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International

# Credit Cards in Ukraine

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Credit cards show resilience despite economic pressures

INDUSTRY PERFORMANCE

Credit card volumes continue to expand amid economic uncertainty

Transactions increase despite monetary tightening

WHAT'S NEXT?

Credit card demand will remain resilient amid economic uncertainty

Continued fight against fraud

Large players will drive growth in fintech

COMPETITIVE LANDSCAPE

Universal Bank AT remains leading issuer

Mastercard focuses on social responsibility initiatives

PUMB and Visa drive digital innovation and credit flexibility

CATEGORY DATA

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

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

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Debit cards gain momentum

### INDUSTRY PERFORMANCE

POS-terminal expansion drives debit card usage

Mobile wallets gain traction

### WHAT'S NEXT?

Digitalisation to drive future growth

Open Banking and SEPA integration to enhance functionality

Diia.Card will consolidate government payments and expands debit card usage

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Privat Bank is largest and most dynamic issuer

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[Pre-Paid Cards in Ukraine - Category analysis](#)

[Pre-Paid Cards in Ukraine - Company Profile](#)

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Pre-paid cards grow on back of cashless transport payment systems

## INDUSTRY PERFORMANCE

Closed loop cards continue to dominate

Closed loop pre-paid card transactions rise amid growing number of cashless transport payments

## WHAT'S NEXT?

Investments in digital public transport payment systems will support future growth

LeoKart to accelerates cashless public transport in Lviv

Pre-paid cards will face competition from other forms of cashless payments, such as debit cards

## COMPETITIVE LANDSCAPE

GiOTS KP remains clear leader of closed loop pre-paid cards

Smaller issuers lead growth

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[Financial Cards and Payments in Ukraine - Industry Overview](#)

## EXECUTIVE SUMMARY

Financial card industry expands amid digitalisation and regulatory reform

## KEY DATA FINDINGS

## INDUSTRY PERFORMANCE

Financial cards in circulation continues to grow, supported by expanding digital payment infrastructure

Credit cards grow in popularity for everyday spending  
Regulatory changes strengthen card usage and flexibility

## WHAT'S NEXT?

Open Banking and cross-border integration to boost card utility  
Digital banking platforms to shape card access  
Domestic fintech companies to drive up credit usage

## COMPETITIVE LANDSCAPE

PrivatBank remains dominant issuer  
Mastercard retains largest payment network  
Universal Bank is most dynamic issuer

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