



**Euromonitor
International**

Debit Cards in Brazil

December 2024

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KEY DATA FINDINGS

2024 DEVELOPMENTS

- Charge cards are declining in popularity in the Brazilian market
- Digital banking solutions inspired by charge cards
- Focus on affluent consumers

PROSPECTS AND OPPORTUNITIES

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- Limited dynamism expected for charge cards
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The competition in commercial credit cards is intensifying
Operators and issuers focus on the travel segment

PROSPECTS AND OPPORTUNITIES

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

[Debit Cards in Brazil - Company Profile](#)

KEY DATA FINDINGS

2024 DEVELOPMENTS

- Debit card usage faces strong competition from Pix
- Fintechs are commercialising payment terminals (POS)
- Banks create their own marketplaces

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KEY DATA FINDINGS

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- Worker benefits segment is evolving
- Bolsa Família increases the average number of beneficiaries of the programme and the average amount paid
- Open loop pre-paid cards sees moderate growth for purposes beyond travel use

PROSPECTS AND OPPORTUNITIES

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[Store Cards in Brazil - Category analysis](#)

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2024 DEVELOPMENTS

- Grey area in regulation increases complaints from customers who feel wronged
- Store cards and co-branded cards target different types of clients
- Enhancing store cards with apps and loyalty integration

PROSPECTS AND OPPORTUNITIES

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