



Scaling sales with 400k+ monthly transactions: How a retail leader reinvented closed-loop credit

Chile | eMACH.ai Cards

Client overview

A leading retail clothing chain in Chile operates over **100+ stores** and serves nearly **300k active** clients. It processed transaction volumes over 400k+ per month in 2024. To drive sales within its own business, the company offers a closed-loop credit card exclusively for purchases in its stores. This approach aligns with its target audience, who have low credit limits and do not require open-loop cards. By maintaining a light business model with low fixed costs, the retailer has successfully navigated challenges, including the pandemic, while ensuring sustained growth through controlled credit offerings.

Challenges

Need for future-ready technology supporting regulatory compliance, multi-currency, multi-country to expand across Latin America, and unified global retail platform integration



Leveraging global synergies through pre-tested integrations with platforms like Shopify or other standard sales systems and national banks and trusted solutions to enable rapid deployment



Handling high and growing transaction volumes with stable, seamless operations across 109 stores using closed-loop cards

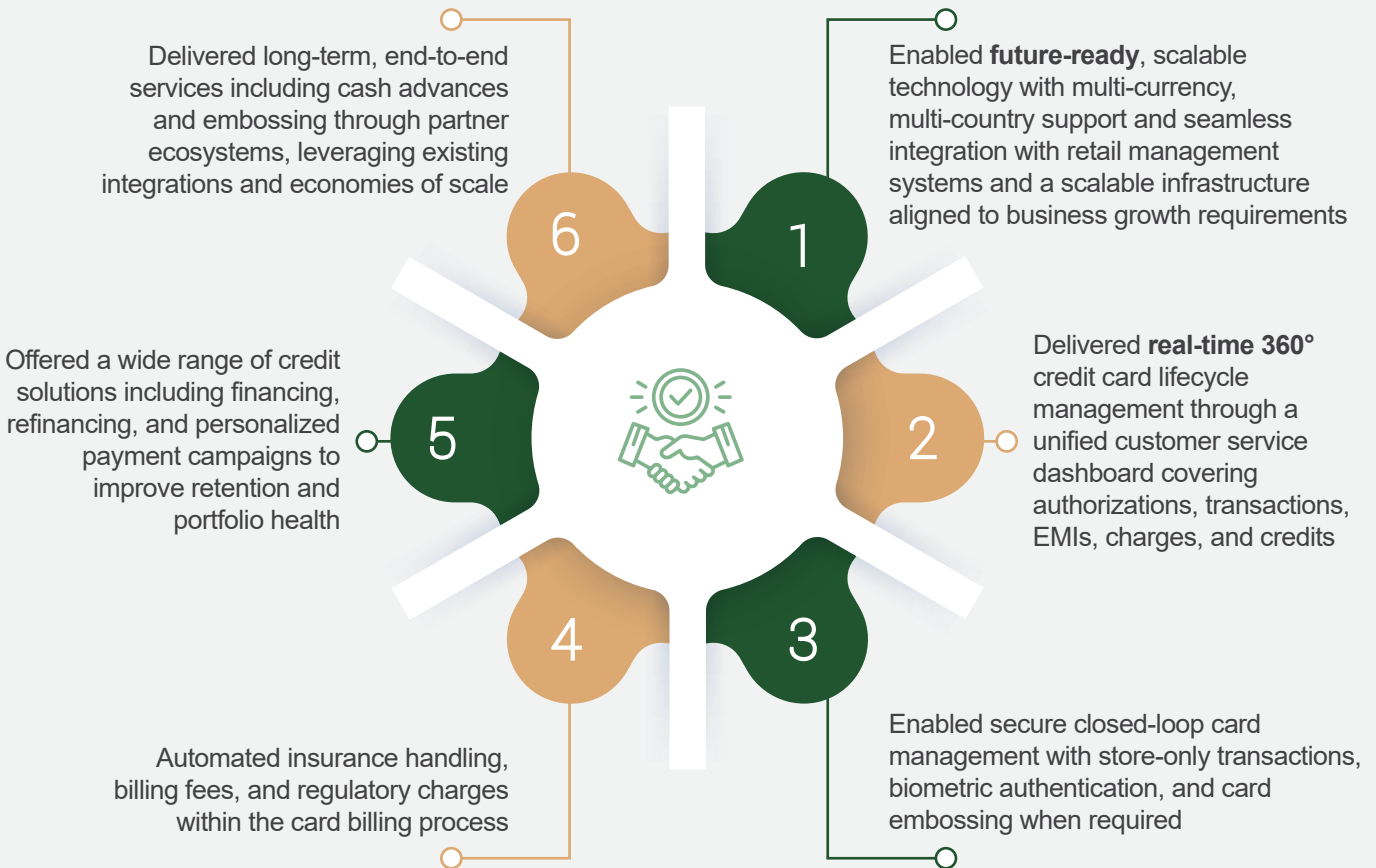


Delivering a full-service, cost-effective solution by reducing dependency on multiple vendors and leveraging existing alliances









Solution

The retailer implemented **eMACH.ai** Cards solution to modernize its closed-loop credit ecosystem, enabling scalable, compliant, and high-volume card operations across its retail network.



Metrics at a glance

 <p>Reduced the processing time by half</p>	 <p>Processing over 400k+ of transactions per month</p>	 <p>Peak monthly volumes of nearly 300k active clients</p>
 <p>Fully Implemented in 12 months, including the migration process</p>	 <p>Streamlined processes to handle growing transaction volumes with ease</p>	 <p>On-demand scalability and faster go-to-market supporting long-term growth</p>



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