

Credit Cards in Peru

Market Direction | 2025-01-21 | 27 pages | Euromonitor

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Report description:

Credit cards face a decline in cards in circulation and number of accounts in Peru in 2024, while transaction values fare better with a positive performance. Ultimately, credit cards face ongoing competition from other payment methods, such as debit cards and pre-paid cards, being options which do not incur high interest charges as per credit cards. Indeed, while the economy in Peru is improving, consumers remain cautious about over indebtedness and are prudent with their finances due to the pre...

Euromonitor International's Credit Card Transactions in Peru report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Commercial Credit Card Transactions, Personal Credit Card Transactions.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

- * Get a detailed picture of the Credit Card Transactions market;
- * Pinpoint growth sectors and identify factors driving change;
- * Understand the competitive environment, the market's major players and leading brands;
- * Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

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Table of Contents:

Credit Cards in Peru
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List Of Contents And Tables

CREDIT CARDS IN PERU

KEY DATA FINDINGS

2024 DEVELOPMENTS

Credit cards face ongoing competition from other payment methods, with high interest rates also remaining a deterrent
Rate of credit card default continues to increase, reducing struggling consumers' access to new lines of credit and personal loans
High competition continues among financial institutions, with a focus on promoting the greater use of credit cards and exclusive banking

PROSPECTS AND OPPORTUNITIES

Credit card usage will remain positive, thanks to an improving economy and possible decrease in interest rates
Incorporation of Municipal Savings Banks into the credit card market stimulates competition
Fintechs and electronic wallets contribute to developments in credit cards

CATEGORY DATA

- Table 1 Credit Cards: Number of Cards in Circulation 2019-2024
- Table 2 Credit Cards Transactions 2019-2024
- Table 3 Credit Cards in Circulation: % Growth 2019-2024
- Table 4 Credit Cards Transactions: % Growth 2019-2024
- Table 5 Commercial Credit Cards: Number of Cards in Circulation 2019-2024
- Table 6 Commercial Credit Cards Transactions 2019-2024
- Table 7 Commercial Credit Cards in Circulation: % Growth 2019-2024
- Table 8 Commercial Credit Cards Transactions: % Growth 2019-2024
- Table 9 Personal Credit Cards: Number of Cards in Circulation 2019-2024
- Table 10 □Personal Credit Cards Transactions 2019-2024
- Table 11 □Personal Credit Cards in Circulation: % Growth 2019-2024
- Table 12 □Personal Credit Cards Transactions: % Growth 2019-2024
- Table 13 □Credit Cards: Number of Cards by Issuer 2019-2023
- Table 14 □Credit Cards: Number of Cards by Operator 2019-2023
- Table 15 □Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 16 □Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 17 □Commercial Credit Cards: Number of Cards by Issuer 2019-2023
- Table 18 □Commercial Credit Cards: Number of Cards by Operator 2019-2023
- Table 19 □Commercial Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 20 □Commercial Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 21 □Personal Credit Cards: Number of Cards by Issuer 2019-2023
- Table 22 □Personal Credit Cards: Number of Cards by Operator 2019-2023
- Table 23 □Personal Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 24 □Personal Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 25 □Forecast Credit Cards: Number of Cards in Circulation 2024-2029
- Table 26 □Forecast Credit Cards Transactions 2024-2029
- Table 27 □Forecast Credit Cards in Circulation: % Growth 2024-2029
- Table 28 □Forecast Credit Cards Transactions: % Growth 2024-2029

Table 29 □Forecast Commercial Credit Cards: Number of Cards in Circulation 2024-2029

Table 30 □Forecast Commercial Credit Cards Transactions 2024-2029

Table 31 □Forecast Commercial Credit Cards in Circulation: % Growth 2024-2029

Table 32 □Forecast Commercial Credit Cards Transactions: % Growth 2024-2029

Table 33 □Forecast Personal Credit Cards: Number of Cards in Circulation 2024-2029

Table 34 □Forecast Personal Credit Cards Transactions 2024-2029

Table 35 □Forecast Personal Credit Cards in Circulation: % Growth 2024-2029

Table 36 □Forecast Personal Credit Cards Transactions: % Growth 2024-2029

FINANCIAL CARDS AND PAYMENTS IN PERU

EXECUTIVE SUMMARY

Financial cards and payments in 2024: The big picture

2024 key trends

Credit card late payment has increased due to economic difficulties experienced in the 2023 recession and high interest rates

Competitive landscape

What next for financial cards and payments?

MARKET INDICATORS

Table 37 Number of POS Terminals: Units 2019-2024

Table 38 Number of ATMs: Units 2019-2024

Table 39 Value Lost to Fraud 2019-2024

Table 40 Card Expenditure by Location 2024

Table 41 Financial Cards in Circulation by Type: % Number of Cards 2019-2024

Table 42 Domestic versus Foreign Spend 2024

MARKET DATA

Table 43 Financial Cards by Category: Number of Cards in Circulation 2019-2024

Table 44 Financial Cards by Category: Number of Accounts 2019-2024

Table 45 Financial Cards Transactions by Category: Value 2019-2024

Table 46 □Financial Cards by Category: Number of Transactions 2019-2024

Table 47 □Consumer Payments by Category: Value 2019-2024

Table 48 □Consumer Payments by Category: Number of Transactions 2019-2024

Table 49 □M-Commerce by Category: Value 2019-2024

Table 50 □M-Commerce by Category: % Value Growth 2019-2024

Table 51 □Financial Cards: Number of Cards by Issuer 2019-2023

Table 52 □Financial Cards: Number of Cards by Operator 2019-2023

Table 53 □Financial Cards: Card Payment Transactions Value by Operator 2019-2023

Table 54 □Financial Cards: Card Payment Transactions Value by Issuer 2019-2023

Table 55 □Forecast Financial Cards by Category: Number of Cards in Circulation 2024-2029

Table 56 □Forecast Financial Cards by Category: Number of Accounts 2024-2029

Table 57 □Forecast Financial Cards Transactions by Category: Value 2024-2029

Table 58 □Forecast Financial Cards by Category: Number of Transactions 2024-2029

Table 59 □Forecast Consumer Payments by Category: Value 2024-2029

Table 60 □Forecast Consumer Payments by Category: Number of Transactions 2024-2029

Table 61 □Forecast M-Commerce by Category: Value 2024-2029

Table 62 □Forecast M-Commerce by Category: % Value Growth 2024-2029

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SOURCES

Summary 1 Research Sources

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