

# The payments industry in Colombia: Status and future developments

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**Resumen:**

Colombia is transitioning to a less cash-intensive economy, driven by significant changes in the electronic payments industry. Nevertheless, challenges such as coordination failures, market segmentation and lack of interoperability persist. This paper discusses how the Central Bank of Colombia is proactively addressing these issues through the regulation and consolidation of the fast payments ecosystem. The goal is to make electronic payments widely available for day-to-day transactions by achieving high interoperability between payment service providers and capitalising on network and scale efficiencies. Additionally, the central bank is experimenting with new technologies, such as distributed ledger technology, which may enhance financial and payment market infrastructures in the future.

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