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International

# Charge Cards in Colombia

January 2026

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2025 DEVELOPMENTS

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Consumers turn to credit cards for security, convenience and added benefits

## INDUSTRY PERFORMANCE

Colombia's credit card market rebounds in 2025

Credit card transactions increase thanks to the rise of digital wallets and contactless payments

## WHAT'S NEXT?

The future of credit cards set to focus on expansion, innovation, and inclusion

AI's set to play a growing role in expanding credit access and security

Regulatory and security changes force banks to replace card plastics

## COMPETITIVE LANDSCAPE

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KEY DATA FINDINGS

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Debit card use and acceptance continues to grow in Colombia

INDUSTRY PERFORMANCE

Debit card adoption in Colombia is growing  
Card transactions rise fuelled by e-commerce and wider access to card payments

WHAT'S NEXT?

Debit cards are adapting to a new payment ecosystem  
BanColombia reinvents its debit card to compete with neobank  
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KEY DATA FINDINGS

2025 DEVELOPMENTS

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WHAT'S NEXT?

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## COMPETITIVE LANDSCAPE

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## KEY DATA FINDINGS

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Store cards under threat as consumers turn to alternative payment options

## INDUSTRY PERFORMANCE

Traditional store cards lose ground to co-branded alternatives

Store Cards are losing ground toward more versatile payments methods

## WHAT'S NEXT

Store cards could still unlock opportunities through increased personalisation

Store cards as a tool for brand loyalty and exclusivity

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## EXECUTIVE SUMMARY

A brighter outlook for 2025 as consumer confidence improves

## KEY DATA FINDINGS

## INDUSTRY PERFORMANCE

Economic recovery fuels growth in card issuance

Digital payments reshape the transaction landscape

Bre-B, transforming Colombia's payment ecosystem

## WHAT'S NEXT?

Debt cards set to play a growing role in the payments market

As consumer confidence returns the focus will shift towards the benefits offered by credit cards

Pre-paid cards still full of potential but store cards falling out of fashion

## COMPETITIVE LANDSCAPE

BanColombia remains on top with strong card portfolio

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Nu sees rapid growth by focusing on financial inclusion in Colombia

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