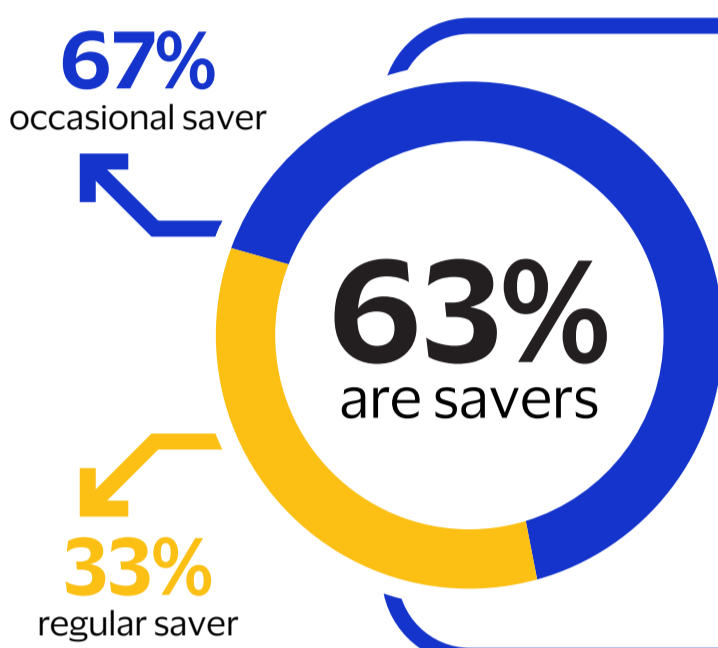
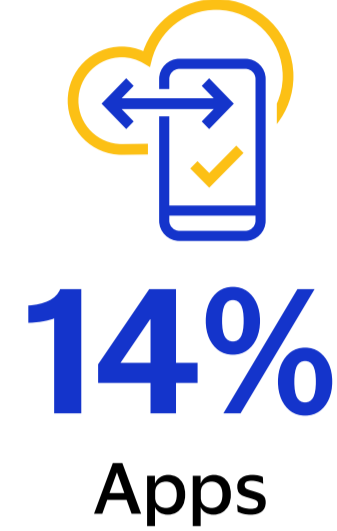


# How do Latin American consumers receive, save, invest and spend their money?



In Latin America and the Caribbean, many factors go into consumers when deciding how to receive and spend their money. Tackling inflation has been a constant challenge for them, and the mission to balance household bills and savings has required them to adapt their spending attitudes and behaviors.

## HOW LATIN AMERICAN CONSUMERS RECEIVE THEIR MONEY?



### ARE LATIN-AMERICANS ABLE TO SAVE MONEY?

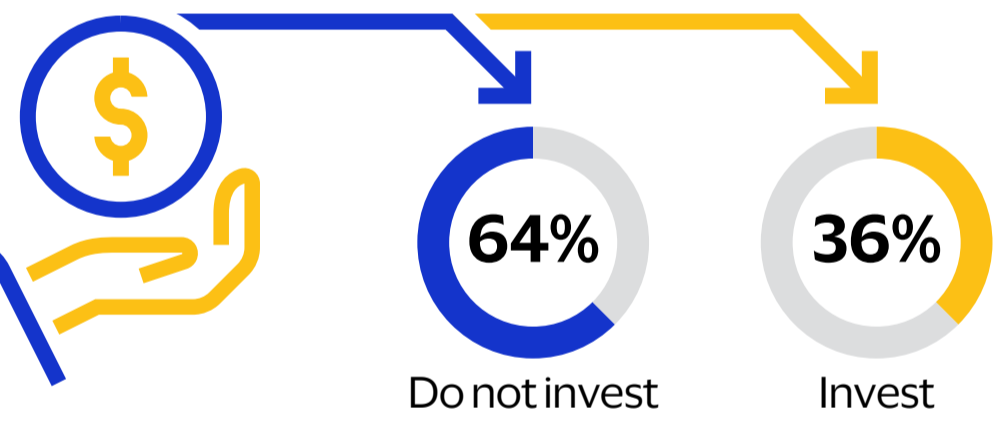
Nearly **4 out of 10** consumers say **they do not save**, considering that their income barely meets or falls short of their regular expenses.

## HOW ARE THEY SAVING THEIR MONEY?

	ARGENTINA	BRASIL	MEXICO	CHILE	COLOMBIA	PERU	COSTA RICA	DOM. REP.
1°	38% USD	49% Bank Account	50% Cash	51% Bank Account	55% Cash	44% Cash	48% Bank Account	50% Cash
2°	35% Cash	39% Apps	39% Bank Account	38% Cash	37% Apps	42% Bank Account	38% Cash	48% Bank Account
3°	33% Fixed-term deposits	27% Cash	36% Apps	23% Apps	35% Bank Account	24% Apps	32% Apps	11% Fixed-term deposits

## HOW DO THEY INVEST THEIR MONEY?

Investors profile



	ARGENTINA	BRASIL	MEXICO	CHILE	COLOMBIA	PERU	COSTA RICA	DOM. REP.
1°	43% Fixed-term deposits	35% Fixed-term deposits	36% Investment fund	36% Investment fund	30% Investment fund	28% Small businesses	31% Investment fund	24% Cryptos
2°	39% USD	30% Investment fund	23% App interest	31% Fixed-term deposits	29% Cryptos	25% Fixed-term deposits	24% Fixed-term deposits	18% Real estate
3°	34% Cryptos	26% App interest	19% Fixed-term deposits	18% Cryptos	23% USD	20% Cryptos	23% USD	17% Loan money with interest

## Visa is here to help you

Contact your Visa account executive to learn how we can help you understand the consumer trends and facilitate commerce and businesses by providing a secure and seamless payment experience.



**Source:**  
Visa LAC Usage and Attitude Study commissioned to Maru. September 2022.  
Target: General population 16+. High, Medium, Med-Low Socioeconomic levels  
Sample: 14,000 consumers in 8 LAC Markets.

### ABOUT VISA:

Visa (NYSE: V) is a world leader in digital payments, facilitating transactions through financial institutions, and government entities across more than 200 countries and territories each year. Our mission is to connect the world through the most innovative, convenient, reliable and secure payments network, enabling individuals, businesses and economies to thrive. We believe that economies that include everyone everywhere, uplift everyone everywhere and see access as foundational to the future of money movement. Learn more at Visa.com.

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