

Store Cards in Poland

December 2022

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Charge Cards in Poland - Company Profile

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2022 DEVELOPMENTS

Commercial charge cards booms as personal charge cards registers strong declines
Rebound of commercial charge cards attributable to the predominance of fuel cards
Withdrawal of Diners Club from Poland a sign of the decline of personal charge cards

PROSPECTS AND OPPORTUNITIES

A negative performance slated for charge cards over the forecast period
New fuel payment services to undermine growth in the use of fuel cards
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Credit cards suffers from a stagnation in terms of value-added functions and features
Banks look to support demand for credit cards via special promotions

PROSPECTS AND OPPORTUNITIES

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Credit cards to face greater competition from consumer credit, especially buy now, pay later
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Shift away from cash that started during the pandemic still spurring growth in debit cards

Growth in the number of debit cards and circulation rebounds in 2022

Proliferation of POS terminals supports growth in debit cards transactions

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The number of closed loop pre-paid cards in circulation falls as usage opportunities diminish

Open loop pre-paid cards continues to boom in the post-pandemic era

The EU's PSD2 directive requires changes to pre-paid cards

PROSPECTS AND OPPORTUNITIES

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Store cards not present in Poland and unlikely to reappear

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EXECUTIVE SUMMARY

Financial cards and payments in 2022: The big picture

2022 key trends

Efforts to promote cashless payments target reductions in Poland's informal economy

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