



**Euromonitor
International**

Debit Cards in Japan

November 2024

Table of Contents

KEY DATA FINDINGS

2024 DEVELOPMENTS

- The momentum of commercial credit cards continues
- Expansion of credit card use on the railways
- Initiatives to promote contactless or mobile payment by credit card

PROSPECTS AND OPPORTUNITIES

- Olive's rapid progress set to continue
- Surfing the tide of digitalisation
- Credit cards will be the key driver towards a cashless society

CATEGORY DATA

- Table 1 - Credit Cards: Number of Cards in Circulation 2019-2024
- Table 2 - Credit Cards Transactions 2019-2024
- Table 3 - Credit Cards in Circulation: % Growth 2019-2024
- Table 4 - Credit Cards Transactions: % Growth 2019-2024
- Table 5 - Commercial Credit Cards: Number of Cards in Circulation 2019-2024
- Table 6 - Commercial Credit Cards Transactions 2019-2024
- Table 7 - Commercial Credit Cards in Circulation: % Growth 2019-2024
- Table 8 - Commercial Credit Cards Transactions: % Growth 2019-2024
- Table 9 - Personal Credit Cards: Number of Cards in Circulation 2019-2024
- Table 10 - Personal Credit Cards Transactions 2019-2024
- Table 11 - Personal Credit Cards in Circulation: % Growth 2019-2024
- Table 12 - Personal Credit Cards Transactions: % Growth 2019-2024
- Table 13 - Credit Cards: Number of Cards by Issuer 2019-2023
- Table 14 - Credit Cards: Number of Cards by Operator 2019-2023
- Table 15 - Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 16 - Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 17 - Commercial Credit Cards: Number of Cards by Issuer 2019-2023
- Table 18 - Commercial Credit Cards: Number of Cards by Operator 2019-2023
- Table 19 - Commercial Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 20 - Commercial Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 21 - Personal Credit Cards: Number of Cards by Issuer 2019-2023
- Table 22 - Personal Credit Cards: Number of Cards by Operator 2019-2023
- Table 23 - Personal Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 24 - Personal Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 25 - Forecast Credit Cards: Number of Cards in Circulation 2024-2029
- Table 26 - Forecast Credit Cards Transactions 2024-2029
- Table 27 - Forecast Credit Cards in Circulation: % Growth 2024-2029
- Table 28 - Forecast Credit Cards Transactions: % Growth 2024-2029
- Table 29 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2024-2029
- Table 30 - Forecast Commercial Credit Cards Transactions 2024-2029
- Table 31 - Forecast Commercial Credit Cards in Circulation: % Growth 2024-2029
- Table 32 - Forecast Commercial Credit Cards Transactions: % Growth 2024-2029
- Table 33 - Forecast Personal Credit Cards: Number of Cards in Circulation 2024-2029
- Table 34 - Forecast Personal Credit Cards Transactions 2024-2029
- Table 35 - Forecast Personal Credit Cards in Circulation: % Growth 2024-2029
- Table 36 - Forecast Personal Credit Cards Transactions: % Growth 2024-2029

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

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

KEY DATA FINDINGS

2024 DEVELOPMENTS

Two types of debit cards in Japan, with branded debit becoming more popular due to its greater flexibility
Increase in debit cards as they prevent overspending and are easy to obtain
iPhone as a debit card contactless payment checkout device

PROSPECTS AND OPPORTUNITIES

Visa's focus on touch payments
The spread of virtual debit cards
The strong emergence of Olive

CATEGORY DATA

Table 37 - Debit Cards: Number of Cards in Circulation 2019-2024
Table 38 - Debit Cards Transactions 2019-2024
Table 39 - Debit Cards in Circulation: % Growth 2019-2024
Table 40 - Debit Cards Transactions: % Growth 2019-2024
Table 41 - Debit Cards: Number of Cards by Issuer 2019-2023
Table 42 - Debit Cards: Number of Cards by Operator 2019-2023
Table 43 - Debit Cards Payment Transaction Value by Issuer 2019-2023
Table 44 - Debit Cards Payment Transaction Value by Operator 2019-2023
Table 45 - Forecast Debit Cards: Number of Cards in Circulation 2024-2029
Table 46 - Forecast Debit Cards Transactions 2024-2029
Table 47 - Forecast Debit Cards in Circulation: % Growth 2024-2029
Table 48 - Forecast Debit Cards Transactions: % Growth 2024-2029

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

[Pre-Paid Cards in Japan - Company Profile](#)

KEY DATA FINDINGS

2024 DEVELOPMENTS

JR East aims to strengthen customer loyalty
Sales suspension of Suica and PASMO lifted
Tosho Cards and Quo Cards popular in merchant issued gift cards

PROSPECTS AND OPPORTUNITIES

Expansion of use of contactless credit cards expected on trains
Pre-paid cards could promote financial inclusion amongst older people
Pre-paid cards offer control over personal finances

CATEGORY DATA

Table 49 - Pre-paid Cards: Number of Cards in Circulation 2019-2024
Table 50 - Pre-paid Cards Transactions 2019-2024
Table 51 - Pre-paid Cards in Circulation: % Growth 2019-2024
Table 52 - Pre-paid Cards Transactions: % Growth 2019-2024
Table 53 - Closed Loop Pre-paid Cards Transactions 2019-2024
Table 54 - Closed Loop Pre-paid Cards Transactions: % Growth 2019-2024
Table 55 - Open Loop Pre-paid Cards Transactions 2019-2024
Table 56 - Open Loop Pre-paid Cards Transactions: % Growth 2019-2024

Table 57 - Pre-paid Cards: Number of Cards by Issuer 2019-2023

Table 58 - Pre-paid Cards: Number of Cards by Operator 2019-2023

Table 59 - Pre-paid Cards Transaction Value by Issuer 2019-2023

Table 60 - Pre-paid Cards Transaction Value by Operator 2019-2023

Table 61 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023

Table 62 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2019-2023

Table 63 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2019-2023

Table 64 - Closed Loop Pre-paid Cards Transaction Value by Operator 2019-2023

Table 65 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023

Table 66 - Open Loop Pre-paid Cards: Number of Cards by Operator 2019-2023

Table 67 - Open Loop Pre-paid Cards Transaction Value by Issuer 2019-2023

Table 68 - Open Loop Pre-paid Cards Transaction Value by Operator 2019-2023

Table 69 - Forecast Pre-paid Cards: Number of Cards in Circulation 2024-2029

Table 70 - Forecast Pre-paid Cards Transactions 2024-2029

Table 71 - Forecast Pre-paid Cards in Circulation: % Growth 2024-2029

Table 72 - Forecast Pre-paid Cards Transactions: % Growth 2024-2029

Table 73 - Forecast Closed Loop Pre-paid Cards Transactions 2024-2029

Table 74 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2024-2029

Table 75 - Forecast Open Loop Pre-paid Cards Transactions 2024-2029

Table 76 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2024-2029

[Store Cards in Japan - Category analysis](#)

[Store Cards in Japan - Company Profile](#)

KEY DATA FINDINGS

2024 DEVELOPMENTS

- Many affluent consumers still value Gaisho cards
- Gaisho cards are converting to co-branded credit cards
- Modernising Gaisho cards

PROSPECTS AND OPPORTUNITIES

- Number of affluent consumers set to increase in Japan
- Premium credit cards will also be a threat
- Emphasising emotional loyalty to retain consumers

CATEGORY DATA

Table 77 - Store Cards: Number of Cards in Circulation 2019-2024

Table 78 - Store Cards Transactions 2019-2024

Table 79 - Store Cards in Circulation: % Growth 2019-2024

Table 80 - Store Cards Transactions: % Growth 2019-2024

Table 81 - Store Cards: Number of Cards by Issuer 2019-2023

Table 82 - Store Cards: Payment Transaction Value by Issuer 2019-2023

Table 83 - Forecast Store Cards: Number of Cards in Circulation 2024-2029

Table 84 - Forecast Store Cards Transactions 2024-2029

Table 85 - Forecast Store Cards in Circulation: % Growth 2024-2029

Table 86 - Forecast Store Cards Transactions: % Growth 2024-2029

[Financial Cards and Payments in Japan - Industry Overview](#)

EXECUTIVE SUMMARY

- Financial cards and payments in 2024: The big picture
- 2024 key trends

The changing face of Gaisho cards
Competitive landscape
What next for financial cards and payments?

MARKET INDICATORS

- Table 87 - Number of POS Terminals: Units 2019-2024
- Table 88 - Number of ATMs: Units 2019-2024
- Table 89 - Value Lost to Fraud 2019-2024
- Table 90 - Card Expenditure by Location 2024
- Table 91 - Financial Cards in Circulation by Type: % Number of Cards 2019-2024
- Table 92 - Domestic versus Foreign Spend 2024

MARKET DATA

- Table 93 - Financial Cards by Category: Number of Cards in Circulation 2019-2024
- Table 94 - Financial Cards by Category: Number of Accounts 2019-2024
- Table 95 - Financial Cards Transactions by Category: Value 2019-2024
- Table 96 - Financial Cards by Category: Number of Transactions 2019-2024
- Table 97 - Consumer Payments by Category: Value 2019-2024
- Table 98 - Consumer Payments by Category: Number of Transactions 2019-2024
- Table 99 - M-Commerce by Category: Value 2019-2024
- Table 100 - M-Commerce by Category: % Value Growth 2019-2024
- Table 101 - Financial Cards: Number of Cards by Issuer 2019-2023
- Table 102 - Financial Cards: Number of Cards by Operator 2019-2023
- Table 103 - Financial Cards: Card Payment Transactions Value by Operator 2019-2023
- Table 104 - Financial Cards: Card Payment Transactions Value by Issuer 2019-2023
- Table 105 - Forecast Financial Cards by Category: Number of Cards in Circulation 2024-2029
- Table 106 - Forecast Financial Cards by Category: Number of Accounts 2024-2029
- Table 107 - Forecast Financial Cards Transactions by Category: Value 2024-2029
- Table 108 - Forecast Financial Cards by Category: Number of Transactions 2024-2029
- Table 109 - Forecast Consumer Payments by Category: Value 2024-2029
- Table 110 - Forecast Consumer Payments by Category: Number of Transactions 2024-2029
- Table 111 - Forecast M-Commerce by Category: Value 2024-2029
- Table 112 - Forecast M-Commerce by Category: % Value Growth 2024-2029

DISCLAIMER

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/debit-cards-in-japan/report.