



# Pre-Paid Cards in the Philippines

March 2026

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#### 2025 DEVELOPMENTS

Affluent focus keeps charge cards marginal

#### INDUSTRY PERFORMANCE

Charge cards remain niche with limited circulation

#### WHAT'S NEXT?

Significant development is unlikely over the forecast period

No major regulatory or institutional shifts expected

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[Credit Cards in the Philippines - Category analysis](#)

[Credit Cards in the Philippines - Company Profile](#)

#### KEY DATA FINDINGS

##### 2025 DEVELOPMENTS

Faster onboarding and lifestyle positioning lift credit card usage

##### INDUSTRY PERFORMANCE

Credit card acquisition and usage accelerate in 2025

Fraud remains rising challenge

##### WHAT'S NEXT?

Credit card transactions are set to rise over forecast period

Contactless and tokenised payments will accelerate usage while regulatory shifts reshape market

##### COMPETITIVE LANDSCAPE

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## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Debit cards gain everyday relevance beyond cash withdrawals

### INDUSTRY PERFORMANCE

Expansion in debit card access and cashless usage

Security remains a key issue in debit card usage

### WHAT'S NEXT?

Debit card transactions set to rise over forecast period, with digital banks driving innovation and inclusion

Government-linked debit cards to expand reach, while new products focus on luxury and sustainability

### COMPETITIVE LANDSCAPE

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## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Mobile wallets reshape the pre-paid card role

### INDUSTRY PERFORMANCE

Growth slows as shift towards mobile wallets continues

Open loop cards outperform their closed loop counterparts

### WHAT'S NEXT?

Pre-paid card transactions set to slow down over the forecast period

New entrants and fintech partnerships could diversify pre-paid card offerings

### COMPETITIVE LANDSCAPE

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### Financial Cards and Payments in the Philippines - Industry Overview

#### EXECUTIVE SUMMARY

Digital-first issuance lifts cards in circulation

#### KEY DATA FINDINGS

#### INDUSTRY PERFORMANCE

Credit and debit cards drive up number of cards in circulation

Product innovation and digital onboarding boost financial card usage.

Digital banks gain ground, improving financial inclusion

#### WHATS NEXT?

Cards in circulation will rise further in forecast period

Digitalisation and mobile wallets to drive progress

#### COMPETITIVE LANDSCAPE

BDO and Mastercard as leading players

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