



# Pre-Paid Cards in Chile

January 2026

Table of Contents

Credit Cards in Chile - Category analysis

Credit Cards in Chile - Company Profile

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Credit cards' recovery gains momentum

### INDUSTRY PERFORMANCE

Convenience and attractive terms and offers boost credit card uptake and use

### WHAT'S NEXT?

Credit card transactions are set for growth as flexibility and rewards drive engagement

Pre-paid cards could constrain credit cards' growth

Smarter wallet integration and AI personalisation to impact credit cards

### COMPETITIVE LANDSCAPE

Visa enjoys strong partnerships and acceptance while Banco Santander invests in marketing and innovation

Mastercard is positioned as a key innovator while Banco de Chile leverages its high profile

### CATEGORY DATA

Table 1 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 2 - Credit Cards Transactions 2020-2025

Table 3 - Credit Cards in Circulation: % Growth 2020-2025

Table 4 - Credit Cards Transactions: % Growth 2020-2025

Table 5 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 6 - Commercial Credit Cards Transactions 2020-2025

Table 7 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 8 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 9 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 10 - Personal Credit Cards Transactions 2020-2025

Table 11 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 12 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 13 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 14 - Credit Cards: Number of Cards by Operator 2020-2024

Table 15 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 16 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 17 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 18 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 19 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 20 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 21 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 22 - Personal Credit Cards: Number of Cards by Operator 2020-2024

Table 23 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 24 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024

Table 25 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030

Table 26 - Forecast Credit Cards Transactions 2025-2030

Table 27 - Forecast Credit Cards in Circulation: % Growth 2025-2030

Table 28 - Forecast Credit Cards Transactions: % Growth 2025-2030

Table 29 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030

Table 30 - Forecast Commercial Credit Cards Transactions 2025-2030

Table 31 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030

Table 32 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030

Table 33 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030

Table 34 - Forecast Personal Credit Cards Transactions 2025-2030

Table 35 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030

Table 36 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

Debit Cards in Chile - Category analysis

Debit Cards in Chile - Company Profile

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

The category develops and grows amid easy access solutions

### INDUSTRY PERFORMANCE

Debit cards are increasingly used for everyday purchases

### WHAT'S NEXT?

Transactions to continue upward trajectory

Fraud concerns and stricter policies to shape user behaviour

Ley Fintech to increase finance and digital innovation

### COMPETITIVE LANDSCAPE

The competition in debit cards is intensifying

Operators and issuers continue to invest in their debit card portfolios

## CATEGORY DATA

Table 37 - Debit Cards: Number of Cards in Circulation 2020-2025

Table 38 - Debit Cards Transactions 2020-2025

Table 39 - Debit Cards in Circulation: % Growth 2020-2025

Table 40 - Debit Cards Transactions: % Growth 2020-2025

Table 41 - Debit Cards: Number of Cards by Issuer 2020-2024

Table 42 - Debit Cards: Number of Cards by Operator 2020-2024

Table 43 - Debit Cards Payment Transaction Value by Issuer 2020-2024

Table 44 - Debit Cards Payment Transaction Value by Operator 2020-2024

Table 45 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030

Table 46 - Forecast Debit Cards Transactions 2025-2030

Table 47 - Forecast Debit Cards in Circulation: % Growth 2025-2030

Table 48 - Forecast Debit Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

Pre-Paid Cards in Chile - Category analysis

Pre-Paid Cards in Chile - Company Profile

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Pre-paid cards in circulation and usage grow through digital developments

### INDUSTRY PERFORMANCE

Mobile payments and digital wallets drive dynamism in pre-paid cards

## WHAT'S NEXT?

Pre-paid transaction volumes set to continue recovery over the forecast period

MetroPago's launch set to help transform the open loop category

Financial inclusion and product innovation to expand to pre-paid cards' reach and challenge debit cards

## COMPETITIVE LANDSCAPE

AFT dominates closed loop pre-paid cards by offering the main transportation payment option

Strong leaders develop open loop pre-paid cards

## CATEGORY DATA

Table 49 - Pre-paid Cards: Number of Cards in Circulation 2020-2025

Table 50 - Pre-paid Cards Transactions 2020-2025

Table 51 - Pre-paid Cards in Circulation: % Growth 2020-2025

Table 52 - Pre-paid Cards Transactions: % Growth 2020-2025

Table 53 - Closed Loop Pre-paid Cards Transactions 2020-2025

Table 54 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 55 - Open Loop Pre-paid Cards Transactions 2020-2025

Table 56 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 57 - Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 58 - Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 59 - Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 60 - Pre-paid Cards Transaction Value by Operator 2020-2024

Table 61 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 62 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 63 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 64 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 65 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 66 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 67 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 68 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 69 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030

Table 70 - Forecast Pre-paid Cards Transactions 2025-2030

Table 71 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030

Table 72 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030

Table 73 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030

Table 74 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030

Table 75 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030

Table 76 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

Store Cards in Chile - Category analysis

Store Cards in Chile - Company Profile

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

The decline in store cards continues in 2025

### 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?

Store card circulation and transactions to continue to decline over the forecast period

Retailers to continue to shift towards wider-ranging loyalty schemes and digital payment options

## COMPETITIVE LANDSCAPE

Solventa Tarjetas and Empresas Hites drive store cards

Further consolidation of the competitive landscape of store cards

## CATEGORY DATA

Table 77 - Store Cards: Number of Cards in Circulation 2020-2025

Table 78 - Store Cards Transactions 2020-2025

Table 79 - Store Cards in Circulation: % Growth 2020-2025

Table 80 - Store Cards Transactions: % Growth 2020-2025

Table 81 - Store Cards: Number of Cards by Issuer 2020-2024

Table 82 - Store Cards: Payment Transaction Value by Issuer 2020-2024

Table 83 - Forecast Store Cards: Number of Cards in Circulation 2025-2030

Table 84 - Forecast Store Cards Transactions 2025-2030

Table 85 - Forecast Store Cards in Circulation: % Growth 2025-2030

Table 86 - Forecast Store Cards Transactions: % Growth 2025-2030

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

## EXECUTIVE SUMMARY

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

## KEY DATA FINDINGS

### 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

## MARKET INDICATORS

Table 87 - Number of POS Terminals: Units 2020-2025

Table 88 - Number of ATMs: Units 2020-2025

Table 89 - Value Lost to Fraud 2020-2025

Table 90 - Card Expenditure by Location 2025

Table 91 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 92 - Domestic versus Foreign Spend 2025

## MARKET DATA

Table 93 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 94 - Financial Cards by Category: Number of Accounts 2020-2025

Table 95 - Financial Cards Transactions by Category: Value 2020-2025

Table 96 - Financial Cards by Category: Number of Transactions 2020-2025

Table 97 - Consumer Payments by Category: Value 2020-2025

Table 98 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 99 - M-Commerce by Category: Value 2020-2025

Table 100 - M-Commerce by Category: % Value Growth 2020-2025

Table 101 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 102 - Financial Cards: Number of Cards by Operator 2020-2024

Table 103 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 104 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 105 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 106 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 107 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 108 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 109 - Forecast Consumer Payments by Category: Value 2025-2030

Table 110 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 111 - Forecast M-Commerce by Category: Value 2025-2030

Table 112 - Forecast M-Commerce by Category: % Value Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

## SOURCES

Summary 1 - Research Sources

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