



Euromonitor
International

Charge Cards in Colombia

January 2026

Table of Contents

2025 DEVELOPMENTS

Charge cards remain a niche area of the market

CATEGORY DATA

- Table 1 - Charge Cards: Number of Cards in Circulation 2020-2025
- Table 2 - Charge Cards Transactions 2020-2025
- Table 3 - Charge Cards in Circulation: % Growth 2020-2025
- Table 4 - Charge Cards Transactions: % Growth 2020-2025
- Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2020-2025
- Table 6 - Commercial Charge Cards Transactions 2020-2025
- Table 7 - Commercial Charge Cards in Circulation: % Growth 2020-2025
- Table 8 - Commercial Charge Cards Transactions: % Growth 2020-2025
- Table 9 - Personal Charge Cards: Number of Cards in Circulation 2020-2025
- Table 10 - Personal Charge Cards Transactions 2020-2025
- Table 11 - Personal Charge Cards in Circulation: % Growth 2020-2025
- Table 12 - Personal Charge Cards Transactions: % Growth 2020-2025
- Table 13 - Charge Cards: Number of Cards by Issuer 2020-2024
- Table 14 - Charge Cards: Number of Cards by Operator 2020-2024
- Table 15 - Charge Cards Payment Transaction Value by Issuer 2020-2024
- Table 16 - Charge Cards Payment Transaction Value by Operator 2020-2024
- Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2020-2024
- Table 18 - Commercial Charge Cards: Number of Cards by Operator 2020-2024
- Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2020-2024
- Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2020-2024
- Table 21 - Personal Charge Cards: Number of Cards by Issuer 2020-2024
- Table 22 - Personal Charge Cards: Number of Cards by Operator 2020-2024
- Table 23 - Personal Charge Cards Transaction Value by Issuer 2020-2024
- Table 24 - Personal Charge Cards Transaction Value by Operator 2020-2024
- Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2025-2030
- Table 26 - Forecast Charge Cards Transactions 2025-2030
- Table 27 - Forecast Charge Cards in Circulation: % Growth 2025-2030
- Table 28 - Forecast Charge Cards Transactions: % Growth 2025-2030
- Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2025-2030
- Table 30 - Forecast Commercial Charge Cards Transactions 2025-2030
- Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2025-2030
- Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2025-2030
- Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2025-2030
- Table 34 - Forecast Personal Charge Cards Transactions 2025-2030
- Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2025-2030
- Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

KEY DATA FINDINGS

2025 DEVELOPMENTS

Consumers turn to credit cards for security, convenience and added benefits

INDUSTRY PERFORMANCE

Colombia's credit card market rebounds in 2025

Credit card transactions increase thanks to the rise of digital wallets and contactless payments

WHAT'S NEXT?

The future of credit cards set to focus on expansion, innovation, and inclusion

AI's set to play a growing role in expanding credit access and security

Regulatory and security changes force banks to replace card plastics

COMPETITIVE LANDSCAPE

BanColombia and Visa lead the credit cards market with a focus on financial inclusion and added value

Nu making waves with new and differentiated offerings

CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 38 - Credit Cards Transactions 2020-2025

Table 39 - Credit Cards in Circulation: % Growth 2020-2025

Table 40 - Credit Cards Transactions: % Growth 2020-2025

Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 42 - Commercial Credit Cards Transactions 2020-2025

Table 43 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 44 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 45 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 46 - Personal Credit Cards Transactions 2020-2025

Table 47 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 48 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 49 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 50 - Credit Cards: Number of Cards by Operator 2020-2024

Table 51 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 52 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 54 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 57 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 58 - Personal Credit Cards: Number of Cards by Operator 2020-2024

Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024

Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030

Table 62 - Forecast Credit Cards Transactions 2025-2030

Table 63 - Forecast Credit Cards in Circulation: % Growth 2025-2030

Table 64 - Forecast Credit Cards Transactions: % Growth 2025-2030

Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030

Table 66 - Forecast Commercial Credit Cards Transactions 2025-2030

Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030

Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030

Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030

Table 70 - Forecast Personal Credit Cards Transactions 2025-2030

Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030

Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

[Debit Cards in Colombia - Company Profile](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Debit card use and acceptance continues to grow in Colombia

INDUSTRY PERFORMANCE

Debit card adoption in Colombia is growing
Card transactions rise fuelled by e-commerce and wider access to card payments

WHAT'S NEXT?

Debit cards are adapting to a new payment ecosystem
BanColombia reinvents its debit card to compete with neobank
Bre-B: the instant payment system reshaping Colombia's financial landscape

COMPETITIVE LANDSCAPE

BanColombia and MasterCard lead the debit card market
Nu making waves with its customer-centric value proposition

CATEGORY DATA

- Table 73 - Debit Cards: Number of Cards in Circulation 2020-2025
- Table 74 - Debit Cards Transactions 2020-2025
- Table 75 - Debit Cards in Circulation: % Growth 2020-2025
- Table 76 - Debit Cards Transactions: % Growth 2020-2025
- Table 77 - Debit Cards: Number of Cards by Issuer 2020-2024
- Table 78 - Debit Cards: Number of Cards by Operator 2020-2024
- Table 79 - Debit Cards Payment Transaction Value by Issuer 2020-2024
- Table 80 - Debit Cards Payment Transaction Value by Operator 2020-2024
- Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030
- Table 82 - Forecast Debit Cards Transactions 2025-2030
- Table 83 - Forecast Debit Cards in Circulation: % Growth 2025-2030
- Table 84 - Forecast Debit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Pre-Paid Cards in Colombia - Category analysis](#)

[Pre-Paid Cards in Colombia - Company Profile](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Pre-paid cards remain relevant despite increasing competition

INDUSTRY PERFORMANCE

Closed-loop pre-paid cards gain ground as open-loop cards lose relevance

WHAT'S NEXT?

The use of pre-paid cards set to continue expanding in the coming years
Crypto presents opportunities for the growth of pre-paid cards

New payment alternatives are being explored in the country's public transportation systems

COMPETITIVE LANDSCAPE

Mass transit systems and family compensation funds are the largest issuers of pre-paid cards in the country.

CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2020-2025

Table 86 - Pre-paid Cards Transactions 2020-2025

Table 87 - Pre-paid Cards in Circulation: % Growth 2020-2025

Table 88 - Pre-paid Cards Transactions: % Growth 2020-2025

Table 89 - Closed Loop Pre-paid Cards Transactions 2020-2025

Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 91 - Open Loop Pre-paid Cards Transactions 2020-2025

Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 94 - Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 95 - Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 96 - Pre-paid Cards Transaction Value by Operator 2020-2024

Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030

Table 106 - Forecast Pre-paid Cards Transactions 2025-2030

Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030

Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030

Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030

Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030

Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030

Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Store Cards in Colombia - Category analysis](#)

[Store Cards in Colombia - Company Profile](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Store cards under threat as consumers turn to alternative payment options

INDUSTRY PERFORMANCE

Traditional store cards lose ground to co-branded alternatives

Store Cards are losing ground toward more versatile payments methods

WHAT'S NEXT

Store cards could still unlock opportunities through increased personalisation

Store cards as a tool for brand loyalty and exclusivity

Limited utility and declining relevance push store cards out of consumer portfolios

COMPETITIVE LANDSCAPE

Store cards remain a loyalty tool for major retailers in Colombia

Ara and BBVA launch co-branded credit card

CATEGORY DATA

Table 113 - Store Cards: Number of Cards in Circulation 2020-2025

Table 114 - Store Cards Transactions 2020-2025

Table 115 - Store Cards in Circulation: % Growth 2020-2025

Table 116 - Store Cards Transactions: % Growth 2020-2025

Table 117 - Store Cards: Number of Cards by Issuer 2020-2024

Table 118 - Store Cards: Payment Transaction Value by Issuer 2020-2024

Table 119 - Forecast Store Cards: Number of Cards in Circulation 2025-2030

Table 120 - Forecast Store Cards Transactions 2025-2030

Table 121 - Forecast Store Cards in Circulation: % Growth 2025-2030

Table 122 - Forecast Store Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Financial Cards and Payments in Colombia - Industry Overview](#)

EXECUTIVE SUMMARY

A brighter outlook for 2025 as consumer confidence improves

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Economic recovery fuels growth in card issuance

Digital payments reshape the transaction landscape

Bre-B, transforming Colombia's payment ecosystem

WHAT'S NEXT?

Debt cards set to play a growing role in the payments market

As consumer confidence returns the focus will shift towards the benefits offered by credit cards

Pre-paid cards still full of potential but store cards falling out of fashion

COMPETITIVE LANDSCAPE

BanColombia remains on top with strong card portfolio

Payment networks driving loyalty and adoption in Colombia

Nu sees rapid growth by focusing on financial inclusion in Colombia

MARKET INDICATORS

Table 123 - Number of POS Terminals: Units 2020-2025

Table 124 - Number of ATMs: Units 2020-2025

Table 125 - Value Lost to Fraud 2020-2025

Table 126 - Card Expenditure by Location 2025

Table 127 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 128 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 129 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 130 - Financial Cards by Category: Number of Accounts 2020-2025

Table 131 - Financial Cards Transactions by Category: Value 2020-2025

Table 132 - Financial Cards by Category: Number of Transactions 2020-2025

Table 133 - Consumer Payments by Category: Value 2020-2025

Table 134 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 135 - M-Commerce by Category: Value 2020-2025

Table 136 - M-Commerce by Category: % Value Growth 2020-2025

Table 137 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 138 - Financial Cards: Number of Cards by Operator 2020-2024

Table 139 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 140 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 141 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 142 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 143 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 144 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 145 - Forecast Consumer Payments by Category: Value 2025-2030

Table 146 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 147 - Forecast M-Commerce by Category: Value 2025-2030

Table 148 - Forecast M-Commerce by Category: % Value Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

SOURCES

Summary 1 - Research Sources

About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **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.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/charge-cards-in-colombia/report.