



# Store Cards in Chile

January 2026

Table of Contents

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

## COUNTRY REPORTS DISCLAIMER

[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

### About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link [www.euromonitor.com/store-cards-in-chile/report](https://www.euromonitor.com/store-cards-in-chile/report).