



# Pre-Paid Cards in Peru

March 2026

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### 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

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

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## 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

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## 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

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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

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