Euromonitor International

Charge Cards in Taiwan, China

March 2026

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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
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Credit Cards in Taiwan, China - Category analysis

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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 digitalonly 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

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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

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Pre-Paid Cards in Taiwan, China - Category analysis

Pre-Paid Cards in Taiwan, China - Company Profile

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

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2025 DEVELOPMENTS

Financial Cards and Payments in Taiwan, China - 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
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