



**Euromonitor
International**

Financial Cards and Payments in Chile

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EXECUTIVE SUMMARY

Financial cards in circulation rise in number amidst digital trends in 2025

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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

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WHAT'S NEXT?

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Smarter wallet integration and AI personalisation to impact credit cards

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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?

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COMPETITIVE LANDSCAPE

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