



Charge Cards in Mexico

January 2026

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INDUSTRY PERFORMANCE

Credit card transactions boosted by expansion of financial inclusion

Retail events remain powerful drivers of growth

Traditional banks and neobanks increase dynamism in the financial ecosystem

WHAT'S NEXT?

Economic uncertainty and stabilised growth in credit transactions likely

AI-driven personalisation and fraud prevention will continue apace

Interest rate trends risk increased debts for some consumers

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Up Sí Vale penetrates thanks to presence in employee benefit programs

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Mexican economy sees some stagnation in 2025

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Cash usage starts to decline, boosting circulation of cards

Mexico's FinTech ecosystem is in a phase of strategic consolidation

Digital payments are on the rise

WHAT'S NEXT?

Steady growth likely for financial cards in the years ahead

E-commerce will continue to see growth

Digital innovation set to continue apace

COMPETITIVE LANDSCAPE

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