



Debit Cards in Romania

November 2023

Table of Contents

[Charge Cards in Romania - Category analysis](#)

[Charge Cards in Romania - Company Profile](#)

KEY DATA FINDINGS

2023 DEVELOPMENTS

Limited growth and digital lag in charge card usage
Limited awareness and corporate dominance in charge cards
Challenges and competition in charge card landscape

PROSPECTS AND OPPORTUNITIES

Limited usage with multinational corporations as key users
Corporate charge cards maintain dominance
Regulatory and competitive challenges for 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 - Charge Cards: Number of Cards by Issuer 2018-2022
Table 10 - Charge Cards: Number of Cards by Operator 2018-2022
Table 11 - Charge Cards Payment Transaction Value by Issuer 2018-2022
Table 12 - Charge Cards Payment Transaction Value by Operator 2018-2022
Table 13 - Commercial Charge Cards: Number of Cards by Issuer 2018-2022
Table 14 - Commercial Charge Cards: Number of Cards by Operator 2018-2022
Table 15 - Commercial Charge Cards Payment Transaction Value by Issuer 2018-2022
Table 16 - Commercial Charge Cards Payment Transaction Value by Operator 2018-2022
Table 17 - Forecast Charge Cards: Number of Cards in Circulation 2023-2028
Table 18 - Forecast Charge Cards Transactions 2023-2028
Table 19 - Forecast Charge Cards in Circulation: % Growth 2023-2028
Table 20 - Forecast Charge Cards Transactions: % Growth 2023-2028
Table 21 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2023-2028
Table 22 - Forecast Commercial Charge Cards Transactions 2023-2028
Table 23 - Forecast Commercial Charge Cards in Circulation: % Growth 2023-2028
Table 24 - Forecast Commercial Charge Cards Transactions: % Growth 2023-2028

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

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

KEY DATA FINDINGS

2023 DEVELOPMENTS

Economic factors dampen credit card usage and transactions
Credit card innovation resurges amidst intensified competition
Buy Now, Pay Later emergence challenges credit card dominance

PROSPECTS AND OPPORTUNITIES

Credit card performance tied to economic sentiment and interest rates
Flexibility as the future advantage in a saturated competitive landscape
Balance of growth and challenges in credit card adoption

CATEGORY DATA

Table 25 - Credit Cards: Number of Cards in Circulation 2018-2023
Table 26 - Credit Cards Transactions 2018-2023
Table 27 - Credit Cards in Circulation: % Growth 2018-2023
Table 28 - Credit Cards Transactions: % Growth 2018-2023
Table 29 - Commercial Credit Cards: Number of Cards in Circulation 2018-2023
Table 30 - Commercial Credit Cards Transactions 2018-2023
Table 31 - Commercial Credit Cards in Circulation: % Growth 2018-2023
Table 32 - Commercial Credit Cards Transactions: % Growth 2018-2023
Table 33 - Personal Credit Cards: Number of Cards in Circulation 2018-2023
Table 34 - Personal Credit Cards Transactions 2018-2023
Table 35 - Personal Credit Cards in Circulation: % Growth 2018-2023
Table 36 - Personal Credit Cards Transactions: % Growth 2018-2023
Table 37 - Credit Cards: Number of Cards by Issuer 2018-2022
Table 38 - Credit Cards: Number of Cards by Operator 2018-2022
Table 39 - Credit Cards Payment Transaction Value by Issuer 2018-2022
Table 40 - Credit Cards Payment Transaction Value by Operator 2018-2022
Table 41 - Commercial Credit Cards: Number of Cards by Issuer 2018-2022
Table 42 - Commercial Credit Cards: Number of Cards by Operator 2018-2022
Table 43 - Commercial Credit Cards Payment Transaction Value by Issuer 2018-2022
Table 44 - Commercial Credit Cards Payment Transaction Value by Operator 2018-2022
Table 45 - Personal Credit Cards: Number of Cards by Issuer 2018-2022
Table 46 - Personal Credit Cards: Number of Cards by Operator 2018-2022
Table 47 - Personal Credit Cards Payment Transaction Value by Issuer 2018-2022
Table 48 - Personal Credit Cards Payment Transaction Value by Operator 2018-2022
Table 49 - Forecast Credit Cards: Number of Cards in Circulation 2023-2028
Table 50 - Forecast Credit Cards Transactions 2023-2028
Table 51 - Forecast Credit Cards in Circulation: % Growth 2023-2028
Table 52 - Forecast Credit Cards Transactions: % Growth 2023-2028
Table 53 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2023-2028
Table 54 - Forecast Commercial Credit Cards Transactions 2023-2028
Table 55 - Forecast Commercial Credit Cards in Circulation: % Growth 2023-2028
Table 56 - Forecast Commercial Credit Cards Transactions: % Growth 2023-2028
Table 57 - Forecast Personal Credit Cards: Number of Cards in Circulation 2023-2028
Table 58 - Forecast Personal Credit Cards Transactions 2023-2028
Table 59 - Forecast Personal Credit Cards in Circulation: % Growth 2023-2028
Table 60 - Forecast Personal Credit Cards Transactions: % Growth 2023-2028

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

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

KEY DATA FINDINGS

2023 DEVELOPMENTS

Accelerated adoption of online payments and consumer trust in digital transactions
Rejuvenation of commercial debit card usage driven by economic resilience
Innovation and sustainability shape card offerings in Romania

PROSPECTS AND OPPORTUNITIES

Debit cards emerge as the preferred choice, riding on the cash-to-card shift
The rise of virtual debit cards through wearables and smart devices
Fintech disruption and the emergence of cross-border financial services

CATEGORY DATA

- Table 61 - Debit Cards: Number of Cards in Circulation 2018-2023
- Table 62 - Debit Cards Transactions 2018-2023
- Table 63 - Debit Cards in Circulation: % Growth 2018-2023
- Table 64 - Debit Cards Transactions: % Growth 2018-2023
- Table 65 - Debit Cards: Number of Cards by Issuer 2018-2022
- Table 66 - Debit Cards: Number of Cards by Operator 2018-2022
- Table 67 - Debit Cards Payment Transaction Value by Issuer 2018-2022
- Table 68 - Debit Cards Payment Transaction Value by Operator 2018-2022
- Table 69 - Forecast Debit Cards: Number of Cards in Circulation 2023-2028
- Table 70 - Forecast Debit Cards Transactions 2023-2028
- Table 71 - Forecast Debit Cards in Circulation: % Growth 2023-2028
- Table 72 - Forecast Debit Cards Transactions: % Growth 2023-2028

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

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

KEY DATA FINDINGS

2023 DEVELOPMENTS

Booming growth of open-loop pre-paid cards
Open-loop pre-paid cards: Dominance and digital evolution
Evolution of closed-loop pre-paid cards and digital transformation

PROSPECTS AND OPPORTUNITIES

Rise of competing innovators challenges Revolut's dominance
Evolution from merchant-issued to network-branded gift cards
Pre-paid card growth constrained by evolving digital landscape

CATEGORY DATA

- Table 73 - Pre-paid Cards: Number of Cards in Circulation 2018-2023
- Table 74 - Pre-paid Cards Transactions 2018-2023
- Table 75 - Pre-paid Cards in Circulation: % Growth 2018-2023
- Table 76 - Pre-paid Cards Transactions: % Growth 2018-2023
- Table 77 - Closed Loop Pre-paid Cards Transactions 2018-2023
- Table 78 - Closed Loop Pre-paid Cards Transactions: % Growth 2018-2023
- Table 79 - Open Loop Pre-paid Cards Transactions 2018-2023
- Table 80 - Open Loop Pre-paid Cards Transactions: % Growth 2018-2023
- Table 81 - Pre-paid Cards: Number of Cards by Issuer 2018-2022
- Table 82 - Pre-paid Cards: Number of Cards by Operator 2018-2022
- Table 83 - Pre-paid Cards Transaction Value by Issuer 2018-2022
- Table 84 - Pre-paid Cards Transaction Value by Operator 2018-2022
- Table 85 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022
- Table 86 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2018-2022
- Table 87 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2018-2022
- Table 88 - Closed Loop Pre-paid Cards Transaction Value by Operator 2018-2022
- Table 89 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022
- Table 90 - Open Loop Pre-paid Cards: Number of Cards by Operator 2018-2022
- Table 91 - Open Loop Pre-paid Cards Transaction Value by Issuer 2018-2022

Table 92 - Open Loop Pre-paid Cards Transaction Value by Operator 2018-2022
Table 93 - Forecast Pre-paid Cards: Number of Cards in Circulation 2023-2028
Table 94 - Forecast Pre-paid Cards Transactions 2023-2028
Table 95 - Forecast Pre-paid Cards in Circulation: % Growth 2023-2028
Table 96 - Forecast Pre-paid Cards Transactions: % Growth 2023-2028
Table 97 - Forecast Closed Loop Pre-paid Cards Transactions 2023-2028
Table 98 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2023-2028
Table 99 - Forecast Open Loop Pre-paid Cards Transactions 2023-2028
Table 100 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2023-2028

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

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

2023 DEVELOPMENTS

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

EXECUTIVE SUMMARY

Financial cards and payments in 2023: The big picture

2023 key trends

Consumer caution and card usage potential

Competitive landscape

What next for financial cards and payments?

MARKET INDICATORS

Table 101 - Number of POS Terminals: Units 2018-2023

Table 102 - Number of ATMs: Units 2018-2023

Table 103 - Value Lost to Fraud 2018-2023

Table 104 - Card Expenditure by Location 2023

Table 105 - Financial Cards in Circulation by Type: % Number of Cards 2018-2023

Table 106 - Domestic versus Foreign Spend 2023

MARKET DATA

Table 107 - Financial Cards by Category: Number of Cards in Circulation 2018-2023

Table 108 - Financial Cards by Category: Number of Accounts 2018-2023

Table 109 - Financial Cards Transactions by Category: Value 2018-2023

Table 110 - Financial Cards by Category: Number of Transactions 2018-2023

Table 111 - Consumer Payments by Category: Value 2018-2023

Table 112 - Consumer Payments by Category: Number of Transactions 2018-2023

Table 113 - M-Commerce by Category: Value 2018-2023

Table 114 - M-Commerce by Category: % Value Growth 2018-2023

Table 115 - Financial Cards: Number of Cards by Issuer 2018-2022

Table 116 - Financial Cards: Number of Cards by Operator 2018-2022

Table 117 - Financial Cards: Card Payment Transactions Value by Operator 2018-2022

Table 118 - Financial Cards: Card Payment Transactions Value by Issuer 2018-2022

Table 119 - Forecast Financial Cards by Category: Number of Cards in Circulation 2023-2028

Table 120 - Forecast Financial Cards by Category: Number of Accounts 2023-2028

Table 121 - Forecast Financial Cards Transactions by Category: Value 2023-2028

Table 122 - Forecast Financial Cards by Category: Number of Transactions 2023-2028

Table 123 - Forecast Consumer Payments by Category: Value 2023-2028

Table 124 - Forecast Consumer Payments by Category: Number of Transactions 2023-2028

Table 125 - Forecast M-Commerce by Category: Value 2023-2028

Table 126 - Forecast M-Commerce by Category: % Value Growth 2023-2028

DISCLAIMER

SOURCES

Summary 1 - Research Sources

About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/debit-cards-in-romania/report.