



**Euromonitor
International**

Pre-Paid Cards in Brazil

December 2024

Table of Contents

KEY DATA FINDINGS

2024 DEVELOPMENTS

- Charge cards are declining in popularity in the Brazilian market
- Digital banking solutions inspired by charge cards
- Focus on affluent consumers

PROSPECTS AND OPPORTUNITIES

- Artificial intelligence likely to combat fraud
- Limited dynamism expected for charge cards
- Exclusive and emotional benefits to build loyalty

CATEGORY DATA

- Table 1 - Charge Cards: Number of Cards in Circulation 2019-2024
- Table 2 - Charge Cards Transactions 2019-2024
- Table 3 - Charge Cards in Circulation: % Growth 2019-2024
- Table 4 - Charge Cards Transactions: % Growth 2019-2024
- Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2019-2024
- Table 6 - Commercial Charge Cards Transactions 2019-2024
- Table 7 - Commercial Charge Cards in Circulation: % Growth 2019-2024
- Table 8 - Commercial Charge Cards Transactions: % Growth 2019-2024
- Table 9 - Personal Charge Cards: Number of Cards in Circulation 2019-2024
- Table 10 - Personal Charge Cards Transactions 2019-2024
- Table 11 - Personal Charge Cards in Circulation: % Growth 2019-2024
- Table 12 - Personal Charge Cards Transactions: % Growth 2019-2024
- Table 13 - Charge Cards: Number of Cards by Issuer 2019-2023
- Table 14 - Charge Cards: Number of Cards by Operator 2019-2023
- Table 15 - Charge Cards Payment Transaction Value by Issuer 2019-2023
- Table 16 - Charge Cards Payment Transaction Value by Operator 2019-2023
- Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2019-2023
- Table 18 - Commercial Charge Cards: Number of Cards by Operator 2019-2023
- Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2019-2023
- Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2019-2023
- Table 21 - Personal Charge Cards: Number of Cards by Issuer 2019-2023
- Table 22 - Personal Charge Cards: Number of Cards by Operator 2019-2023
- Table 23 - Personal Charge Cards Transaction Value by Issuer 2019-2023
- Table 24 - Personal Charge Cards Transaction Value by Operator 2019-2023
- Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2024-2029
- Table 26 - Forecast Charge Cards Transactions 2024-2029
- Table 27 - Forecast Charge Cards in Circulation: % Growth 2024-2029
- Table 28 - Forecast Charge Cards Transactions: % Growth 2024-2029
- Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2024-2029
- Table 30 - Forecast Commercial Charge Cards Transactions 2024-2029
- Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2024-2029
- Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2024-2029
- Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2024-2029
- Table 34 - Forecast Personal Charge Cards Transactions 2024-2029
- Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2024-2029
- Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2024-2029

KEY DATA FINDINGS

2024 DEVELOPMENTS

Credit card transactions grow even as the government implements actions to mitigate household debt
The competition in commercial credit cards is intensifying
Operators and issuers focus on the travel segment

PROSPECTS AND OPPORTUNITIES

Co-branded credit cards between issuing banks and retailers expected to decline
Artificial intelligence and machine learning set to revolutionise fraud prevention
Use of digital wallets likely to increase amongst older populations

CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2019-2024
Table 38 - Credit Cards Transactions 2019-2024
Table 39 - Credit Cards in Circulation: % Growth 2019-2024
Table 40 - Credit Cards Transactions: % Growth 2019-2024
Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2019-2024
Table 42 - Commercial Credit Cards Transactions 2019-2024
Table 43 - Commercial Credit Cards in Circulation: % Growth 2019-2024
Table 44 - Commercial Credit Cards Transactions: % Growth 2019-2024
Table 45 - Personal Credit Cards: Number of Cards in Circulation 2019-2024
Table 46 - Personal Credit Cards Transactions 2019-2024
Table 47 - Personal Credit Cards in Circulation: % Growth 2019-2024
Table 48 - Personal Credit Cards Transactions: % Growth 2019-2024
Table 49 - Credit Cards: Number of Cards by Issuer 2019-2023
Table 50 - Credit Cards: Number of Cards by Operator 2019-2023
Table 51 - Credit Cards Payment Transaction Value by Issuer 2019-2023
Table 52 - Credit Cards Payment Transaction Value by Operator 2019-2023
Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2019-2023
Table 54 - Commercial Credit Cards: Number of Cards by Operator 2019-2023
Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2019-2023
Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2019-2023
Table 57 - Personal Credit Cards: Number of Cards by Issuer 2019-2023
Table 58 - Personal Credit Cards: Number of Cards by Operator 2019-2023
Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2019-2023
Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2019-2023
Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2024-2029
Table 62 - Forecast Credit Cards Transactions 2024-2029
Table 63 - Forecast Credit Cards in Circulation: % Growth 2024-2029
Table 64 - Forecast Credit Cards Transactions: % Growth 2024-2029
Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2024-2029
Table 66 - Forecast Commercial Credit Cards Transactions 2024-2029
Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2024-2029
Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2024-2029
Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2024-2029
Table 70 - Forecast Personal Credit Cards Transactions 2024-2029
Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2024-2029
Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2024-2029

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

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

KEY DATA FINDINGS

2024 DEVELOPMENTS

Debit card usage faces strong competition from Pix
Fintechs are commercialising payment terminals (POS)
Banks create their own marketplaces

PROSPECTS AND OPPORTUNITIES

Regulation on the use of credit cards in sports betting expected to favour the use of debit cards
More debit cards being used for public transportation
Commercial debit cards in decline

CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2019-2024
Table 74 - Debit Cards Transactions 2019-2024
Table 75 - Debit Cards in Circulation: % Growth 2019-2024
Table 76 - Debit Cards Transactions: % Growth 2019-2024
Table 77 - Debit Cards: Number of Cards by Issuer 2019-2023
Table 78 - Debit Cards: Number of Cards by Operator 2019-2023
Table 79 - Debit Cards Payment Transaction Value by Issuer 2019-2023
Table 80 - Debit Cards Payment Transaction Value by Operator 2019-2023
Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2024-2029
Table 82 - Forecast Debit Cards Transactions 2024-2029
Table 83 - Forecast Debit Cards in Circulation: % Growth 2024-2029
Table 84 - Forecast Debit Cards Transactions: % Growth 2024-2029

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

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

KEY DATA FINDINGS

2024 DEVELOPMENTS

Worker benefits segment is evolving
Bolsa Família increases the average number of beneficiaries of the programme and the average amount paid
Open loop pre-paid cards sees moderate growth for purposes beyond travel use

PROSPECTS AND OPPORTUNITIES

Benefits for formal workers focused on mobility and health expected to grow
Brazilians are still resistant to using gift cards, but the segment has growth potential
Pre-paid transportation cards set to lose ground to debit and credit card payments

CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2019-2024
Table 86 - Pre-paid Cards Transactions 2019-2024
Table 87 - Pre-paid Cards in Circulation: % Growth 2019-2024
Table 88 - Pre-paid Cards Transactions: % Growth 2019-2024
Table 89 - Closed Loop Pre-paid Cards Transactions 2019-2024
Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2019-2024
Table 91 - Open Loop Pre-paid Cards Transactions 2019-2024
Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2019-2024

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2019-2023

Table 94 - Pre-paid Cards: Number of Cards by Operator 2019-2023

Table 95 - Pre-paid Cards Transaction Value by Issuer 2019-2023

Table 96 - Pre-paid Cards Transaction Value by Operator 2019-2023

Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023

Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2019-2023

Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2019-2023

Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2019-2023

Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023

Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2019-2023

Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2019-2023

Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2019-2023

Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2024-2029

Table 106 - Forecast Pre-paid Cards Transactions 2024-2029

Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2024-2029

Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2024-2029

Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2024-2029

Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2024-2029

Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2024-2029

Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2024-2029

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

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

KEY DATA FINDINGS

2024 DEVELOPMENTS

- Grey area in regulation increases complaints from customers who feel wronged
- Store cards and co-branded cards target different types of clients
- Enhancing store cards with apps and loyalty integration

PROSPECTS AND OPPORTUNITIES

- Power battle between sports betting and retail sparking debates
- The strength of ecosystems for store cards
- Facial biometrics expected to grow

CATEGORY DATA

Table 113 - Store Cards: Number of Cards in Circulation 2019-2024

Table 114 - Store Cards Transactions 2019-2024

Table 115 - Store Cards in Circulation: % Growth 2019-2024

Table 116 - Store Cards Transactions: % Growth 2019-2024

Table 117 - Store Cards: Number of Cards by Issuer 2019-2023

Table 118 - Store Cards: Payment Transaction Value by Issuer 2019-2023

Table 119 - Forecast Store Cards: Number of Cards in Circulation 2024-2029

Table 120 - Forecast Store Cards Transactions 2024-2029

Table 121 - Forecast Store Cards in Circulation: % Growth 2024-2029

Table 122 - Forecast Store Cards Transactions: % Growth 2024-2029

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

EXECUTIVE SUMMARY

- Financial cards and payments in 2024: The big picture
- 2024 key trends

Betting platforms impact families' financial management
Competitive landscape
What next for financial cards and payments?

MARKET INDICATORS

Table 123 - Number of POS Terminals: Units 2019-2024
Table 124 - Number of ATMs: Units 2019-2024
Table 125 - Value Lost to Fraud 2019-2024
Table 126 - Card Expenditure by Location 2024
Table 127 - Financial Cards in Circulation by Type: % Number of Cards 2019-2024
Table 128 - Domestic versus Foreign Spend 2024

MARKET DATA

Table 129 - Financial Cards by Category: Number of Cards in Circulation 2019-2024
Table 130 - Financial Cards by Category: Number of Accounts 2019-2024
Table 131 - Financial Cards Transactions by Category: Value 2019-2024
Table 132 - Financial Cards by Category: Number of Transactions 2019-2024
Table 133 - Consumer Payments by Category: Value 2019-2024
Table 134 - Consumer Payments by Category: Number of Transactions 2019-2024
Table 135 - M-Commerce by Category: Value 2019-2024
Table 136 - M-Commerce by Category: % Value Growth 2019-2024
Table 137 - Financial Cards: Number of Cards by Issuer 2019-2023
Table 138 - Financial Cards: Number of Cards by Operator 2019-2023
Table 139 - Financial Cards: Card Payment Transactions Value by Operator 2019-2023
Table 140 - Financial Cards: Card Payment Transactions Value by Issuer 2019-2023
Table 141 - Forecast Financial Cards by Category: Number of Cards in Circulation 2024-2029
Table 142 - Forecast Financial Cards by Category: Number of Accounts 2024-2029
Table 143 - Forecast Financial Cards Transactions by Category: Value 2024-2029
Table 144 - Forecast Financial Cards by Category: Number of Transactions 2024-2029
Table 145 - Forecast Consumer Payments by Category: Value 2024-2029
Table 146 - Forecast Consumer Payments by Category: Number of Transactions 2024-2029
Table 147 - Forecast M-Commerce by Category: Value 2024-2029
Table 148 - Forecast M-Commerce by Category: % Value Growth 2024-2029

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/pre-paid-cards-in-brazil/report.