



Euromonitor
International

Credit Cards in Taiwan

March 2026

Table of Contents

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

CATEGORY DATA

Table 1 - Charge Cards: Number of Cards in Circulation 2020-2025
Table 2 - Charge Cards Transactions 2020-2025
Table 3 - Charge Cards in Circulation: % Growth 2020-2025
Table 4 - Charge Cards Transactions: % Growth 2020-2025
Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2020-2025
Table 6 - Commercial Charge Cards Transactions 2020-2025
Table 7 - Commercial Charge Cards in Circulation: % Growth 2020-2025
Table 8 - Commercial Charge Cards Transactions: % Growth 2020-2025
Table 9 - Personal Charge Cards: Number of Cards in Circulation 2020-2025
Table 10 - Personal Charge Cards Transactions 2020-2025
Table 11 - Personal Charge Cards in Circulation: % Growth 2020-2025
Table 12 - Personal Charge Cards Transactions: % Growth 2020-2025
Table 13 - Charge Cards: Number of Cards by Issuer 2020-2024
Table 14 - Charge Cards: Number of Cards by Operator 2020-2024
Table 15 - Charge Cards Payment Transaction Value by Issuer 2020-2024
Table 16 - Charge Cards Payment Transaction Value by Operator 2020-2024
Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2020-2024
Table 18 - Commercial Charge Cards: Number of Cards by Operator 2020-2024
Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2020-2024
Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2020-2024
Table 21 - Personal Charge Cards: Number of Cards by Issuer 2020-2024
Table 22 - Personal Charge Cards: Number of Cards by Operator 2020-2024
Table 23 - Personal Charge Cards Transaction Value by Issuer 2020-2024
Table 24 - Personal Charge Cards Transaction Value by Operator 2020-2024
Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2025-2030
Table 26 - Forecast Charge Cards Transactions 2025-2030
Table 27 - Forecast Charge Cards in Circulation: % Growth 2025-2030
Table 28 - Forecast Charge Cards Transactions: % Growth 2025-2030
Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2025-2030
Table 30 - Forecast Commercial Charge Cards Transactions 2025-2030
Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2025-2030

Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2025-2030

Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2025-2030

Table 34 - Forecast Personal Charge Cards Transactions 2025-2030

Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2025-2030

Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Credit Cards in Taiwan - Category analysis](#)

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

KEY DATA FINDINGS

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

CTBC continues as leading issuer while HSBC drives growth through new initiatives

Operators focus on usability, rewards, and customer experience

CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 38 - Credit Cards Transactions 2020-2025

Table 39 - Credit Cards in Circulation: % Growth 2020-2025

Table 40 - Credit Cards Transactions: % Growth 2020-2025

Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 42 - Commercial Credit Cards Transactions 2020-2025

Table 43 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 44 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 45 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 46 - Personal Credit Cards Transactions 2020-2025

Table 47 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 48 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 49 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 50 - Credit Cards: Number of Cards by Operator 2020-2024

Table 51 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 52 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 54 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 57 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 58 - Personal Credit Cards: Number of Cards by Operator 2020-2024

Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024
Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030
Table 62 - Forecast Credit Cards Transactions 2025-2030
Table 63 - Forecast Credit Cards in Circulation: % Growth 2025-2030
Table 64 - Forecast Credit Cards Transactions: % Growth 2025-2030
Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030
Table 66 - Forecast Commercial Credit Cards Transactions 2025-2030
Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030
Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030
Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030
Table 70 - Forecast Personal Credit Cards Transactions 2025-2030
Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030
Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Debit Cards in Taiwan - Category analysis](#)

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

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

COMPETITIVE LANDSCAPE

Leading issuer Cathy gains solidifies its position

Visa focuses on partnerships while Mastercard invests in security innovation

CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2020-2025
Table 74 - Debit Cards Transactions 2020-2025
Table 75 - Debit Cards in Circulation: % Growth 2020-2025
Table 76 - Debit Cards Transactions: % Growth 2020-2025
Table 77 - Debit Cards: Number of Cards by Issuer 2020-2024
Table 78 - Debit Cards: Number of Cards by Operator 2020-2024
Table 79 - Debit Cards Payment Transaction Value by Issuer 2020-2024
Table 80 - Debit Cards Payment Transaction Value by Operator 2020-2024
Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030
Table 82 - Forecast Debit Cards Transactions 2025-2030
Table 83 - Forecast Debit Cards in Circulation: % Growth 2025-2030
Table 84 - Forecast Debit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Pre-Paid Cards in Taiwan - Category analysis](#)

KEY DATA FINDINGS

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

FETC leads closed loop pre-paid cards

EasyCard dominates open loop variants

CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2020-2025

Table 86 - Pre-paid Cards Transactions 2020-2025

Table 87 - Pre-paid Cards in Circulation: % Growth 2020-2025

Table 88 - Pre-paid Cards Transactions: % Growth 2020-2025

Table 89 - Closed Loop Pre-paid Cards Transactions 2020-2025

Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 91 - Open Loop Pre-paid Cards Transactions 2020-2025

Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 94 - Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 95 - Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 96 - Pre-paid Cards Transaction Value by Operator 2020-2024

Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030

Table 106 - Forecast Pre-paid Cards Transactions 2025-2030

Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030

Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030

Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030

Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030

Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030

Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

EasyCard is leading issuer as HSBC and iPASS Corp gain traction

Visa continues as leading operator

MARKET INDICATORS

Table 113 - Number of POS Terminals: Units 2020-2025

Table 114 - Number of ATMs: Units 2020-2025

Table 115 - Value Lost to Fraud 2020-2025

Table 116 - Card Expenditure by Location 2025

Table 117 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 118 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 119 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 120 - Financial Cards by Category: Number of Accounts 2020-2025

Table 121 - Financial Cards Transactions by Category: Value 2020-2025

Table 122 - Financial Cards by Category: Number of Transactions 2020-2025

Table 123 - Consumer Payments by Category: Value 2020-2025

Table 124 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 125 - M-Commerce by Category: Value 2020-2025

Table 126 - M-Commerce by Category: % Value Growth 2020-2025

Table 127 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 128 - Financial Cards: Number of Cards by Operator 2020-2024

Table 129 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 130 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 131 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 132 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 133 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 134 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 135 - Forecast Consumer Payments by Category: Value 2025-2030

Table 136 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 137 - Forecast M-Commerce by Category: Value 2025-2030

Table 138 - Forecast M-Commerce by Category: % Value Growth 2025-2030

SOURCES

Summary 1 - Research Sources

About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/credit-cards-in-taiwan/report.