Credit Cards in Peru

March 2026

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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

Pro Transporte leading operator in closed loop

Visa leading operator in open loop, with EEDE Tarjetas Peruanas Prepago leading issuer

CATEGORY DATA

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Financial Cards and Payments in Peru - Industry Overview

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

MARKET INDICATORS

MARKET DATA

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SOURCES

- 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.

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