



**Euromonitor
International**

Debit Cards in Colombia

January 2026

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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

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KEY DATA FINDINGS

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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
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2025 DEVELOPMENTS

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INDUSTRY PERFORMANCE

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WHAT'S NEXT?

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Store cards under threat as consumers turn to alternative payment options

INDUSTRY PERFORMANCE

Traditional store cards lose ground to co-branded alternatives

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WHAT'S NEXT

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

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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

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