



Capital
Buenos Aires

Population
47.0M

Time zone
GMT -3

Currency
ARS
Argentine peso

ARGENTINA

Top E-commerce Industries



Electronics
(26.2%)



Fashion
(22.9%)



Hobby & Leisure
(18.9%)

Top 20 Websites include

Wikipedia, Mercado Libre, Youtube, Instagram, Facebook, Twitter, El Cronista, Infobae, TyC Sports, Pinterest, Ámbito, Fútbol Libre TV, Meteored, ESPN, Página 12, NotiTimba, Ruta1000, Netflix, Loterías Mundiales, Ole

Top Content Categories



News/Sports

8 out of top twenty are News/Sports websites,
70.5M search website per month



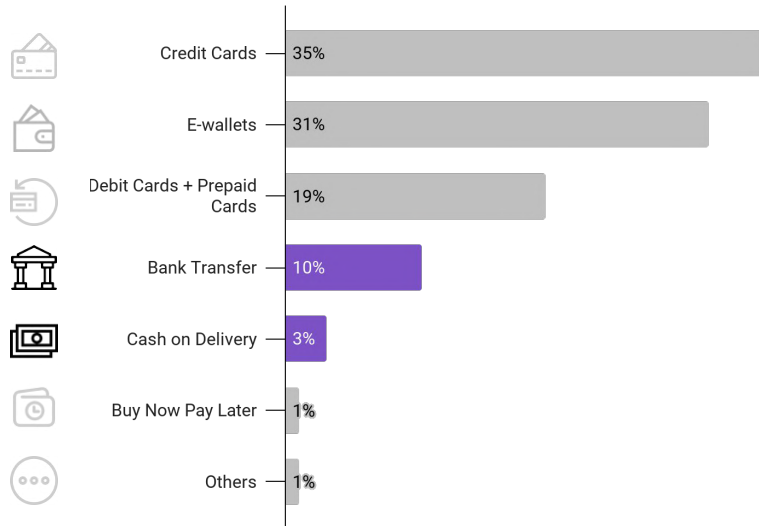
Lottery-related websites

3 out of top twenty are Lottery websites
15.7M search website per month



PAYMENTS METHODS. ARGENTINA

Popularity of e-commerce payment methods



Market Projection

Argentina offers unique challenges and opportunities for fintech companies. Despite economic instability and high inflation, the market shows strong growth in e-commerce, driven by innovative payment solutions

15.9%

Annual CAGR growth rate of Digital Payments during 2024–2029

\$140.8B

Anticipated Digital Payments transaction value in 2028 compared to current \$67.3B

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Statista, Oct 2024



LPM ADOPTION. ARGENTINA



Method	Bank Transfer
Type	Bank transfer
Category	Bank
Payments	Yes
Disbursements	Yes
Authorization speed	Instant
Refunds	Yes
Available with	Galicia, Santander, BBVA, Macro, Uala, SUPERVIELLE, WILO Bank, ICBC, Banco Ciudad, Banco Nacio, CREDICOOP, fintechs, e-commerce, government

Bank transfers are a widely used payment method in Argentina, facilitated by traditional institutions like Banco Galicia and Santander, as well as digital-first platforms like Ualá. These services provide seamless online and mobile banking solutions, enabling users to transfer funds, pay bills, and manage both personal and business transactions efficiently.

Reasons for Popularity

-  **Broad Accessibility:** With 78% of Argentinians owning a bank account, transfers are supported by major banks and innovative fintech platforms, ensuring widespread availability
-  **Efficiency:** Instant transfers are possible via services like CBU/alias or DEBIN, allowing users to move funds securely within seconds, reducing transaction times significantly
-  **Diverse Use Cases:** Bank transfers are widely accepted for bill payments, e-commerce purchases, and business transactions, making them a versatile and reliable option across Argentina's economy



10% of e-commerce payment methods




LPM ADOPTION. ARGENTINA



Method	Pago Fácil
Type	Cash-in
Category	Offline
Payments	Yes
Disbursements	No
Authorization speed	Instant
Refunds	Yes
Available with	Banks & Fintechs, convenience stores, post offices, lottery agencies

Pago Fácil operates a vast network of over 10,000 payment points across Argentina, offering cash payment solutions for utility bills, taxes, online purchases, and more. These payment points are conveniently located in supermarkets, convenience stores, pharmacies, and dedicated Pago Fácil branches, ensuring accessibility in both urban and rural areas.

Reasons for Popularity

-  **Extensive Network:** Over 10,000 payment points nationwide, including supermarkets, pharmacies, and convenience stores, ensuring widespread accessibility in both urban and rural areas
-  **Cash-Centric Services:** Facilitates essential transactions like utility bill payments, mobile recharges, and online purchase settlements, catering to Argentina's significant cash-based economy (~40% of total payments)
-  **Trusted Brand:** Ranked 2nd most influential national brand and 12th overall in Argentina (Ipsos), reflecting strong consumer trust and reliance






LPM ADOPTION. ARGENTINA



Method	Rapipago
Type	Cash-in
Category	Offline
Payments	Yes
Disbursements	No
Authorization speed	Instant
Refunds	Yes
Available with	Banks & Fintechs, convenience stores, post offices, lottery agencies

Rapipago is a prominent cash payment service in Argentina, enabling users to pay bills and make online purchase payments at over 6,000 locations nationwide.

Reasons for Popularity

-  **Widespread Accessibility:** With more than 6,000 payment locations across Argentina, including branch offices and associated stores, Rapipago ensures convenient access for users nationwide
-  **Cash-Based Transactions:** Catering to Argentina's significant cash economy, Rapipago allows users to make payments without the need for a bank account or credit card, aligning with local payment preferences
-  **Versatile Payment Options:** Rapipago supports a variety of transactions, including utility bill payments, online shopping payments, and other services, enhancing its appeal among consumers seeking flexible payment solutions

