

Credit Cards in Egypt

November 2023

Table of Contents

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

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

KEY DATA FINDINGS

2023 DEVELOPMENTS

Charge cards persevere as an unfavoured payment method in Egypt

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

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

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

KEY DATA FINDINGS

2023 DEVELOPMENTS

Credit Cards emerge as a thriving segment with tremendous growth potential in Egypt
Commercial International Bank (CIB) and Noon collaborate to introduce a special edition credit card
Agricultural Bank of Egypt pioneers eco-friendly and sustainable credit card

PROSPECTS AND OPPORTUNITIES

The National Bank of Egypt implements new credit risk management regulations
Shahry, Egypt's expanding Buy Now, Pay Later provider
Credit Agricole promotes banking with "A Winner Every Day" campaign

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 Egypt - Category analysis](#)

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

KEY DATA FINDINGS

2023 DEVELOPMENTS

Surge in debit card usage and new regulations amidst foreign currency challenges
New debit card usage limitations and bank regulations amidst foreign currency deficiency
Attijariwafa Bank launches groundbreaking women's debit card initiative

PROSPECTS AND OPPORTUNITIES

The Central Bank of Egypt takes a stride with new tokenisation legislation
Debit cards set to thrive with IPN's strategic development
E-payment dominates as the preferred choice for instant payment debit cards

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 Egypt - Category analysis](#)

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

KEY DATA FINDINGS

2023 DEVELOPMENTS

Pre-paid cards continue to thrive in Egypt
Temporary halt: Pre-paid card usage for international transactions by the Central Bank of Egypt
Governmental initiatives fuelling the growth of e-wallets and pre-paid networks

PROSPECTS AND OPPORTUNITIES

Pre-paid cards set to replace governmental ration cards, enhancing accessibility
Rising fintech Opay Egypt granted authorisation to issue pre-paid cards
Fawry revolutionises transactions with the launch of the Yellow Card

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 Egypt - Category analysis](#)

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

2023 DEVELOPMENTS

Store cards not in use in Egypt, with few prospects for a change in the situation

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

EXECUTIVE SUMMARY

Financial cards and payments in 2023: The big picture

2023 key trends

Market developments: Network International and Misr Digital Innovation

A paradigm shift towards digital banking

What next for financial cards and payments?

MARKET INDICATORS

Table 113 - Number of POS Terminals: Units 2018-2023
 Table 114 - Number of ATMs: Units 2018-2023
 Table 115 - Value Lost to Fraud 2018-2023
 Table 116 - Card Expenditure by Location 2023
 Table 117 - Financial Cards in Circulation by Type: % Number of Cards 2018-2023
 Table 118 - Domestic versus Foreign Spend 2023

MARKET DATA

Table 119 - Financial Cards by Category: Number of Cards in Circulation 2018-2023
 Table 120 - Financial Cards by Category: Number of Accounts 2018-2023
 Table 121 - Financial Cards Transactions by Category: Value 2018-2023
 Table 122 - Financial Cards by Category: Number of Transactions 2018-2023
 Table 123 - Consumer Payments by Category: Value 2018-2023
 Table 124 - Consumer Payments by Category: Number of Transactions 2018-2023
 Table 125 - M-Commerce by Category: Value 2018-2023
 Table 126 - M-Commerce by Category: % Value Growth 2018-2023
 Table 127 - Financial Cards: Number of Cards by Issuer 2018-2022
 Table 128 - Financial Cards: Number of Cards by Operator 2018-2022
 Table 129 - Financial Cards: Card Payment Transactions Value by Operator 2018-2022
 Table 130 - Financial Cards: Card Payment Transactions Value by Issuer 2018-2022
 Table 131 - Forecast Financial Cards by Category: Number of Cards in Circulation 2023-2028
 Table 132 - Forecast Financial Cards by Category: Number of Accounts 2023-2028

Table 133 - Forecast Financial Cards Transactions by Category: Value 2023-2028

Table 134 - Forecast Financial Cards by Category: Number of Transactions 2023-2028

Table 135 - Forecast Consumer Payments by Category: Value 2023-2028

Table 136 - Forecast Consumer Payments by Category: Number of Transactions 2023-2028

Table 137 - Forecast M-Commerce by Category: Value 2023-2028

Table 138 - 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/credit-cards-in-egypt/report.