

Banking and Finance News

The Central Bank of Paraguay establishes new limits on card use fees

Through Resolution No. 7, Minute No. 11, dated March 13, 2025 (the "Resolution"), the Central Bank of Paraguay established new caps on the fees applied for payment intermediation services made through credit or debit cards. This measure aims to align the Paraguayan market with international practices and promote financial inclusion.

According to the Resolution, the new limits will be applied gradually:

- I. From July 1, 2025, the maximum fee will be 4% for credit cards and 3% for debit cards.
- II. As of July 1, 2026, these caps will be reduced to 3% for credit cards and 2% for debit cards.

The decision is based on a technical analysis that identified current rates as being above regional standards. The reduction in commissions seeks to benefit businesses, especially small ones, by allowing them to access to electronic payment methods at lower costs, which could translate into more competitive prices for consumers.

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