Chile Cards and Payments Market - Size, Share, Development, Growth and Forecast to 2020

Description: The study is based on extensive secondary and primary research. The various sources studied during the secondary research include websites of payment/banking/industry associations, industry regulatory bodies, banks, and card issuers. The primary research included in-depth interviews with industry experts and key opinion leaders.

Chile cards and payments market overview.

In terms of number of cards in circulation, the Chilean payment cards market grew at a CAGR of 7.9% during the period 2012-2014 and it is expected to further grow over the forecast period, but at a lower pace. The volume and value of transactions made by payment cards in Chile grew at a healthy pace during the review period. The growth of the Chile card payments market will be driven by the growth of retail sector, an increasing market for online and mobile commerce, expansion of ATMs and POS terminals, growing disposable income and greater acceptance of payment cards in the country. Also branchless banking model implemented by banks in Chile is expected to increase the growth of card-based payments.

Debit card dominated the Chilean card payments is terms of number of transactions and value of transactions. Debit card penetration per 100 inhabitants increased from 86 in 2012 to 102 in 2014. The growth of the debit card was fueled by consumer perceptions that they provide control on spending, and is safe to use. Debit cards are used by consumers to shop at retail outlets, withdraw cash from ATMs and make online payments. Banco del Estado de Chile was the leading bank in terms of the number of debit cards issued in 2014, accounting for around one third of the total number of debit cards issued in Chile.

The credit card penetration per 100 inhabitants increased from 36 in 2012 to 38 in 2014. Penetration is further expected to increase to 45 cards per 100 inhabitants by 2020. Credit cards are primarily used by consumers at POS terminals for retail purchases, rather than for cash withdrawals at ATMs. Visa was the leading scheme in the credit card market in 2014.

Report Coverage


Key players in the Chile cards and payments market:

Banco del Estado de Chile
Banco de Chile
Banco de Crédito e Inversiones
Banco Santander Chile

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