



Euromonitor  
International

# Credit Cards in Taiwan

March 2026

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## Charge Cards in Taiwan - Company Profile

### 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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## 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 digitalonly banks and integrated financial platforms

Integration with transit systems and digital wallets to drive usage

### COMPETITIVE LANDSCAPE

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## KEY DATA FINDINGS

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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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## 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

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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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#### About Euromonitor International

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