



Euromonitor
International

Financial Cards and Payments in Peru

March 2026

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EXECUTIVE SUMMARY

Surge in use of mobile wallets

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Continuing shift away from cash

Also shift from physical cards to digital

Regulatory changes establish card security improvements with two-factor authentication and also make credit card life insurance optional

WHAT'S NEXT?

Steady growth over forecast period

Launch of Interoperable Transport Card boosts usage of pre-paid transport cards

Banco Banco de la Nación (BN) debit cards boosts debit card spending

COMPETITIVE LANDSCAPE

Banco de Crédito del Perú leading issuer

Visa leading operator

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Continuing growth in credit cards in circulation, though lower than debit cards

Increasing number of transactions

WHAT'S NEXT?

Increasing competition and improving economy support growth in credit card spending

New regulations to improve card security encourage greater use of credit cards

Increasing competition from municipal savings banks

COMPETITIVE LANDSCAPE

Visa leading operator, but Procesos Medios de Pago (Mastercard) makes most gains

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Debit cards increasingly popular

INDUSTRY PERFORMANCE

Continuing shift away from cash benefits debit cards

Increasing number of transactions, as well as increasing average value

WHAT'S NEXT?

Debit cards register further growth, along with digital wallets

Increasing use of debit cards on public transport

Banco Banco de la Nación (BN) debit cards boosts debit card spending

COMPETITIVE LANDSCAPE

Visa leading operator, but Procesos Medios de Pago (Mastercard) makes most gains

Banco de Crédito del Perú leading issuer

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Increasing usage in 2025

INDUSTRY PERFORMANCE

Significant increase in number of cards in circulation

Closed loop register higher growth in transaction volumes

WHAT'S NEXT?

Moderate growth in transaction value over forecast period

Launch of Interoperable Transport Card boosts usage of transport cards

Shift from physical cards to digital cards

COMPETITIVE LANDSCAPE

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