



# Pre-Paid Cards in Sweden

November 2023

Table of Contents

## Charge Cards in Sweden - Category analysis

## Charge Cards in Sweden - Company Profile

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

Charge cards remain niche in 2023

Personal charge cards perceived to have no distinct benefits

Charge cards remain a key payment tool for businesses

#### PROSPECTS AND OPPORTUNITIES

Only commercial charge cards available

Special benefits continue to attract corporate clients to charge cards

Corporate use boosts foreign spend, but for personal clients credit cards are their charge cards

#### CATEGORY DATA

Table 1 - Charge Cards: Number of Cards in Circulation 2018-2023

Table 2 - Charge Cards Transactions 2018-2023

Table 3 - Charge Cards in Circulation: % Growth 2018-2023

Table 4 - Charge Cards Transactions: % Growth 2018-2023

Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2018-2023

Table 6 - Commercial Charge Cards Transactions 2018-2023

Table 7 - Commercial Charge Cards in Circulation: % Growth 2018-2023

Table 8 - Commercial Charge Cards Transactions: % Growth 2018-2023

Table 9 - Personal Charge Cards: Number of Cards in Circulation 2018-2023

Table 10 - Personal Charge Cards Transactions 2018-2023

Table 11 - Personal Charge Cards in Circulation: % Growth 2018-2023

Table 12 - Personal Charge Cards Transactions: % Growth 2018-2023

Table 13 - Charge Cards: Number of Cards by Issuer 2018-2022

Table 14 - Charge Cards: Number of Cards by Operator 2018-2022

Table 15 - Charge Cards Payment Transaction Value by Issuer 2018-2022

Table 16 - Charge Cards Payment Transaction Value by Operator 2018-2022

Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2018-2022

Table 18 - Commercial Charge Cards: Number of Cards by Operator 2018-2022

Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2018-2022

Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2018-2022

Table 21 - Personal Charge Cards: Number of Cards by Issuer 2018-2022

Table 22 - Personal Charge Cards: Number of Cards by Operator 2018-2022

Table 23 - Personal Charge Cards Transaction Value by Issuer 2018-2022

Table 24 - Personal Charge Cards Transaction Value by Operator 2018-2022

Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2023-2028

Table 26 - Forecast Charge Cards Transactions 2023-2028

Table 27 - Forecast Charge Cards in Circulation: % Growth 2023-2028

Table 28 - Forecast Charge Cards Transactions: % Growth 2023-2028

Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2023-2028

Table 30 - Forecast Commercial Charge Cards Transactions 2023-2028

Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2023-2028

Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2023-2028

Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2023-2028

Table 34 - Forecast Personal Charge Cards Transactions 2023-2028

Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2023-2028

Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2023-2028

## KEY DATA FINDINGS

### 2023 DEVELOPMENTS

Transaction value growth supported by savings and inflation  
Credit cards remain the second most popular payment card type  
Big four banks and Mastercard dominate the competitive landscape in 2023

### PROSPECTS AND OPPORTUNITIES

Stable position for credit cards, although there is potential for growth amongst younger consumers  
Credit cards will continue to face competition from other payment methods  
Credit cards attract with special benefits

### CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2018-2023  
Table 38 - Credit Cards Transactions 2018-2023  
Table 39 - Credit Cards in Circulation: % Growth 2018-2023  
Table 40 - Credit Cards Transactions: % Growth 2018-2023  
Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2018-2023  
Table 42 - Commercial Credit Cards Transactions 2018-2023  
Table 43 - Commercial Credit Cards in Circulation: % Growth 2018-2023  
Table 44 - Commercial Credit Cards Transactions: % Growth 2018-2023  
Table 45 - Personal Credit Cards: Number of Cards in Circulation 2018-2023  
Table 46 - Personal Credit Cards Transactions 2018-2023  
Table 47 - Personal Credit Cards in Circulation: % Growth 2018-2023  
Table 48 - Personal Credit Cards Transactions: % Growth 2018-2023  
Table 49 - Credit Cards: Number of Cards by Issuer 2018-2022  
Table 50 - Credit Cards: Number of Cards by Operator 2018-2022  
Table 51 - Credit Cards Payment Transaction Value by Issuer 2018-2022  
Table 52 - Credit Cards Payment Transaction Value by Operator 2018-2022  
Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2018-2022  
Table 54 - Commercial Credit Cards: Number of Cards by Operator 2018-2022  
Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2018-2022  
Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2018-2022  
Table 57 - Personal Credit Cards: Number of Cards by Issuer 2018-2022  
Table 58 - Personal Credit Cards: Number of Cards by Operator 2018-2022  
Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2018-2022  
Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2018-2022  
Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2023-2028  
Table 62 - Forecast Credit Cards Transactions 2023-2028  
Table 63 - Forecast Credit Cards in Circulation: % Growth 2023-2028  
Table 64 - Forecast Credit Cards Transactions: % Growth 2023-2028  
Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2023-2028  
Table 66 - Forecast Commercial Credit Cards Transactions 2023-2028  
Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2023-2028  
Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2023-2028  
Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2023-2028  
Table 70 - Forecast Personal Credit Cards Transactions 2023-2028  
Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2023-2028  
Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2023-2028

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

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

#### KEY DATA FINDINGS

##### 2023 DEVELOPMENTS

Debit cards remain the most popular payment cards in Sweden in 2023

Mobile app Swish continues to challenge debit and other cards

Big four banks dominate debit cards

#### PROSPECTS AND OPPORTUNITIES

Debit cards to record further growth, despite rising competition from Swish

No major changes expected in the banking landscape

Cashless society in Sweden – Swedes continue to value the importance of cash despite international media hype

#### CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2018-2023

Table 74 - Debit Cards Transactions 2018-2023

Table 75 - Debit Cards in Circulation: % Growth 2018-2023

Table 76 - Debit Cards Transactions: % Growth 2018-2023

Table 77 - Debit Cards: Number of Cards by Issuer 2018-2022

Table 78 - Debit Cards: Number of Cards by Operator 2018-2022

Table 79 - Debit Cards Payment Transaction Value by Issuer 2018-2022

Table 80 - Debit Cards Payment Transaction Value by Operator 2018-2022

Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2023-2028

Table 82 - Forecast Debit Cards Transactions 2023-2028

Table 83 - Forecast Debit Cards in Circulation: % Growth 2023-2028

Table 84 - Forecast Debit Cards Transactions: % Growth 2023-2028

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

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

#### KEY DATA FINDINGS

##### 2023 DEVELOPMENTS

Popularity of debit cards continues to preclude the need for pre-paid cards in 2023

Development in transport cards has an impact on all pre-paid cards in Sweden

Open loop pre-paid cards issued for special demographics connected to political developments

#### PROSPECTS AND OPPORTUNITIES

Pre-paid cards set to remain marginal

Employee benefit cards, which enjoy a long-standing tradition in Sweden, expected to remain popular

Merchant issued gift cards will continue to be a key pre-paid card type

#### CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2018-2023

Table 86 - Pre-paid Cards Transactions 2018-2023

Table 87 - Pre-paid Cards in Circulation: % Growth 2018-2023

Table 88 - Pre-paid Cards Transactions: % Growth 2018-2023

Table 89 - Closed Loop Pre-paid Cards Transactions 2018-2023

Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2018-2023

Table 91 - Open Loop Pre-paid Cards Transactions 2018-2023

Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2018-2023

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 94 - Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 95 - Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 96 - Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2023-2028  
Table 106 - Forecast Pre-paid Cards Transactions 2023-2028  
Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2023-2028  
Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2023-2028  
Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2023-2028  
Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2023-2028  
Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2023-2028  
Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2023-2028

[Store Cards in Sweden - Category analysis](#)

[Store Cards in Sweden - Company Profile](#)

#### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

Already marginalised store cards losing further ground in 2023  
Resurs Bank offers the largest portfolio of store cards  
Withdrawal of many cards due to a lack of consumer interest

#### PROSPECTS AND OPPORTUNITIES

Further decline as charge cards suffer from their limitations  
Store cards increasingly replaced by other payment solutions  
Payments moving to smartphones will further impact store cards

#### CATEGORY DATA

Table 113 - Store Cards: Number of Cards in Circulation 2018-2023  
Table 114 - Store Cards Transactions 2018-2023  
Table 115 - Store Cards in Circulation: % Growth 2018-2023  
Table 116 - Store Cards Transactions: % Growth 2018-2023  
Table 117 - Store Cards: Number of Cards by Issuer 2018-2022  
Table 118 - Store Cards: Payment Transaction Value by Issuer 2018-2022  
Table 119 - Forecast Store Cards: Number of Cards in Circulation 2023-2028  
Table 120 - Forecast Store Cards Transactions 2023-2028  
Table 121 - Forecast Store Cards in Circulation: % Growth 2023-2028  
Table 122 - Forecast Store Cards Transactions: % Growth 2023-2028

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

#### EXECUTIVE SUMMARY

Financial cards and payments in 2023: The big picture  
Rapid growth of contactless payments

Smartphones and wearables increasingly popular for payments

Competitive landscape remains relatively consolidated in 2023

What next for financial cards and payments?

## MARKET INDICATORS

Table 123 - Number of POS Terminals: Units 2018-2023

Table 124 - Number of ATMs: Units 2018-2023

Table 125 - Value Lost to Fraud 2018-2023

Table 126 - Card Expenditure by Location 2023

Table 127 - Financial Cards in Circulation by Type: % Number of Cards 2018-2023

Table 128 - Domestic versus Foreign Spend 2023

## MARKET DATA

Table 129 - Financial Cards by Category: Number of Cards in Circulation 2018-2023

Table 130 - Financial Cards by Category: Number of Accounts 2018-2023

Table 131 - Financial Cards Transactions by Category: Value 2018-2023

Table 132 - Financial Cards by Category: Number of Transactions 2018-2023

Table 133 - Consumer Payments by Category: Value 2018-2023

Table 134 - Consumer Payments by Category: Number of Transactions 2018-2023

Table 135 - M-Commerce by Category: Value 2018-2023

Table 136 - M-Commerce by Category: % Value Growth 2018-2023

Table 137 - Financial Cards: Number of Cards by Issuer 2018-2022

Table 138 - Financial Cards: Number of Cards by Operator 2018-2022

Table 139 - Financial Cards: Card Payment Transactions Value by Operator 2018-2022

Table 140 - Financial Cards: Card Payment Transactions Value by Issuer 2018-2022

Table 141 - Forecast Financial Cards by Category: Number of Cards in Circulation 2023-2028

Table 142 - Forecast Financial Cards by Category: Number of Accounts 2023-2028

Table 143 - Forecast Financial Cards Transactions by Category: Value 2023-2028

Table 144 - Forecast Financial Cards by Category: Number of Transactions 2023-2028

Table 145 - Forecast Consumer Payments by Category: Value 2023-2028

Table 146 - Forecast Consumer Payments by Category: Number of Transactions 2023-2028

Table 147 - Forecast M-Commerce by Category: Value 2023-2028

Table 148 - Forecast M-Commerce by Category: % Value Growth 2023-2028

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## SOURCES

Summary 1 - Research Sources

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