



Store Cards in Chile

January 2026

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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

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INDUSTRY PERFORMANCE

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WHAT'S NEXT?

Transactions to continue upward trajectory

Fraud concerns and stricter policies to shape user behaviour

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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

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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

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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

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Partnerships with key actors offer share growth opportunities to Mercado Pago Emisora and Visa

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