



Euromonitor
International

Charge Cards in Taiwan

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Charge cards remain favoured for their exclusive benefits

INDUSTRY PERFORMANCE

Charge card circulation rises amid attractive reward systems, digital payments and youth engagement

Charge card transactions surge

WHAT'S NEXT?

Charge card transactions poised for robust growth, driven by government-led push towards cashless economy

Charge cards will continue to play niche and specialised role

Adoption of contactless payments will accelerate, due to public transit integration

COMPETITIVE LANDSCAPE

American Express remains leading issuer while Citibank makes strides through customer-centric innovation

Diners Club operates in specialised niche

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[Credit Cards in Taiwan - Company Profile](#)

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2025 DEVELOPMENTS

Credit card transactions surge on back of rise of e-commerce, travel and contactless payments

INDUSTRY PERFORMANCE

Modest growth in circulation, driven by e-commerce and incentives

Credit card transactions surge amid e-commerce boom, rebound in overseas travel and contactless adoption

WHAT'S NEXT?

Cash-light economy and contactless technology to boost credit card transactions

Expansion of digital-only banks and integrated financial platforms

Integration with transit systems and digital wallets to drive usage

COMPETITIVE LANDSCAPE

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Debit card usage climbs as digital payments go mainstream

INDUSTRY PERFORMANCE

Digital adoption fuels debit card usage

Modest growth in debit card transactions, driven by digital integration

WHAT'S NEXT?

National digital wallet and contactless infrastructure will drive future debit card growth

Fraud prevention and enhanced security features will boost debit card confidence

Growing financial inclusion and youth-focused debit cards

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2025 DEVELOPMENTS

Pre-paid cards surge as open loop payments go mainstream

INDUSTRY PERFORMANCE

Pre-paid cards gain ground, driven by open loop flexibility

Open loop transactions continue to rise

WHAT'S NEXT?

Pre-paid card transactions will continue to rise, driven by government push towards cashless society and digital inclusion initiatives

TWQR integration will accelerate pre-paid card usage

Contactless payment expansion in transit systems to drive usage among commuters

COMPETITIVE LANDSCAPE

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2025 DEVELOPMENTS

Financial Cards and Payments in Taiwan - Industry Overview

EXECUTIVE SUMMARY

Taiwan accelerates cashless future, alongside surge in financial card usage

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Government-led digitalisation boosts card adoption, with open loop pre-paid cards remaining especially prominent

Everyday convenience and smart infrastructure drive usage

Young consumers drive growth, assisted by ongoing rollout of open banking

WHAT'S NEXT?

Digitalisation and changing consumer habits will drive card adoption

Continued innovation from digital-first players, with focus on personalisation

E-commerce and government initiatives will fuel growth

COMPETITIVE LANDSCAPE

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