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International

# Credit Cards in Japan

November 2024

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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

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

### KEY DATA FINDINGS

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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

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

KEY DATA FINDINGS

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

PROSPECTS AND OPPORTUNITIES

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