030

Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

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### EXECUTIVE SUMMARY

Strong momentum in Israel's credit market in 2025

### KEY DATA FINDINGS

### INDUSTRY PERFORMANCE

Reliance on credit cards to cover the rising cost of living

Increasing number of co-branded cards

Fintech players granted licences to operate in Israel in July 2025

### WHAT'S NEXT?

Slowed growth of cards in circulation as consumers increasingly opt for virtual cards

### COMPETITIVE LANDSCAPE

Leading issuer IsraCard Ltd acquired by Delek Group

ICC CAL the most dynamic issuer due to heightened market interest

### MARKET INDICATORS

Table 113 - Number of POS Terminals: Units 2020-2025

Table 114 - Number of ATMs: Units 2020-2025

Table 115 - Value Lost to Fraud 2020-2025

Table 116 - Card Expenditure by Location 2025

Table 117 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 118 - Domestic versus Foreign Spend 2025

### MARKET DATA

Table 119 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 120 - Financial Cards by Category: Number of Accounts 2020-2025

Table 121 - Financial Cards Transactions by Category: Value 2020-2025

Table 122 - Financial Cards by Category: Number of Transactions 2020-2025

Table 123 - Consumer Payments by Category: Value 2020-2025

Table 124 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 125 - M-Commerce by Category: Value 2020-2025

Table 126 - M-Commerce by Category: % Value Growth 2020-2025

Table 127 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 128 - Financial Cards: Number of Cards by Operator 2020-2024

Table 129 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 130 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 131 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 132 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 133 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 134 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 135 - Forecast Consumer Payments by Category: Value 2025-2030

Table 136 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 137 - Forecast M-Commerce by Category: Value 2025-2030

Table 138 - Forecast M-Commerce by Category: % Value Growth 2025-2030

### COUNTRY REPORTS DISCLAIMER

### SOURCES

Summary 1 - Research Sources

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