



Pre-Paid Cards in China

January 2026

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Chinese consumers unconvinced by value of credit cards

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Credit card non-performing rate set to alleviate, while inbound travel card payments rise

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EXECUTIVE SUMMARY

Debit-led mobile payments drive progress, while credit and prepaid lose relevance

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Debit cards remain favoured within financial cards and payments

Credit cards and pre-paid cards continue to lose ground

Non-performing loan (NPL) rate of credit cards sees improvement, while international payments are easier for inbound tourists

WHAT'S NEXT?

Debit cards to remain on top

Credit cards will see positive growth in forecast period

Pre-paid cards will record slight improvement

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