



**Euromonitor
International**

Financial Cards and Payments in Peru

March 2026

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

COMPETITIVE LANDSCAPE

Banco de Crédito del Perú leading issuer

Visa leading operator

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Credit Cards in Peru - Category analysis

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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

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

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

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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