



Store Cards in Argentina

February 2026

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2025 DEVELOPMENTS

Charge cards remain niche, due to low levels of consumer appeal

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Personal charge cards offer a “status symbol” appeal to high-income consumers

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2025 DEVELOPMENTS

Growth in credit cards supported by consumers using this payment method to support living expenses

INDUSTRY PERFORMANCE

Consumers continue to rely on credit cards during times of financial instability

Players use promotional tactics to attract consumers to their credit cards

WHAT'S NEXT?

Credit cards will continue to grow thanks to consumers' ongoing needs

Dynamic limits: a new function launched by Prisma Payments that combines the limits of different credit cards

Further AI advances expected in credit card payments

COMPETITIVE LANDSCAPE

Visa remains as the main operator in credit cards, with Tarjeta Naranja the main issuer

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Debit cards see positive growth, albeit with transaction values lower than the previous year

INDUSTRY PERFORMANCE

More debit cards in circulation but with fewer transactions

Increasing merchant acceptance, virtual wallets, and lack of high denomination bills support use of debit cards

WHAT'S NEXT?

Lower use of physical debit cards expected over the forecast period, due to growth in immediate electronic transactions

Debit cards likely to be used more for cash withdrawals rather than as payment instruments

Debit card-based BNPL services set to become more popular and widely available

COMPETITIVE LANDSCAPE

Visa and Banco de la Nación Argentina remain major players in debit cards

Banco de la Provincia de Buenos Aires benefits from the success of its Cuenta DNI app

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Transaction values remain robust, while negative performance of open loop cards restricts overall cards in circulation

INDUSTRY PERFORMANCE

Open loop cards impacted by the cessation of the Previaje travel card

High penetration of virtual products in open loop cards, to suit the younger demographic of consumers

WHAT'S NEXT?

Closed loop pre-paid travel cards increasingly replaced by modern payment options

New regulation requiring faster payment terms to merchants creates a disincentive

Younger consumers will remain the main target audience of open loop pre-paid cards

COMPETITIVE LANDSCAPE

Nación Servicios is the main operator and issuer in closed loop pre-paid cards, and Mastercard is the leading operator in open loop pre-paid cards

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2025 DEVELOPMENTS

Consumer interest in store cards continues to decline

INDUSTRY PERFORMANCE

Retailers scale back investment in store cards in favour of more popular options

Store cards target a low-income segment in the interior of the country

WHAT'S NEXT?

Store cards likely to become increasingly absorbed by credit cards

Store cards will remain more concentrated in small towns in the interior of the country

Discounts and instalment plans will remain key drivers of store card usage

COMPETITIVE LANDSCAPE

Coto remains the only named player in store cards, with the remainder of share fragmented

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[Financial Cards and Payments in Argentina - Industry Overview](#)

EXECUTIVE SUMMARY

Positive growth in financial cards and payments, thanks to stabilising inflation and numbers of cards increasing

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

The number of cards in circulation is increasing, mainly due to debit and credit cards

Increased use of electronic wallets to the detriment of cash

Greater concentration in the private banking sector, with Mercado Pago advancing towards a banking license

WHAT'S NEXT?

Growth will continue for both physical and virtual cards, supported by increasing use of digital wallets

Open Finance System will enable easier access to various payment instruments

AI innovations set to revolutionise the entire payment system

COMPETITIVE LANDSCAPE

Banco de la Nación Argentina remains the leading issuer and Visa Inc remains the leading operator

Tarjeta Naranja and Ualá show dynamism

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