



Euromonitor
International

Financial Cards and Payments in Chile

January 2026

Table of Contents

EXECUTIVE SUMMARY

Financial cards in circulation rise in number amidst digital trends in 2025

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Pre-paid format continues to gain space and momentum

Digital wallets add dynamism to the landscape

Fintech innovation and new bank opening signal a new era for Chilean banking

WHAT'S NEXT?

Regulation to ease access to financial cards

Financial cards to benefit from shift away from cash purchases

COMPETITIVE LANDSCAPE

Banco del Estado de Chile leverages the popularity of CuentaRUT debit cards while Transbank offers a wide portfolio and strong partnerships

Partnerships with key actors offer share growth opportunities to Mercado Pago Emisora and Visa

MARKET INDICATORS

Table 1 - Number of POS Terminals: Units 2020-2025

Table 2 - Number of ATMs: Units 2020-2025

Table 3 - Value Lost to Fraud 2020-2025

Table 4 - Card Expenditure by Location 2025

Table 5 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 6 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 7 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 8 - Financial Cards by Category: Number of Accounts 2020-2025

Table 9 - Financial Cards Transactions by Category: Value 2020-2025

Table 10 - Financial Cards by Category: Number of Transactions 2020-2025

Table 11 - Consumer Payments by Category: Value 2020-2025

Table 12 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 13 - M-Commerce by Category: Value 2020-2025

Table 14 - M-Commerce by Category: % Value Growth 2020-2025

Table 15 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 16 - Financial Cards: Number of Cards by Operator 2020-2024

Table 17 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 18 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 19 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 20 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 21 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 22 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 23 - Forecast Consumer Payments by Category: Value 2025-2030

Table 24 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 25 - Forecast M-Commerce by Category: Value 2025-2030

Table 26 - Forecast M-Commerce by Category: % Value Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

SOURCES

Summary 1 - Research Sources

KEY DATA FINDINGS

2025 DEVELOPMENTS

Credit cards' recovery gains momentum

INDUSTRY PERFORMANCE

Convenience and attractive terms and offers boost credit card uptake and use

WHAT'S NEXT?

Credit card transactions are set for growth as flexibility and rewards drive engagement

Pre-paid cards could constrain credit cards' growth

Smarter wallet integration and AI personalisation to impact credit cards

COMPETITIVE LANDSCAPE

Visa enjoys strong partnerships and acceptance while Banco Santander invests in marketing and innovation

Mastercard is positioned as a key innovator while Banco de Chile leverages its high profile

CATEGORY DATA

Table 27 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 28 - Credit Cards Transactions 2020-2025

Table 29 - Credit Cards in Circulation: % Growth 2020-2025

Table 30 - Credit Cards Transactions: % Growth 2020-2025

Table 31 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 32 - Commercial Credit Cards Transactions 2020-2025

Table 33 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 34 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 35 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 36 - Personal Credit Cards Transactions 2020-2025

Table 37 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 38 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 39 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 40 - Credit Cards: Number of Cards by Operator 2020-2024

Table 41 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 42 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 43 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 44 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 45 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 46 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 47 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 48 - Personal Credit Cards: Number of Cards by Operator 2020-2024

Table 49 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 50 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024

Table 51 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030

Table 52 - Forecast Credit Cards Transactions 2025-2030

Table 53 - Forecast Credit Cards in Circulation: % Growth 2025-2030

Table 54 - Forecast Credit Cards Transactions: % Growth 2025-2030

Table 55 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030

Table 56 - Forecast Commercial Credit Cards Transactions 2025-2030

Table 57 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030

Table 58 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030

Table 59 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030

Table 60 - Forecast Personal Credit Cards Transactions 2025-2030

Table 61 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030

Table 62 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

Debit Cards in Chile - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

The category develops and grows amid easy access solutions

INDUSTRY PERFORMANCE

Debit cards are increasingly used for everyday purchases

WHAT'S NEXT?

Transactions to continue upward trajectory

Fraud concerns and stricter policies to shape user behaviour

Ley Fintech to increase finance and digital innovation

COMPETITIVE LANDSCAPE

The competition in debit cards is intensifying

Operators and issuers continue to invest in their debit card portfolios

CATEGORY DATA

Table 63 - Debit Cards: Number of Cards in Circulation 2020-2025

Table 64 - Debit Cards Transactions 2020-2025

Table 65 - Debit Cards in Circulation: % Growth 2020-2025

Table 66 - Debit Cards Transactions: % Growth 2020-2025

Table 67 - Debit Cards: Number of Cards by Issuer 2020-2024

Table 68 - Debit Cards: Number of Cards by Operator 2020-2024

Table 69 - Debit Cards Payment Transaction Value by Issuer 2020-2024

Table 70 - Debit Cards Payment Transaction Value by Operator 2020-2024

Table 71 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030

Table 72 - Forecast Debit Cards Transactions 2025-2030

Table 73 - Forecast Debit Cards in Circulation: % Growth 2025-2030

Table 74 - Forecast Debit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

Pre-Paid Cards in Chile - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Pre-paid cards in circulation and usage grow through digital developments

INDUSTRY PERFORMANCE

Mobile payments and digital wallets drive dynamism in pre-paid cards

WHAT'S NEXT?

Pre-paid transaction volumes set to continue recovery over the forecast period

MetroPago's launch set to help transform the open loop category

Financial inclusion and product innovation to expand to pre-paid cards' reach and challenge debit cards

COMPETITIVE LANDSCAPE

AFT dominates closed loop pre-paid cards by offering the main transportation payment option
Strong leaders develop open loop pre-paid cards

CATEGORY DATA

Table 75 - Pre-paid Cards: Number of Cards in Circulation 2020-2025
Table 76 - Pre-paid Cards Transactions 2020-2025
Table 77 - Pre-paid Cards in Circulation: % Growth 2020-2025
Table 78 - Pre-paid Cards Transactions: % Growth 2020-2025
Table 79 - Closed Loop Pre-paid Cards Transactions 2020-2025
Table 80 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025
Table 81 - Open Loop Pre-paid Cards Transactions 2020-2025
Table 82 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025
Table 83 - Pre-paid Cards: Number of Cards by Issuer 2020-2024
Table 84 - Pre-paid Cards: Number of Cards by Operator 2020-2024
Table 85 - Pre-paid Cards Transaction Value by Issuer 2020-2024
Table 86 - Pre-paid Cards Transaction Value by Operator 2020-2024
Table 87 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024
Table 88 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024
Table 89 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024
Table 90 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024
Table 91 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024
Table 92 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024
Table 93 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024
Table 94 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024
Table 95 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030
Table 96 - Forecast Pre-paid Cards Transactions 2025-2030
Table 97 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030
Table 98 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030
Table 99 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030
Table 100 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030
Table 101 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030
Table 102 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

The decline in store cards continues in 2025

INDUSTRY PERFORMANCE

Store cards become increasingly niche

Demographic shifts diminish the popularity of store cards despite the potential development of a new consumer base

WHAT'S NEXT?

Store card circulation and transactions to continue to decline over the forecast period

Retailers to continue to shift towards wider-ranging loyalty schemes and digital payment options

COMPETITIVE LANDSCAPE

Solventa Tarjetas and Empresas Hites drive store cards

Further consolidation of the competitive landscape of store cards

CATEGORY DATA

Table 103 - Store Cards: Number of Cards in Circulation 2020-2025

Table 104 - Store Cards Transactions 2020-2025

Table 105 - Store Cards in Circulation: % Growth 2020-2025

Table 106 - Store Cards Transactions: % Growth 2020-2025

Table 107 - Store Cards: Number of Cards by Issuer 2020-2024

Table 108 - Store Cards: Payment Transaction Value by Issuer 2020-2024

Table 109 - Forecast Store Cards: Number of Cards in Circulation 2025-2030

Table 110 - Forecast Store Cards Transactions 2025-2030

Table 111 - Forecast Store Cards in Circulation: % Growth 2025-2030

Table 112 - Forecast Store Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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/financial-cards-and-payments-in-chile/report.