Euromonitor International

Pre-Paid Cards in Chile

January 2026

Table of Contents

Credit Cards in Chile - Category analysis

Credit Cards in Chile - Company Profile

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 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

COUNTRY REPORTS DISCLAIMER

Debit Cards in Chile - Category analysis

Debit Cards in Chile - Company Profile

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 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

COUNTRY REPORTS DISCLAIMER

Pre-Paid Cards in Chile - Category analysis

Pre-Paid Cards in Chile - Company Profile

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 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

COUNTRY REPORTS DISCLAIMER

Store Cards in Chile - Category analysis

Store Cards in Chile - Company Profile

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 77 - Store Cards: Number of Cards in Circulation 2020-2025
Table 78 - Store Cards Transactions 2020-2025
Table 79 - Store Cards in Circulation: % Growth 2020-2025
Table 80 - Store Cards Transactions: % Growth 2020-2025
Table 81 - Store Cards: Number of Cards by Issuer 2020-2024
Table 82 - Store Cards: Payment Transaction Value by Issuer 2020-2024
Table 83 - Forecast Store Cards: Number of Cards in Circulation 2025-2030
Table 84 - Forecast Store Cards Transactions 2025-2030
Table 85 - Forecast Store Cards in Circulation: % Growth 2025-2030
Table 86 - Forecast Store Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

Financial Cards and Payments in Chile - Industry Overview

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 87 - Number of POS Terminals: Units 2020-2025
Table 88 - Number of ATMs: Units 2020-2025
Table 89 - Value Lost to Fraud 2020-2025
Table 90 - Card Expenditure by Location 2025
Table 91 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025
Table 92 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 93 - Financial Cards by Category: Number of Cards in Circulation 2020-2025
Table 94 - Financial Cards by Category: Number of Accounts 2020-2025
Table 95 - Financial Cards Transactions by Category: Value 2020-2025

Table 96 - Financial Cards by Category: Number of Transactions 2020-2025
Table 97 - Commercial Payments by Category: Value 2020-2025
Table 98 - Commercial Payments by Category: Number of Transactions 2020-2025
Table 99 - M-Commerce by Category: Value 2020-2025
Table 100 - M-Commerce by Category: % Value Growth 2020-2025
Table 101 - Financial Cards: Number of Cards by Issuer 2020-2024
Table 102 - Financial Cards: Number of Cards by Operator 2020-2024
Table 103 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024
Table 104 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024
Table 105 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030
Table 106 - Forecast Financial Cards by Category: Number of Accounts 2025-2030
Table 107 - Forecast Financial Cards Transactions by Category: Value 2025-2030
Table 108 - Forecast Financial Cards by Category: Number of Transactions 2025-2030
Table 109 - Forecast Commercial Payments by Category: Value 2025-2030
Table 110 - Forecast Commercial Payments by Category: Number of Transactions 2025-2030
Table 111 - Forecast M-Commerce by Category: Value 2025-2030
Table 112 - Forecast M-Commerce by Category: % Value Growth 2025-2030

COUNTRY REPORTS 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/pre-paid-cards-in-chile/report.