



Euromonitor
International

Debit Cards in Peru

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Table of Contents

KEY DATA FINDINGS

2025 DEVELOPMENTS

Move away from physical cards

INDUSTRY PERFORMANCE

Continuing growth in credit cards in circulation, though lower than debit cards
Increasing number of transactions

WHAT'S NEXT?

Increasing competition and improving economy support growth in credit card spending
New regulations to improve card security encourage greater use of credit cards
Increasing competition from municipal savings banks

COMPETITIVE LANDSCAPE

Visa leading operator, but Procesos Medios de Pago (Mastercard) makes most gains
Banco de Crédito del Perú further consolidates its position as leading issuer

CATEGORY DATA

Table 1 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 2 - Credit Cards Transactions 2020-2025

Table 3 - Credit Cards in Circulation: % Growth 2020-2025

Table 4 - Credit Cards Transactions: % Growth 2020-2025

Table 5 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 6 - Commercial Credit Cards Transactions 2020-2025

Table 7 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 8 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 9 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 10 - Personal Credit Cards Transactions 2020-2025

Table 11 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 12 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 13 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 14 - Credit Cards: Number of Cards by Operator 2020-2024

Table 15 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 16 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 17 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 18 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 19 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 20 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 21 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 22 - Personal Credit Cards: Number of Cards by Operator 2020-2024

Table 23 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 24 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024

Table 25 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030

Table 26 - Forecast Credit Cards Transactions 2025-2030

Table 27 - Forecast Credit Cards in Circulation: % Growth 2025-2030

Table 28 - Forecast Credit Cards Transactions: % Growth 2025-2030

Table 29 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030

Table 30 - Forecast Commercial Credit Cards Transactions 2025-2030

Table 31 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030

Table 32 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030
Table 33 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030
Table 34 - Forecast Personal Credit Cards Transactions 2025-2030
Table 35 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030
Table 36 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

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

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Debit cards increasingly popular

INDUSTRY PERFORMANCE

Continuing shift away from cash benefits debit cards
Increasing number of transactions, as well as increasing average value

WHAT'S NEXT?

Debit cards register further growth, along with digital wallets
Increasing use of debit cards on public transport
Banco Banco de la Nación (BN) debit cards boosts debit card spending

COMPETITIVE LANDSCAPE

Visa leading operator, but Procesos Medios de Pago (Mastercard) makes most gains
Banco de Crédito del Perú leading issuer

CATEGORY DATA

Table 37 - Debit Cards: Number of Cards in Circulation 2020-2025
Table 38 - Debit Cards Transactions 2020-2025
Table 39 - Debit Cards in Circulation: % Growth 2020-2025
Table 40 - Debit Cards Transactions: % Growth 2020-2025
Table 41 - Debit Cards: Number of Cards by Issuer 2020-2024
Table 42 - Debit Cards: Number of Cards by Operator 2020-2024
Table 43 - Debit Cards Payment Transaction Value by Issuer 2020-2024
Table 44 - Debit Cards Payment Transaction Value by Operator 2020-2024
Table 45 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030
Table 46 - Forecast Debit Cards Transactions 2025-2030
Table 47 - Forecast Debit Cards in Circulation: % Growth 2025-2030
Table 48 - Forecast Debit Cards Transactions: % Growth 2025-2030

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

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Increasing usage in 2025

INDUSTRY PERFORMANCE

Significant increase in number of cards in circulation
Closed loop register higher growth in transaction volumes

WHAT'S NEXT?

Moderate growth in transaction value over forecast period
Launch of Interoperable Transport Card boosts usage of transport cards
Shift from physical cards to digital cards

COMPETITIVE LANDSCAPE

Pro Transporte leading operator in closed loop
Visa leading operator in open loop, with EEDE Tarjetas Peruanas Prepago leading issuer

CATEGORY DATA

Table 49 - Pre-paid Cards: Number of Cards in Circulation 2020-2025
Table 50 - Pre-paid Cards Transactions 2020-2025
Table 51 - Pre-paid Cards in Circulation: % Growth 2020-2025
Table 52 - Pre-paid Cards Transactions: % Growth 2020-2025
Table 53 - Closed Loop Pre-paid Cards Transactions 2020-2025
Table 54 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025
Table 55 - Open Loop Pre-paid Cards Transactions 2020-2025
Table 56 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025
Table 57 - Pre-paid Cards: Number of Cards by Issuer 2020-2024
Table 58 - Pre-paid Cards: Number of Cards by Operator 2020-2024
Table 59 - Pre-paid Cards Transaction Value by Issuer 2020-2024
Table 60 - Pre-paid Cards Transaction Value by Operator 2020-2024
Table 61 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024
Table 62 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024
Table 63 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024
Table 64 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024
Table 65 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024
Table 66 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024
Table 67 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024
Table 68 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024
Table 69 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030
Table 70 - Forecast Pre-paid Cards Transactions 2025-2030
Table 71 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030
Table 72 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030
Table 73 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030
Table 74 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030
Table 75 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030
Table 76 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

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

EXECUTIVE SUMMARY

Surge in use of mobile wallets

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Continuing shift away from cash
Also shift from physical cards to digital

Regulatory changes establish card security improvements with two-factor authentication and also make credit card life insurance optional

WHAT'S NEXT?

Steady growth over forecast period

Launch of Interoperable Transport Card boosts usage of pre-paid transport cards

Banco Banco de la Nación (BN) debit cards boosts debit card spending

COMPETITIVE LANDSCAPE

Banco de Crédito del Perú leading issuer

Visa leading operator

MARKET INDICATORS

Table 77 - Number of POS Terminals: Units 2020-2025

Table 78 - Number of ATMs: Units 2020-2025

Table 79 - Value Lost to Fraud 2020-2025

Table 80 - Card Expenditure by Location 2025

Table 81 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 82 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 83 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 84 - Financial Cards by Category: Number of Accounts 2020-2025

Table 85 - Financial Cards Transactions by Category: Value 2020-2025

Table 86 - Financial Cards by Category: Number of Transactions 2020-2025

Table 87 - Consumer Payments by Category: Value 2020-2025

Table 88 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 89 - M-Commerce by Category: Value 2020-2025

Table 90 - M-Commerce by Category: % Value Growth 2020-2025

Table 91 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 92 - Financial Cards: Number of Cards by Operator 2020-2024

Table 93 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 94 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 95 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 96 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 97 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 98 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 99 - Forecast Consumer Payments by Category: Value 2025-2030

Table 100 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 101 - Forecast M-Commerce by Category: Value 2025-2030

Table 102 - Forecast M-Commerce by Category: % Value Growth 2025-2030

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SOURCES

Summary 1 - Research Sources

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