



財團聯合信用卡處理中心  
National Credit Card Center of R.O.C.

# 110 年度年報



## ANNUAL REPORT



## 目錄 Contents

### 05 壹、前言

### 11 貳、組織簡介

- 12 一、中心簡介
- 12 二、重大沿革
- 18 三、組織系統及員額概況
  - 18 | (一) 組織系統
  - 20 | (二) 員額概況
  - 21 | (三) 主管名錄
- 22 四、董監事名錄

### 23 參、業務經營及統計說明

- 24 一、授權轉接及清算作業
  - 24 | (一) 信用卡授權轉接中心業務
  - 26 | (二) 國內清算作業
  - 28 | (三) 會員機構發卡之國內、外交易清算作業
- 31 二、收單作業
  - 32 | (一) 特約商店型態及比例
  - 33 | (二) 特約商店分佈比例
  - 34 | (三) 簽帳端末機裝機狀況
- 35 三、共通性作業平臺
  - 35 | (一) 會員機構信用卡發卡業務
  - 36 | (二) 分期付款作業平臺
  - 38 | (三) 持卡人網路交易安全認證服務

|    |                               |
|----|-------------------------------|
|    | 39   ( 四 ) 刷卡優惠平台             |
|    | 40   ( 五 ) 信用卡 ATM 預借現金業務     |
|    | 41   ( 六 ) 紅利扣抵平台業務           |
|    | 41   ( 七 ) 政府規費相關業務           |
|    | 42   ( 八 ) 電子票證交易作業平台         |
|    | 44   ( 九 ) 小額支付平台             |
|    | 48   ( 十 ) 信用卡輔助持卡人身分驗證平台     |
| 49 | 四、詐欺防制作業                      |
|    | 50   ( 一 ) 風險特店管制暨沒收卡統計圖      |
|    | 51   ( 二 ) 國內發卡機構通報之詐欺交易型態分析圖 |

## 53 肆、業務績效

|    |              |
|----|--------------|
| 54 | 一、110 年度工作成果 |
| 64 | 二、未來展望       |

## 67 伍、年度中心大事紀

|    |               |
|----|---------------|
| 68 | 一、110 年度中心大事紀 |
| 82 | 二、活動紀事        |

## 87 附錄：會員機構名錄



# Contents

## 05 I. Chairman's Message

## 11 II. Introduction to National Credit Card Center

### 12 I. Introduction

### 12 II. History

### 19 III. Organizational Structure and Employees

#### 19 | (I) Organizational Structure

#### 20 | (II) Employees

#### 21 | (III) Executives

### 22 IV. Directors and Supervisors

## 23 III. Business Operation & Operating Results

### 24 I. Authorization Switching and Settlement Operation

#### 24 | (I) Credit Card Authorization Switching Center Operation

#### 26 | (II) Domestic Credit Card Interchange & Settlement

#### 28 | (III) Domestic and International Transaction Settlement for NCCC Member-issued Credit Cards

### 31 II. Acquiring Operation

#### 32 | (I) NCCC Merchant Categories and Percentage

#### 33 | (II) Distribution of NCCC Merchants

#### 34 | (III) Point of Sale Terminals

### 35 III. NCCC Common Operating Platforms

#### 35 | (I) Credit Card Issuing Business of NCCC Members

#### 36 | (II) Installment Payment Operating Platform

|    |  |
|----|--|
|    | 39   (III) Cardholders' Online Transaction Authentication Service                    |
|    | 39   (IV) Credit Card Purchase Transaction Benefit Platform                          |
|    | 40   (V) Credit Card ATM Cash Advance  |
|    | 41   (VI) Bonus Point Accumulation and Redemption Platform                           |
|    | 41   (VII) Government Fee Payment  |
|    | 42   (VIII) Electronic Stored Value Card Transaction Operation Platform              |
|    | 44   (IX) Small Ticket Platform  |
|    | 48   (X) Credit Card Holders Auxiliary Authentication Platform                       |
| 49 | IV. Fraud Prevention Operation   |
|    | 50   (I) Risk Merchant Control and Credit Card Confiscation                          |
|    | 51   (II) Analysis on Fraud Transaction Categories Reported by Domestic Card Issuers |

## 53 IV. Business Performance

|    |                               |
|----|-------------------------------|
| 54 | I. Major Achievements in 2021 |
| 64 | II. Future Prospects          |

## 67 V. Annual Events

|    |                         |
|----|-------------------------|
| 68 | I. Major Events in 2021 |
| 82 | II. Calendar of Events  |

## 87 Appendix: Directory of Members



# 壹 前言

## I Chairman's Message

民國 110 年隨著各國疫苗接種普及，生活與經濟活動逐漸恢復正常，且在各國央行寬鬆貨幣政策的助力下，全球經濟復甦態勢明顯，依國際貨幣基金組織（IMF）的「世界經濟展望」報告公布 110 年全球經濟成長率高達 5.9%，在全球經濟成長的帶動下，我國出口持續暢旺且民間投資增加，依行政院主計總處統計資料，我國 110 年經濟成長率達 6.28%，創下近十年新高。而在信用卡簽帳消費方面，自 5 月中旬起，指揮中心宣布全國疫情提升至三級警戒，民眾開始居家上班上課、減少社交活動，造成實體通路消費力道下降，而網路交易及宅經濟的爆發，挹注刷卡消費力道，在此消彼長的影響下，致使第二季信用卡簽帳金額略為下跌，但在政府及民眾共同努力防疫的成果下，疫情逐漸緩解，相關防疫措施隨之鬆綁，隨著各項振興方案的推行，民間消費動能逐步恢復，信用卡簽帳金額也較 109 年增加，根據金融監督管理委員會統計，110 年簽帳金額約新臺幣 3.1 兆，較 109 年新臺幣 3.01 兆成長約 2.9%，創下歷史次高水準。

本中心持續響應政府防疫、紓困及振興各項政策，在防疫措施上，本中心啟動分地辦公、輪流居家辦公，同時規劃建置行動辦公室，以更靈活與彈性的工作模式，預防疫情變化或其他不可預期的災變事故衝擊，以達永續營運目的。在紓困方面，為共體時艱並減輕特約商店營業壓力，持續免收商店服務費與 MPOS 設備使用費，並暫緩催收違約帳款等措施。於振興方面，配合政府推動「數位振興五倍券」活動，快速統整信用卡回饋作業原則，提供發卡機構與經濟部振興五倍券平台之系統串接服務，俾利民眾使用振興五倍券，並提升國內支付卡產業之處理效益。

為順應全球金融科技及支付產業發展趨勢，本中心持續深化金融創新服務，打造支付創新應用場景，優化系統平台功能與作業流程，同時強化資訊安全與風險控管，以完善國內支付卡產業環境，並持續落實防制洗錢與打擊資恐政策。

本中心持續推動國內自有支付卡品牌「TWIN Card（雙盈卡）」專案，並於 110 年獲主管機關核准辦理與美國發現金融服務公司（Discover Financial Services，DFS）合作，透過 DFS 全球網路與國際接軌，增加國人未來至國外消費的便利性，並積極與各信用卡機構洽商，打造最適合在臺灣生活使用的支付卡。



在創新支付服務及拓展應用場景上，本中心持續協助發卡機構導入本中心 **EMV 3DS** 安全認證服務平台，目前累計已有 **25** 家發卡機構完成上線，並規劃進階風險控管模組之功能優化，同時將本中心收單網路特店導入符合 **EMV 3DS** 交易，以提供更安全便利的網路付款服務。為提升特約商店資料儲存之安全性，本中心持續推廣 **Üny** 卡號綁定服務，拓展應用場景至保險公司續期投保及特約商店 **APP** 使用。另外也規劃 **Tap on/to Phone** 之 **Soft POS** 專案，導入手機感應收款 **APP**，特約商店於手機或平板安裝完 **APP** 後，即可成為受理感應付款的設備，以利支付設備普及化並加速建立支付生態圈。

在信用卡大數據方面，持續配合政府資料開放政策，提升資料品質並發展數據應用，本中心公開資料集皆符合白金標章認證標準，而為利使用者下載資料之便利性，建置 **Open API** 平台，提供符合國發會所提倡 **OAS ( Open Application Programming Interface Specification )** 標準之資料集，並協助金管會參與「**110** 年度政府資料開放獎勵活動」，榮獲金質獎第一組中央機關第 **1** 名。數據應用方面，本中心利用信用卡消費及偽冒提報等資料，建立詐欺風險偵測模型，並參加「**2021** 總統盃黑客松」展現對資料創新運用的重視並規劃導入實務應用，運用模型打擊盜刷犯罪。

在業務數位化上，本中心持續優化國內信用卡交易清算系統，調整為每日皆可接收並處理各參加機構之請款檔案，並將特店手續費及國內清算參加機構交換手續費，開立電子發票，由郵寄改為電子傳輸，以提升處理效率並節省作業成本。且為打造更方便的客戶服務環境，本中心整合電話、語音、官網、手機 **APP** 等多管道之客戶服務需求，並提供機器人 **QA** 客服，提供客戶更即時、更便利之服務體驗。

展望 **111** 年，疫情催化數位變革浪潮，強化數位能力勢在必行，各產業積極地進行數位轉型，尋求跨域創新的機會，朝線上線下交易虛實融合加值應用，創造數位服務新契機，本中心仍將致力於發展新興科技，優化整體支付卡產業環境，致力於為國人創造更多元的支付應用場景。此外，本中心也持續宣導金融知識與參與金融論壇講座並投入公益關懷社會，以善盡企業社會責任。





董事長 劉燈城

Chairman Teng Cheng Liu

In 2021, with the increasing vaccination rate worldwide, social and economic activities had been gradually returned to normal. Furthermore, facilitated by the quantitative easing (QE) policies adopted by central banks in different countries, the signs of global economic recovery were clear and visible. According to the “World Economic Outlook” published by International Monetary Fund (IMF), the global economic growth rate in 2021 reached as high as 5.9%. Driven by the promising performance in global economy, the export sector in Taiwan continued to thrive, and private fixed investments also picked up steam. The Directorate-General of Budget, Accounting and Statistics under the Executive Yuan estimated that the economic growth rate in Taiwan reached 6.28% in 2021, achieving a record high for the past decade.

In terms of credit card transaction volume, when the Central Epidemic Command Center (CECC) announced to raise the epidemic alert to Level 3 nationwide in mid-May, citizens in Taiwan began working from home, attending classes virtually and reducing their social activities, causing a decrease in the transaction volume for physical, brick-and-mortar merchants. On the other hand,

the booming online transactions, coupled with stay-at-home economy, boosted the growth of credit card transactions. As a consequence, credit card transaction volume saw a slight decline in Q2. Nevertheless, with the joint effort by the government and the people on epidemic prevention, the severity of the outbreak had been gradually contained. With the relaxation of relevant epidemic prevention measures and the implementation of various stimulus programs, the momentum in the private consumption had resumed, and the credit card transaction volume increased as compared to that recorded in 2020. According to the statistics released by the Financial Supervisory Commission (FSC), the credit card transaction volume was approximately NT\$3.1 trillion, hitting the 2nd highest in history and grew by approximately 2.9% as compared with the NT\$3.01 trillion registered in 2020.

The National Credit Card Center (hereinafter referred to as “NCCC” or “the Center”) had taken actions to aggressively respond to the government’s policies of epidemic prevention, relief measures and economic stimulus packages. In terms of epidemic prevention, NCCC arranged employees to work off-site and take turns to work from home, and planned for the establishment of a mobile office. The aforementioned measures taken by the NCCC aimed to mitigate the impacts brought about by the possible worsening of the pandemic or other unpredictable disasters in order to achieve the non-stop operations of the Center. As for the relief measures, to alleviate the hardships of the merchants, the Center continued to waive the service fees and MPOS equipment fees for the merchants and deferred the collection of default accounts. For economic stimulus measures, to support the “Digital Quintuple Stimulus Voucher” program promoted by the government, the Center promptly consolidated the operating guidelines of credit card cashback with the digital voucher. In this regard, NCCC served as a gateway by providing system interface between card issuers and the Quintuple Stimulus Voucher platform of the Ministry of Economic Affairs. By doing so, the Center brought convenience for citizens using the Quintuple Stimulus Vouchers and improved the processing efficacy of the domestic payment card industry.

To align with the global trend of Fintech and payment industry development, NCCC continued to focus on developing state-of-the-art financial services, creating innovative payment application scenarios, as well as optimizing system/platform functions and operating procedures. Moreover, the Center reinforced its information security and risk management to perfect the environment of domestic payment card industry and kept on implementing policies of anti-money laundering and countering the financing of terrorism.

In 2021, NCCC continued its efforts in promoting the “TWIN Card” project, Taiwan’s domestic payment card brand. The Center received approval from the competent authority to cooperate with Discover Financial Services (DFS), an American financial services company, to connect with the global network in order to provide convenience for domestic card holders when they used credit cards abroad. The Center also actively exchanged views with credit card issuers to create a payment card that was most suitable for people’s daily use in Taiwan.

With regard to providing innovative payment services and expanding application scenarios, NCCC continued to assist card issuers in introducing its EMV 3DS security authentication service platform. Up to the present, there are a total of 25 card issuers enrolled and go-live. The Center also

planned to optimize the functions of advanced risk control modules. Meanwhile, NCCC introduced EMV 3DS transactions for online acquiring merchants to provide safer and more convenient online payment services.

To improve the safety of data storage for merchants, NCCC continued promoting Üny card-on-file services and expanded the application scenario to the renewal of insurance policies with insurance companies and merchants' App. In addition, the Center also designed the Tap on/to Phone (a.k.a. SoftPOS project) App. The merchants would be able to accept contactless payment after the App was installed in their mobiles or tablets so as to facilitate the popularization of payment equipment and accelerate the establishment of the payment ecosystem.

Regarding the big data analytics of credit cards, in a continued effort to respond to the government's open data policy and to improve data quality for the development of big data applications, NCCC's open dataset fulfilled the platinum label standards. Furthermore, to facilitate data downloads for the users, the Center established an Open API platform to provide datasets that were in line with the OAS (Open Application Programming Interface Specification) standards. The Center also assisted FSC to participate in the "2021 Open Data Reward" and win the first prize of the Golden Quality Award among Central Agencies (as Group I). In terms of data applications, NCCC used credit card transaction and fraud transactions data to establish a fraud risk detection model. To demonstrate that innovative data utilization was highly valued, the Center participated in the "2021 Presidential Hackathon" with this detection model. The Center planned to further apply this model in practice for combatting fraud.

With regard to the digitalization of its regular business, NCCC strived to optimize domestic credit card settlement system. The major improvement was witnessed by a system adjustment that facilitated the receiving and processing of the invoice files from participating institutions on a daily basis. Another improvement was that the invoices of service fees charged to merchants as well as domestic interchange and reimbursement fees charged to participating institutions were processed from postal delivery to electronic transmission, thus improved the processing efficiency and saved the operating costs. Besides, to enhance the quality of customer service, NCCC integrated different channels for customer service, including telephone, phone voice, website, and mobile App. A Q&A chatbot customer services was also introduced for more instant and convenient service experiences for customers.

Looking into 2022, the Covid-19 pandemic will continue to drive digital reformation, necessitating the strengthening of digital capacity. Various types of industries are expected to actively carry out digital transformation, seeking cross-field innovative opportunities, and creating new digital service by focusing on the OMO value-added application. NCCC will be constantly committed to the development of emerging technologies, the optimization of overall payment card industry setting, and the creation of diverse payment application scenarios in the years to come. Last but not least, NCCC will continue to disseminate financial knowledge, participate in financial forums and seminars, contribute to public welfare, and implement its social responsibility.





## 貳 組織簡介



### Introduction to National Credit Card Center

## 一、中心簡介

### I. Introduction

本中心成立於民國 72 年，組織成立之初為「財團法人聯合簽帳卡處理中心」，民國 77 年為配合金融自由化 / 國際化，財政部修正「銀行辦理聯合簽帳卡業務管理要點」，將「聯合簽帳卡」改為「聯合信用卡」，本中心亦正式更名為「財團法人聯合信用卡處理中心」。

本中心為財團法人組織，屬非營利性之公益團體，依政府政策為信用卡國內清算及授權轉接中心，同時，以會員制方式提供會員發卡機構相關國際信用卡品牌授權及贊助、共用資訊系統及建置國內特約商店網路架構等集中化處理事宜。為促進國內支付卡產業之推展，實現無現金社會之宗旨，本中心亦致力於支付卡產業創新支付之業務推展。

NCCC was initially established as the “National Debit Card Center” in 1983. In 1988, responding to the trend of financial liberalization/internationalization, the Ministry of Finance amended the “Regulations Governing Banks Conducting National Debit Card Business” and transformed the “National Debit Card” into “National Credit Card”. Since then, NCCC’s name was officially changed to “National Credit Card Center.”

NCCC is a non-profit public interest entity and serves as a domestic settlement and authorization switching center for credit cards in accordance with the government policy. Meanwhile, NCCC established a membership system that provides card issuing members with centralized processing services, including international credit card brand licensing and sponsorship, shared information systems, as well as merchant network setup. With the aim to promote the development of the domestic payment card industry and achieve the goal of a cashless society, NCCC also strives to push forward innovative payment businesses for the payment card industry.

## 二、重大沿革

### II. History

民國 68 年 行政院經建會於民國 68 年 5 月通過「發行聯合簽帳卡作業方案」，規劃由銀行與信託公司合資成立「聯合簽帳卡處理中心」，並由財政部召集各金融機構共同會商簽帳卡作業方案。

1979 The Council for Economic Planning and Development, Executive Yuan, approved the “Proposal for Issuance of National Debit Card” in May 1979 and planned the establishment of the “National Debit Card Center” jointly formed by banks and investment and trust companies. The Ministry of Finance called upon a meeting that gathered all financial institutions to discuss the operating guidelines for the National Debit Card.

- 民國 70 年 1981 財政部頒布「銀行辦理聯合簽帳卡業務管理要點」，秉持「一人一卡、先存款後消費」之政策指導原則，邀集中央信託局等二十四家金融機構研商簽帳卡業務。  
The Ministry of Finance promulgated the “Regulations Governing Banks Conducting National Debit Card Business” to adopt the policy of “one person one card/deposit first/consumption afterward.” Also, the Ministry of Finance called upon a meeting that gathered 24 financial institutions, including Central Trust of China, to study and negotiate the debit card business.
- 民國 72 年 1983 財政部於 5 月函示修正「銀行辦理聯合簽帳卡業務管理要點」，期間改為「財團法人」制並由 7 家金融機構捐助基金，成立「財團法人聯合簽帳卡處理中心」，由國內發卡機構辦理簽帳卡業務，本中心負責集中清算，委託受理收單業務。  
The Ministry of Finance amended the “Regulations Governing Banks Conducting National Debit Card Business” in May, and the “foundation” system was adopted during the period for seven financial institutions to donate funds. The “National Debit Card Center” was established, the domestic card issuers commenced the debit card business, and the Center was responsible for the centralized settlement and was engaged in operating the debit card acquiring business.
- 民國 77 年 1988 配合金融自由化、國際化，及加強國人消費便利，核准發行「信用卡」，本中心正式更名為「財團法人聯合信用卡處理中心」。  
To accord with the trend of financial liberalization and internationalization and improve the consumption convenience for citizens in Taiwan, the Ministry of Finance approved the issuance of “credit cards.” As such, the Center’s name was formally changed to “National Credit Card Center.”
- 民國 78 年 1989 與 Visa 國際卡組織合作推出「Visa 國際信用卡」，正式開辦國際信用卡之國內清算業務。12 月成立「高雄辦事處」。  
NCCC cooperated with Visa International to introduce “Visa Credit Card,” and formally launched the domestic settlement business for international credit cards. The “Kaohsiung Office” was set up in December.
- 民國 80 年 1991 隨業務持續擴展，續與 Mastercard 國際卡組織在臺發行「Mastercard 國際信用卡」。  
NCCC subsequently partnered with Mastercard International and launched “Mastercard Credit Card” in Taiwan as the business continued growing.
- 民國 82 年 1993 因應中部地區業務發展需要，於 7 月成立「台中辦事處」。  
NCCC set up the “Taichung Office” in July to meet the need of business expansion in Central Taiwan.

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- 民國 83 年  
1994
- 將 JCB 國際卡組織引進臺灣，與本中心合作發行 JCB 卡，提供民眾多一種選擇，信用卡市場自此蓬勃發展。  
NCCC partnered with JCB International and introduced JCB Credit Card, providing another option for the general public in Taiwan; the credit card market has been vigorously growing since then.
- 民國 85 年  
1996
- 開放會員銀行自行收單作業，同時亦接受會員之委辦業務。  
The credit card acquiring market was opened; NCCC member banks were allowed to conduct acquiring business themselves. Also, NCCC accepted the member banks' outsourcing of acquiring business.
- 民國 86 年  
1997
- 與 Visa 國際卡組織合作建置全球第一套中文網際網路信用卡交易環境，及建置「聯合信用卡處理中心全球資訊網」提供全球卡片相關最新專業資訊情報。  
NCCC cooperated with Visa International in establishing the world-first Internet credit card transaction environment in the Chinese version and setting up a "National Credit Card Center Worldwide Information Website" that delivers the latest professional global payment card business information.
- 民國 89 年  
2000
- 完成自建信用卡國內清算處理系統。  
NCCC completed the self-built domestic settlement processing system for credit cards.
- 民國 91 年  
2002
- 配合政府政策規劃並建置「信用卡繳納綜所稅」、「臺北市民 e 點通」、「國民旅遊卡」等系統。  
In response to the government policy, NCCC planned and set up various operating systems, including "Individual Income Tax Payment by Credit Card," "Payments in Taipei e-services Online," as well as "National Travel Card Payment."
- 民國 93 年  
2004
- 配合政府政策建置「電子化政府多元付費共通作業平台」。  
In response to the government policy, NCCC set up the "Common Operating Platform for Various Fee Payments in e-government Services."
- 民國 96 年  
2007
- 為竭力保障信用卡持卡人及特約商店各項資訊安全性，進行相關控管作業，於民國 96 年取得 ISO27001 資訊安全認證。  
In making utmost efforts for protecting the information security of credit card holders and merchants, NCCC implemented relevant control measures and obtained the ISO 27001 information security certification in 2007.



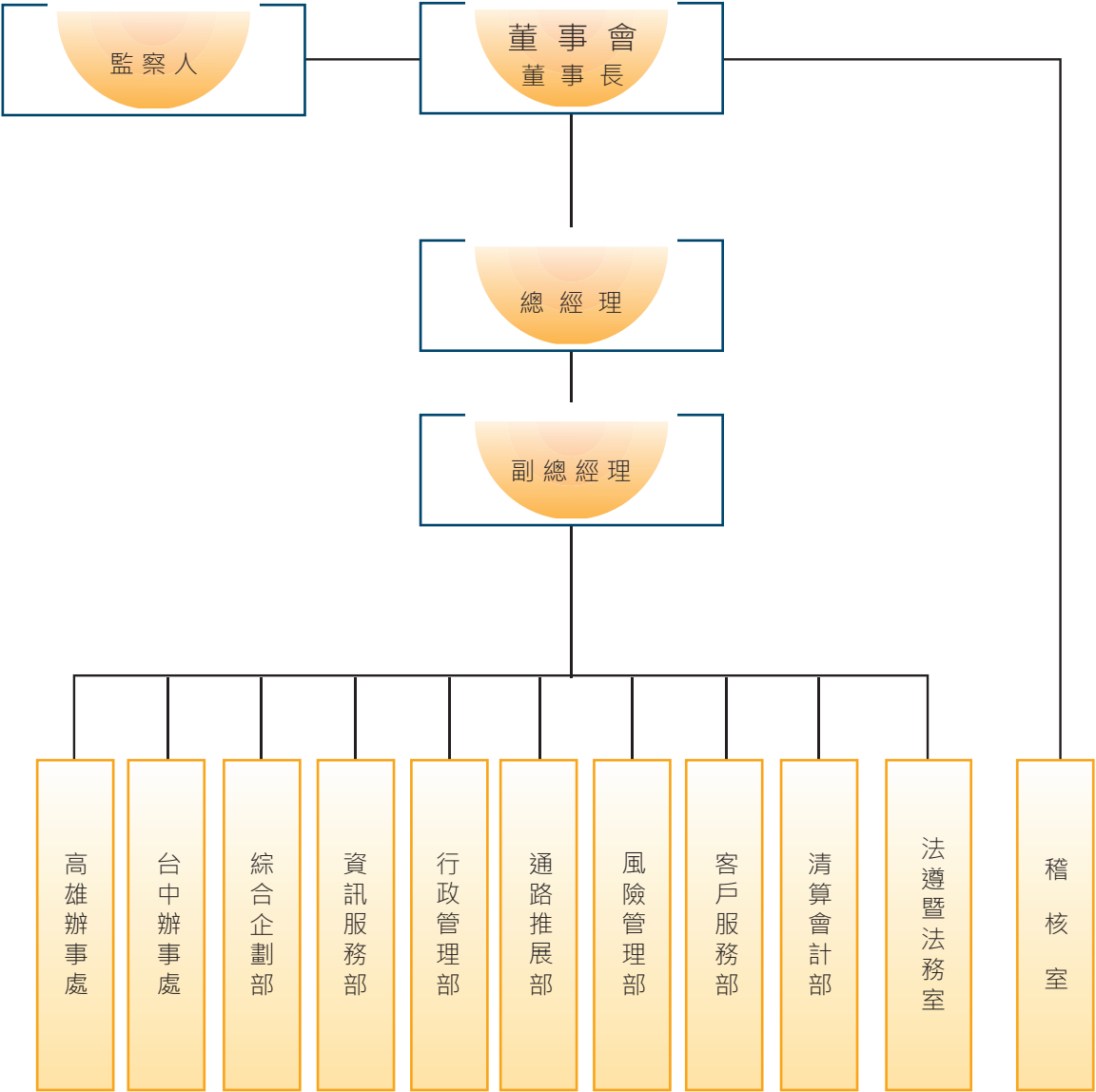
- 民國 98 年 2009 配合兩岸金融政策發展，獲准辦理中國銀聯（股）公司之銀聯卡（包含信用卡及轉帳卡）於國內之交易授權、清算服務及刷卡消費之收單業務。  
In response to the government's cross-strait financial policy development, NCCC was authorized to engage in the POS payment transaction authorization, settlement services, and acquiring operations of China UnionPay Card (including credit card and debit card) in Taiwan.
- 民國 99 年 2010 獲核准辦理銀聯卡信用卡在臺 ATM 預借現金交易之授權與清算處理服務。  
NCCC was authorized to engage in the authorization and settlement processing services of UnionPay Credit Card ATM cash advance transaction in Taiwan.
- 民國 100 年 2011 為首家獲准辦理銀聯卡網路交易之收單機構。  
NCCC was the first institution being authorized to engage in the acquiring business for UnionPay Card Online Payment in Taiwan.
- 民國 101 年 2012 正式啟用專業機房「頂埔資訊中心」，是本中心永續經營之發展里程碑。  
NCCC officially commenced the operation of the professional computer facilities named "Ding Pu Data Center," which is a development milestone of NCCC's sustainable operation.
- 民國 102 年 2013 為符合「個人資料保護法」，建立個資保護之內控制度，取得英國標準協會認證，符合 BS10012 個人資訊管理作業，徹底執行資訊安全與個資保護。  
To comply with the "Personal Data Protection Act," NCCC established an internal control system for personal data protection. NCCC obtained the BS10012 Personal Information Management System Certification from the British Standards Institution, by which NCCC abides to fully carry out the information security and personal data protection measures.
- 民國 103 年 2014 本中心與財金資訊公司、臺灣票交所成立「臺灣行動支付股份有限公司」，開啟臺灣行動支付新紀元。  
NCCC cooperated with Financial Information Service Co. (FISC) and Taiwan Clearing House to jointly establish "Taiwan Mobile Payment Company," opening up the new era for mobile payment in Taiwan.
- 民國 104 年 2015 「竹北異地備援中心」正式啟用。配合政府政策捐助「金融科技發展基金」協助研發金融科技创新服務及培育金融科技專業人才。  
The "Jhubei backup computer facilities" formally began its operation. In accordance with the government policy, NCCC made a donation to the "Financial Technology Development Fund" for supporting the research and development of innovative FinTech service as well as FinTech talent cultivation.

- 民國 105 年 ▼ 配合主管機關推動「普及電子支付比率 5 年倍增計畫」，建置「公務機關信用卡繳費平台」。建立信用卡大數據平台資料庫及發展行動支付、互聯網支付等相關業務。
- 2016 To support the goal of “Double the PCE Percentage of Electronic Payments in 5 Years” set by the competent authorities, NCCC established the “Credit Card Payment Platform for Public Agency Fee.” It created the Credit Card Big Data Platform database and committed to promoting mobile payment and Internet payment businesses.
- 民國 106 年 ▼ 「公務機關信用卡繳費平台」擴展通路至公立醫療院所之醫療費用。提供電子票證交易整合作業平台服務，整合型端末設備供電子票證發行機構共用。積極推動信用卡小額支付平台，及支援代碼化交易轉接國內、外 TSP，為國內行動支付技術奠基。
- 2017 NCCC expanded the application scope of “Credit Card Payment Platform for Public Agency Fee” acceptance channels to public hospitals’ medical fees. It provided the Electronic Stored Value Card Transaction Operation Platform services and integrated terminals for shared usage by electronic stored value card issuers. NCCC proactively promoted the credit card small ticket platform and supported the domestic and foreign TSP systems switching mechanism to lay a technical foundation for domestic mobile payment.
- 民國 107 年 ▼ 配合主管機關電子支付倍增政策，規劃國內自有支付卡品牌，於 7 月與「發現金融服務公司 (Discover Financial Services LLC)」簽署合作協議。積極導入符合 EMVCo. 國際標準規範 QR Code 主掃模式 (Merchant Presented Mode) 作業，打造金融共通 QR Code，以拓展電子支付使用場域。
- 2018 In response to the electronic payment multiplication policy set by the authorities, NCCC planned to develop its own payment card brand in Taiwan. It signed a cooperation agreement with Discover Financial Services LLC in July. NCCC also proactively introduced the merchant-presented QR Code compliant with EMVCo. Standards. It created the common financial QR Code to further expand the usage of electronic payments.
- 民國 108 年 ▼ 為普及電子化支付比率，規劃新增 EMVCo 3DS 2.0 網路交易安全認證之服務，優化「信用卡身分輔助驗證平台」功能。「大數據分析系統」於 6 月上線，落實政府開放資料 (Open data) 之政策目標。純網路銀行加入中心成為會員，提供更符合市場需求及更安全的支付服務，促進臺灣支付產業蓬勃發展。
- 2019 To increase the e-payment ratio, NCCC planned for the addition of EMVCo 3DS 2.0 online transaction authentication services and optimized the “Credit Card Holders Auxiliary Authentication Platform.” The “Big Data Analysis System” was launched in June to achieve the policy goal of open data dataset by the

- government. With the development and progress of digital finance, internet-only banks joined as members of NCCC to provide safer payment services that are more aligned with the market demand and promote the vigorous development of the payment industry in Taiwan.
- 民國 109 年 ▼ 持續與外部機構合作提升信用卡大數據平台應用價值，落實 Open Banking 實務運用。為提供特約商店及消費者更便捷的服務管道，推出「聯卡 e 客服」APP，特店服務朝行動化邁進。新冠病毒 (COVID-19) 疫情後，本中心為共體時艱自 2 月起提供合作之特約商店紓困措施，以紓減各產業經營壓力。
- 2020 NCCC continued to cooperate with external institutions for improving the application value of the Credit Card Big Data Platform and realizing the practical operations of Open Banking. NCCC launched the “Online Customer Service” APP to provide a more convenient service channel for merchants and consumers, tapping into the era of mobile merchant services. Upon the COVID-19 outbreak, NCCC enacted burden relief measures for cooperating merchants since February to ride out the storm with the public and alleviate the operating pressure of different industries.
- 民國 110 年 ▼ 本中心積極推動之國內自有支付卡品牌 TWIN Card 獲主管機關核准辦理與 DFS 全球網路介接合作業務。另積極將業務數位化轉型，如大數據應用結合 AI 科技建立詐欺風險預測模型，研議 Tap to/on Phone 支付功能，優化國內信用卡交易清算系統，調整為每日皆可處理請款檔案，並將特約商店手續費及國內清算參加機構交換手續費改為開立電子發票，導入機器人 QA 客服。另規劃建置「行動辦公室」達到持續營運的目的。
- 2021 NCCC has actively promoted TWIN Card, the domestic payment card brand, and obtained approval from the competent authority for global Network-to-Network partnership with DFS. In addition, we actively acted on digital transformation, including using AI technologies on Big Data to create the forecasting model of fraud and risks, plan of Tap to/on Phone payment function, optimization of the domestic credit card settlement system to process financial files from participating institutions on a daily basis. Furthermore, we improved and issued electronic invoices of service fees charged to merchants and domestic interchange and reimbursement fees charged to participating institutions, and introduced Q&A chatbot customer services. Moreover, we have planned to establish “Mobile Office” to achieve the purpose of business continuity.

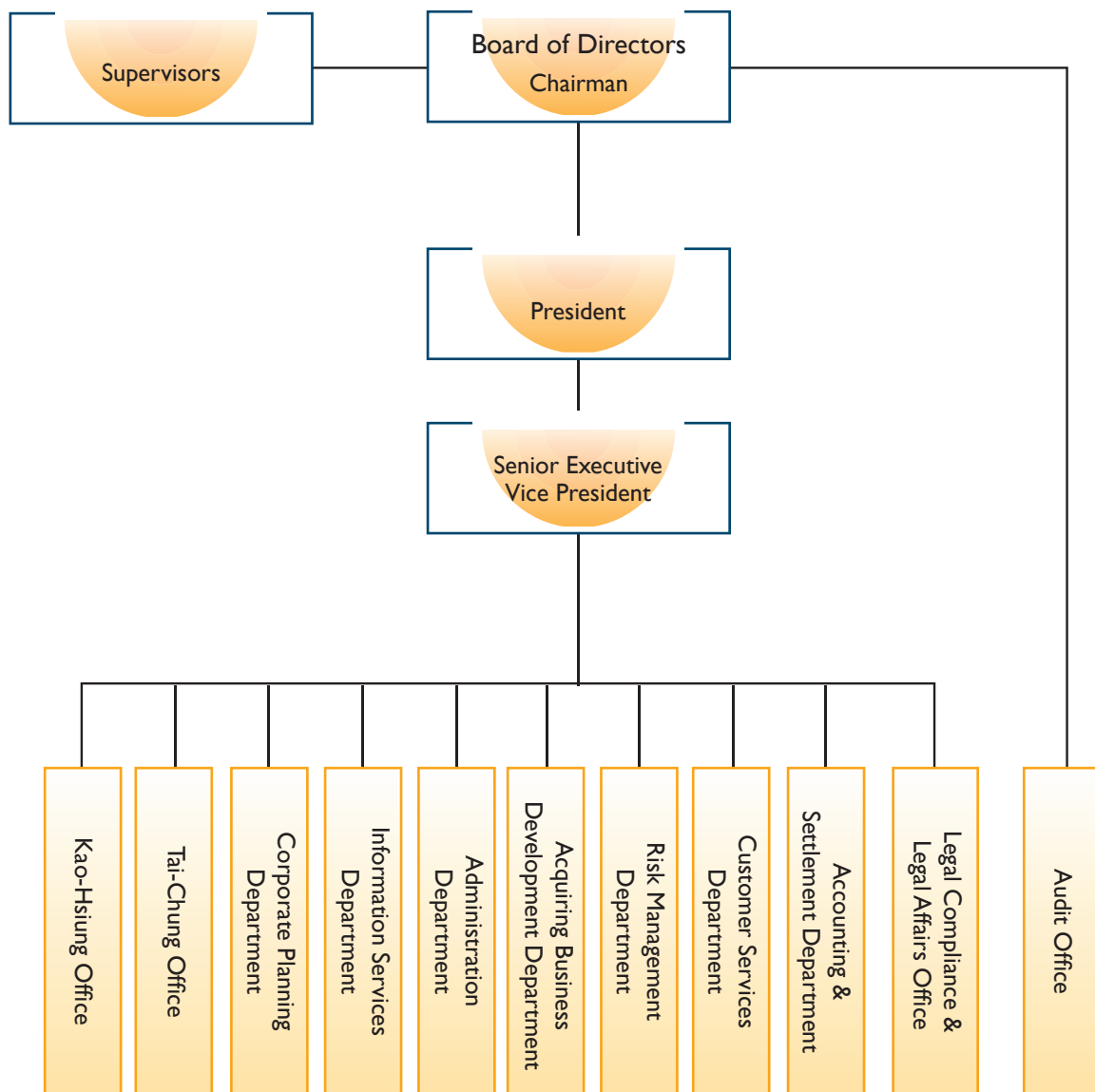
三、組織系統及員額概況

(一) 組織系統



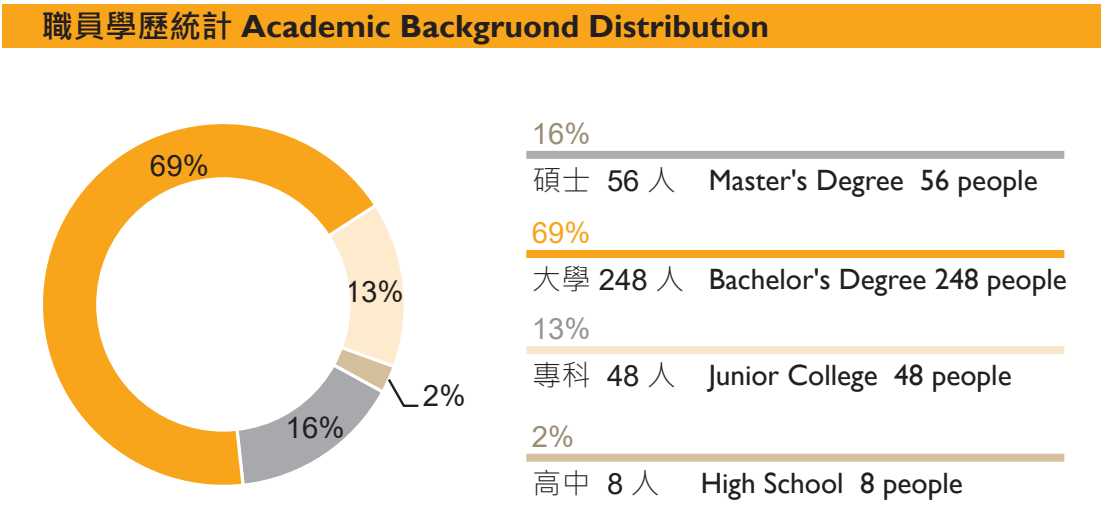
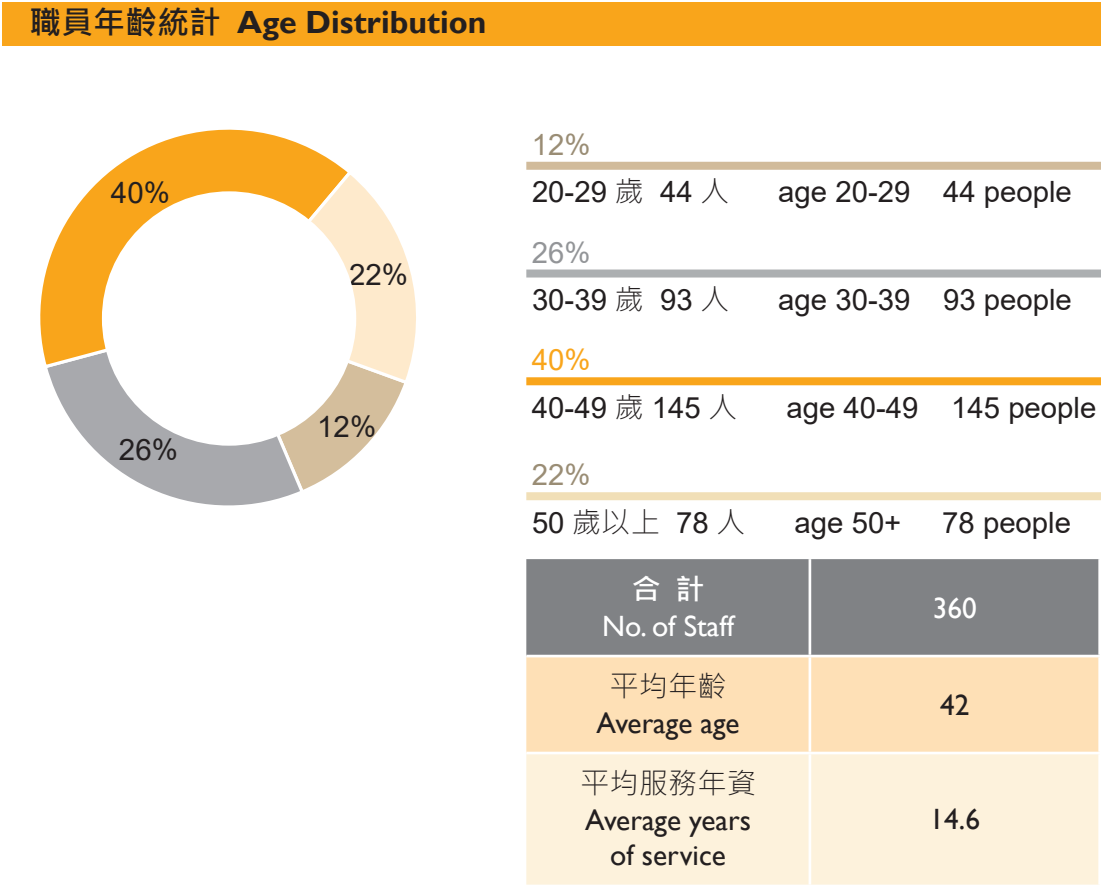
### III. Organizational Structure and Employees

#### (I) Organizational Structure



(二) 員額概況

(II) Employees



(三) 主管名錄

(III) Executives

| 單 位 Department   | 職 稱 Title                                 | 姓 名 Name                |
|--|---|-------------------------|
| 聯合信用卡處理中心<br>NCCC  | 總經理<br>President                          | 林棟樑<br>Tong Liang Lin   |
| 聯合信用卡處理中心<br>NCCC  | 副總經理<br>Senior Executive Vice President   | 黃國鴻<br>Eric Hwang       |
| 聯合信用卡處理中心<br>NCCC  | 副總經理<br>Senior Executive Vice President   | 陳德和<br>Te-Ho Chen       |
| 聯合信用卡處理中心 稽核室<br>Audit Office, NCCC                                | 總稽核<br>Chief Audit Executive              | 潘劍青<br>Chien-Ching Pan  |
| 聯合信用卡處理中心 綜合企劃部<br>Corporate Planning Department, NCCC             | 副總經理<br>Senior Executive Vice President   | 陳德和<br>Te-Ho Chen       |
| 聯合信用卡處理中心 資訊服務部<br>Information Services Department, NCCC           | 資深協理<br>Executive Vice President          | 王曉蕙<br>Christina Wang   |
| 聯合信用卡處理中心 行政管理部<br>Administration Department, NCCC                 | 資深協理<br>Executive Vice President          | 劉藹玲<br>Carolyn Liu      |
| 聯合信用卡處理中心 風險管理部<br>Risk Management Department, NCCC                | 資深協理<br>Executive Vice President          | 李錦堯<br>Leo Y. Lee       |
| 聯合信用卡處理中心 通路推展部<br>Acquiring Business Development Department, NCCC | 資深協理<br>Executive Vice President          | 蔡承志<br>Change Tsai      |
| 聯合信用卡處理中心 客戶服務部<br>Customer Services Department, NCCC              | 資深協理<br>Executive Vice President          | 王明德<br>Ming-Te Wang     |
| 聯合信用卡處理中心 清算會計部<br>Accounting & Settlement Department, NCCC        | 代理資深協理<br>Acting Executive Vice President | 簡錦秀<br>Tasha Chien      |
| 聯合信用卡處理中心 法遵暨法務室<br>Legal Compliance & Legal Affairs Office, NCCC  | 法遵長<br>Chief Compliance Officer           | 許春芬<br>Angela Hsu       |
| 聯合信用卡處理中心 高雄辦事處<br>Kao-Hsiung Office, NCCC                         | 主任<br>Branch Chief                        | 黃尚質<br>Shang-Chin Huang |
| 聯合信用卡處理中心 台中辦事處<br>Tai-Chung Office, NCCC                          | 主任<br>Branch Chief                        | 徐詔臨<br>James Hsu        |



#### 四、董監事名錄

#### IV. Directors and Supervisors



第十三屆董監事合影

Group photo of the 13th Board of Directors & Supervisors

| 職 稱 Title       | 姓 名 Name                        |
|-----------------|---------------------------------|
| 董事長<br>Chairman | 劉燈城<br>Teng-Cheng Liu           |
| 董 事<br>Director | 李偉正<br>Wei-Cheng Lee (Alan Lee) |
| 董 事<br>Director | 李榮謙<br>Jung-Chien Lee           |
| 董 事<br>Director | 邱月琴<br>Ye-Chin Chiou            |
| 董 事<br>Director | 林志吉<br>Chih-chi Lin             |
| 董 事<br>Director | 林棟樑<br>Tong-Liang Lin           |
| 董 事<br>Director | 林鴻聯<br>Jeff Lin                 |
| 董 事<br>Director | 尚瑞強<br>Oliver Shan              |
| 董 事<br>Director | 侯金英<br>Ching-Ing Hou            |

| 職 稱 Title         | 姓 名 Name               |
|-------------------|------------------------|
| 董 事<br>Director   | 陳佳文<br>Jia-Wen Chen    |
| 董 事<br>Director   | 陳聖德<br>Eric Chen       |
| 董 事<br>Director   | 張兆順<br>Chao-Shun Chang |
| 董 事<br>Director   | 張雲鵬<br>Yun-Peng Chang  |
| 董 事<br>Director   | 臧正運<br>Cheng-Yun Tsang |
| 監察人<br>Supervisor | 范志強<br>Tony Fan        |
| 監察人<br>Supervisor | 陳在淮<br>Tsai-Huai Chen  |
| 監察人<br>Supervisor | 陳德風<br>Te-Feng Chen    |



## 業務經營 及統計說明



**Business Operation &  
Operating Results**

## 一、授權轉接及清算作業

### I. Authorization Switching and Settlement Operation

#### (一) 信用卡授權轉接中心業務

本中心因應財政部指示整合建置信用卡國內授權網路，於民國 91 年間由本中心與財金資訊股份有限公司完成系統連線，國內各信用卡發卡及收單機構得自由選擇與本中心或財金資訊股份有限公司其中之一連線，由授權連線中心轉接完成交易，以達成主管機關期望「我國發行之國際信用卡於國內使用時於國內完成授權程序」之目標。而本中心會員機構辦理發卡業務所發行卡片於國外地區之交易，及辦理收單業務所收受國外地區卡片之交易，由本中心與國際組織介接，代為轉接交易授權訊息。

#### (I) Credit Card Authorization Switching Center Operation

In response to the request from the Ministry of Finance for integrating and establishing a domestic authorization network for credit cards, NCCC and Financial Information Service Co. (FISC) jointly completed the system link in 2002. All the domestic credit card issuing and acquiring institutions may choose to link with either NCCC or FISC to switch and complete the transactions through the center of authorization system link. By doing so, we have achieved the competent authorities' policy goal of "Taiwan-issued international credit cards complete transaction authorization processing domestically when used in Taiwan." Meanwhile, for the transactions made outside of Taiwan by NCCC member-issued credit cards and the transactions made inside of Taiwan by foreign-issued credit cards acquired by NCCC members, NCCC acts on behalf of members to switch the authorization messages through connecting with the interface of the international credit card associations.

#### 《業務範圍 Business Scope》

1. 我國發行之信用卡 ( 包含磁條卡與晶片卡 )，於國內特約商店 ( 包含一般之實體商店、網路電子商務、郵購及電視購物等 ) 使用，以讀取卡片磁條、晶片或感應方式、或以人工方式進行交易時，由授權連線中心轉接跨行之授權交易。
  2. 我國發行之信用卡於國外地區特約商店，以及國外地區發行之卡片於國內特約商店，所進行之授權交易。
- I. To handle inter-bank credit card authorization switching transactions through the hub of authorization system link for Taiwan-issued credit cards (including magnetic stripe card and chip card) that are used at domestic merchants (including brick-and-mortar, electronic

commerce, mail order, and TV order); the transactions are processed via reading magnetic stripe, chip, or by an RFID reader, or by manual operation.

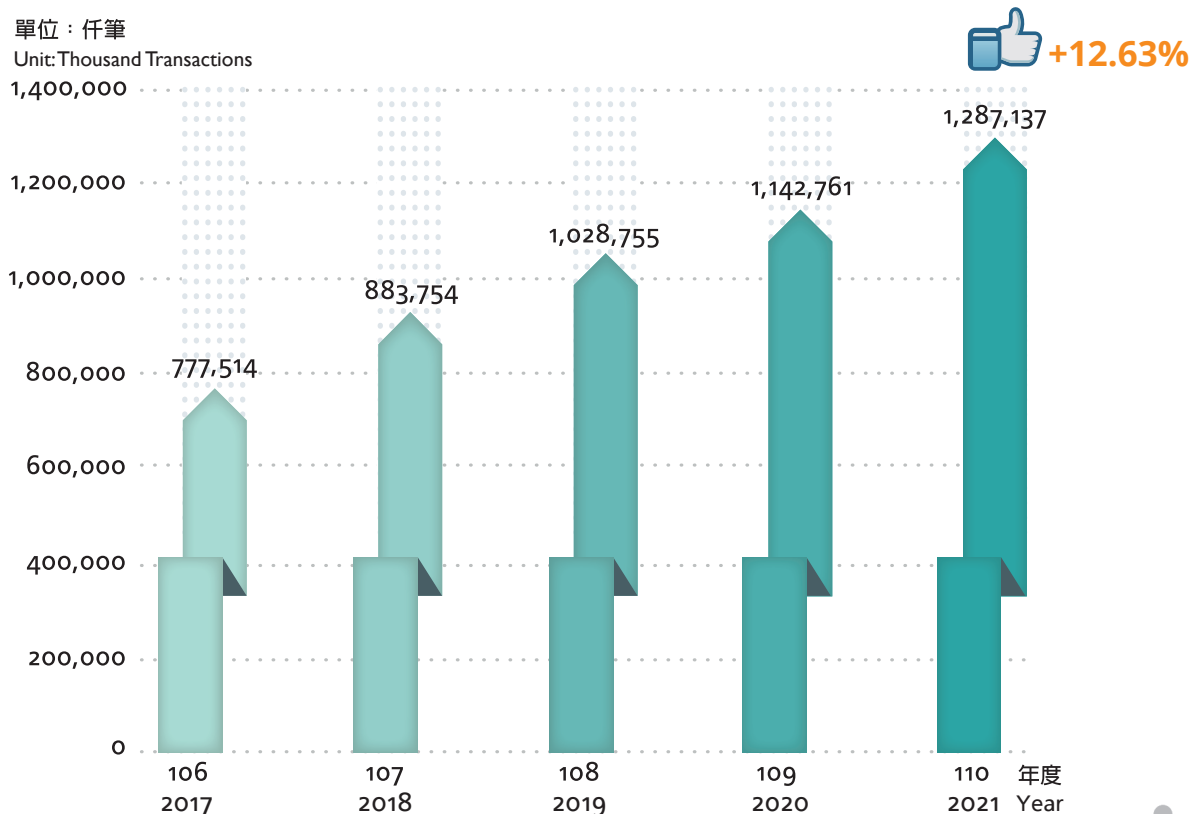
2. To process authorization transactions made at merchants in foreign countries by Taiwan-issued credit cards and debit cards, as well as transactions made at merchants in Taiwan by foreign-issued credit cards.

### 《業務統計 Operating Results》

交易筆數：110 年度本中心轉接授權交易 1,287,137 仟筆。相較 109 年度 1,142,761 仟筆，年度增加 12.63%，因網路交易及小額通路使用成長故授權筆數連帶穩定增加，詳如下圖。

#### Number of Transactions:

In 2021, NCCC processed 1,287,137 thousand authorization switching transactions, representing an increase of 12.63% as compared to 1,142,761 thousand in 2020. Due to the growth of online transactions and usage in small ticket channels, the number of authorization transactions recorded a steady increase; as shown in the figure below:



## (二) 國內清算作業

本中心奉主管機關核可辦理國內清算作業，處理各收單機構受理之非自行卡交易，經由清算中心彙總結算，透過「中央銀行同業資金調撥清算作業系統」辦理收、付款作業，設立宗旨如下：

1. 配合政策執行，建立國內清算作業規章。
2. 處理國內交易跨行清算，增加交易資料安全性。
3. 國內交易於國內完成清算，提昇作業效率。

### (II) Domestic Credit Card Interchange & Settlement

After obtaining the competent authorities' approval, NCCC engages in processing domestic credit card interchange and settlement operations. NCCC handles the non-on-us transactions acquired by all acquiring institutions, consolidates and generates the settlement sum, and processes settlement funds collecting and sending through the "Central Bank of the Republic of China (Taiwan) Interbank Funds Transfer System." The business aims and objectives are as follows:

1. To develop domestic credit card interchange and settlement operating regulations in accordance with the policies.
2. To handle the inter-bank settlement of domestic credit card transactions to enhance transaction data security.
3. To complete the settlement in Taiwan for domestic transactions to increase operating efficiency.

#### 《業務範圍 Business Scope》

國內清算作業處理卡別範圍包含 Visa、Mastercard、JCB 之 Credit 及 Debit Card，參加機構共 40 家。

The scope of domestic interchange and settlement processing includes credit cards and debit cards of Visa, Mastercard, and JCB. The number of participating institutions totaled 40.

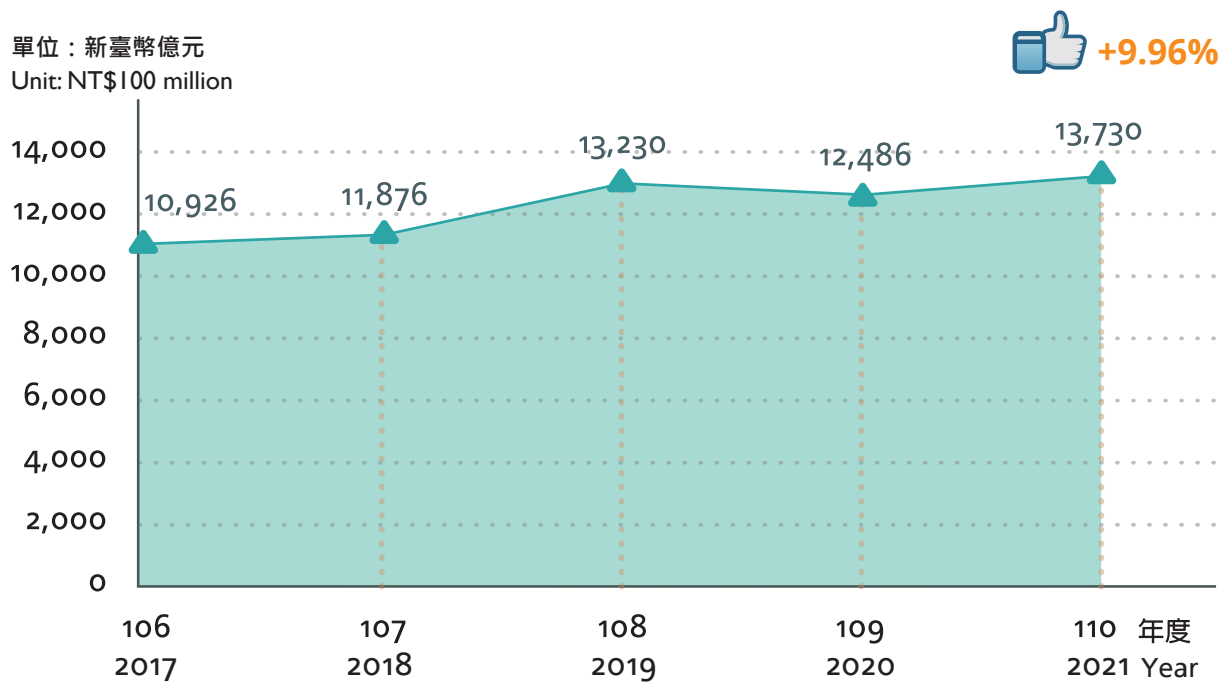


## 《業務統計 Operating Results》

1. 簽帳金額：110 年度國內清算簽帳金額為 NT\$13,730 億元。相較 109 年度 NT\$12,486 億元，年度成長率為 9.96%，詳如下圖：

### I. Transaction Volume:

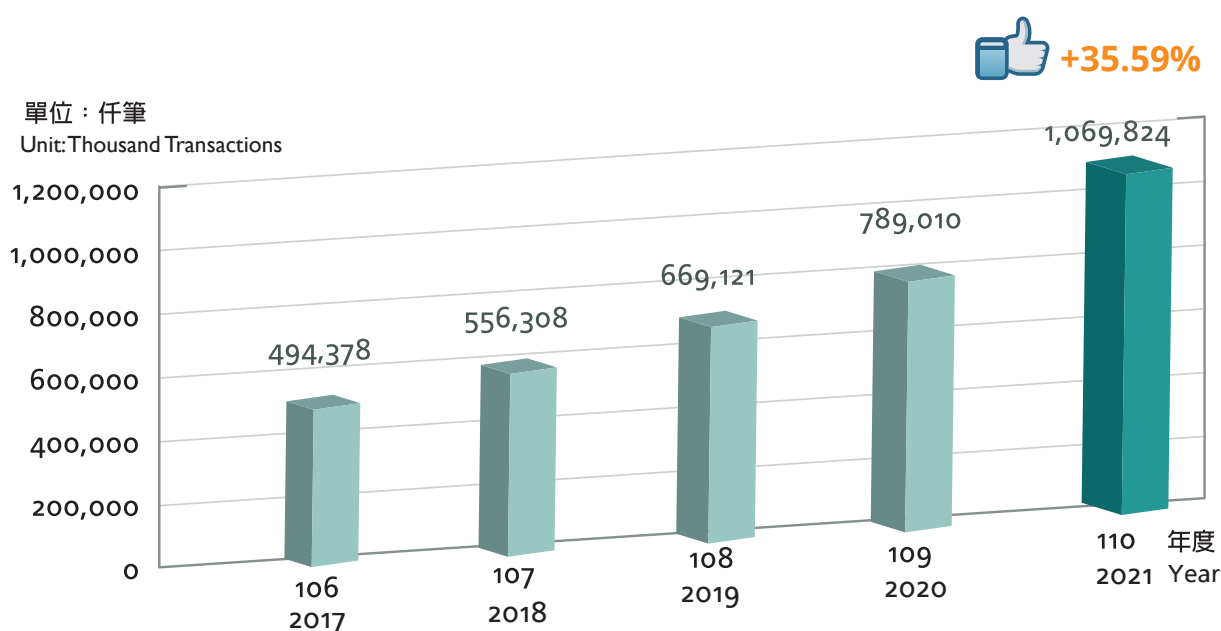
The domestic settlement transaction volume was NT\$1,373,000 million in 2021, representing an increase of 9.96% as compared to NT\$1,248,600 million in 2020; as shown in the figure below:



2. 簽帳筆數：110 年度國內清算簽帳筆數為 1,069,824 仟筆。相較 109 年度 789,010 仟筆，年度成長率為 35.59%，詳如下圖：

## 2. Number of Transactions:

The number of domestic settlement transactions was 1,069,824 thousand in 2021, representing an increase of 35.59% as compared to 789,010 thousand in 2020; as shown in the figure below:



## (三) 會員機構發卡之國內、外交易清算作業

本中心為會員制組織，為服務會員降低作業成本，彙總辦理會員機構持卡人於國內、外交易資料之清算作業，其效益如下：

1. 統籌建置清算系統並與各國際卡組織連線處理清算作業，提供會員機構更便利之服務。
2. 集中處理交易資料可降低會員機構作業成本，並增進效率。
3. 定期提供各項業務統計資料以為會員機構決策參考。

## (III) Domestic and International Transaction Settlement for NCCC Member-issued Credit Cards

NCCC is established as a member organization. To help members reduce operating costs, NCCC consolidates domestic and international transactions made by holders of NCCC member-issued credit cards and handles settlement operations for the members. Operation effectiveness can be summarized as follows:



- 1.To coordinate the establishment of a settlement system linking with the international credit card associations and processing transaction settlement for members.
- 2.To reduce members' operating costs and improve operating efficiency through centralized processing of transaction data.
- 3.To periodically provide business statistic data for members' reference in decision-making.

### 《業務範圍 Business Scope》

會員機構發行卡別範圍包含 Visa、Mastercard、JCB 之 Credit 及 Debit Card，參加機構共 27 家。

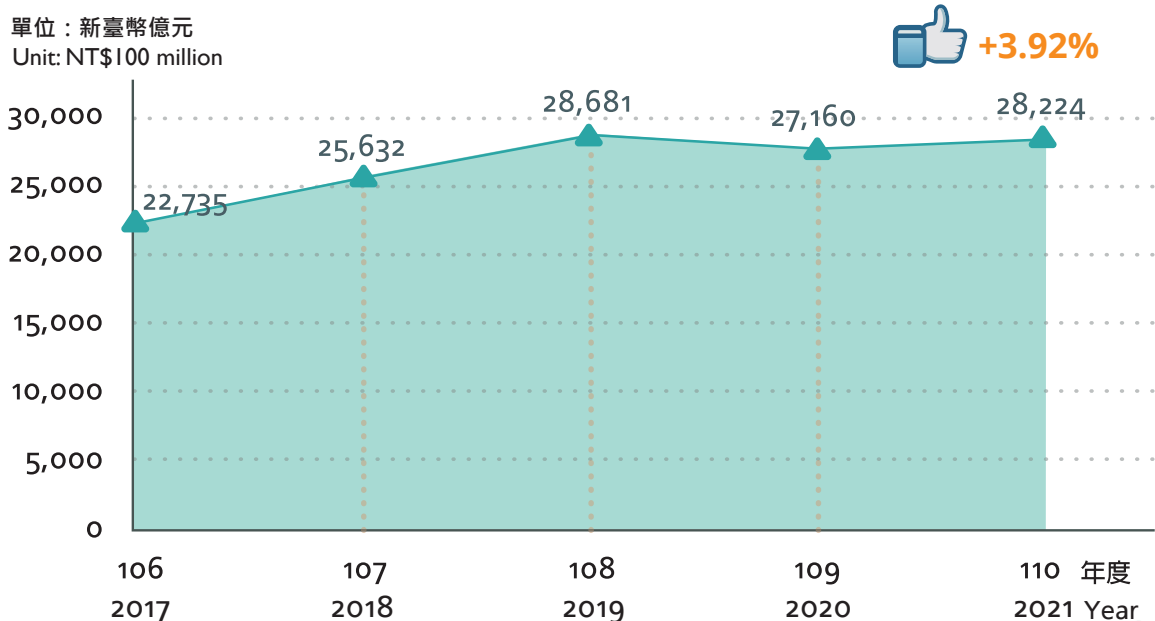
The NCCC member-issued cards include credit card and debit card of Visa, Mastercard, and JCB. The number of participating institutions totaled 27.

### 《業務統計 Operating Results》

1. 簽帳金額：110 年度簽帳金額為 NT\$28,224 億元。相較 109 年度 NT\$27,160 億元，年度成長率為 3.92%，詳如下圖：

#### I. Transaction Volume:

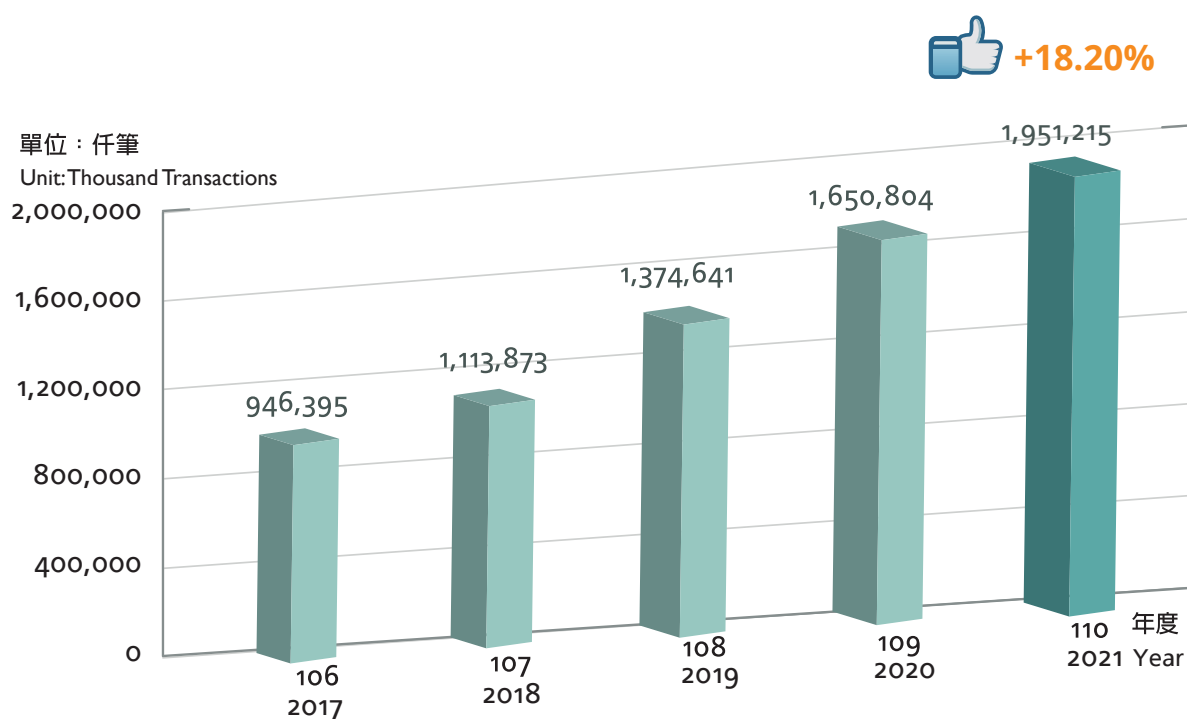
The settlement transaction volume was NT\$2,822,400 million in 2021, representing an increase of 3.92% as compared to NT\$2,716,000 million in 2020; as shown in the figure below:



2. 簽帳筆數：110 年度簽帳筆數為 1,951,215 仟筆。相較 109 年度 1,650,804 仟筆，年度成長率為 18.20%，詳如下圖：

2. Number of Transactions:

The number of transactions was 1,951,215 thousand in 2021, representing an increase of 18.20% as compared to 1,650,804 thousand in 2020; please see the details in the figure below:



## 二、收單作業

### II. Acquiring Operation

收單作業除指收單機構提供特約商店支付卡交易清算服務外，亦包含為提供此服務衍生必要之相關作業，如：特約商店推廣、徵信審核、刷卡設備佈設等。

持卡人在本中心特約商店刷卡消費，本中心從特約商店得到交易單據和交易資料，扣除手續費後付款給特約商店，並與各發卡銀行處理後續帳款。

Except for payment card transaction settlement services for merchants, the acquiring operations also include relevant operations required for providing such services, including but not limited to merchant recruitment, merchant credit evaluation, as well as card acceptance equipment installment.

When cardholders make card consumption at NCCC merchants, NCCC acquires the sales receipts with transaction details from the merchants, makes payment to merchants after deducting handling charges, and processes subsequent payment with each corresponding card issuing bank.

#### 《業務範圍 Business Scope》

本中心收單作業處理卡別範圍包含 Visa、Mastercard、JCB、DFS (Discover/Diners)、銀聯卡及台灣 Pay (原 SmartPay)，並接受臺灣美國運通國際股份有限公司 (American Express, AE) 委託處理美國運通卡部份收單服務作業。

NCCC's acquiring operations include Visa, Mastercard, JCB, DFS (Discover/Diners), UnionPay, and Taiwan Pay (formerly Smart Pay). NCCC also accepts acquiring service outsourcing from American Express International (Taiwan), Inc. to conduct certain acquiring operation services for American Express Card.

#### 《業務統計 Operating Results》

截至 110 年 12 月份特約商店數 (含分期付款店數) 共計 93,672 店，較前一年度同期 (109 年 12 月) 約上升 0.28%。

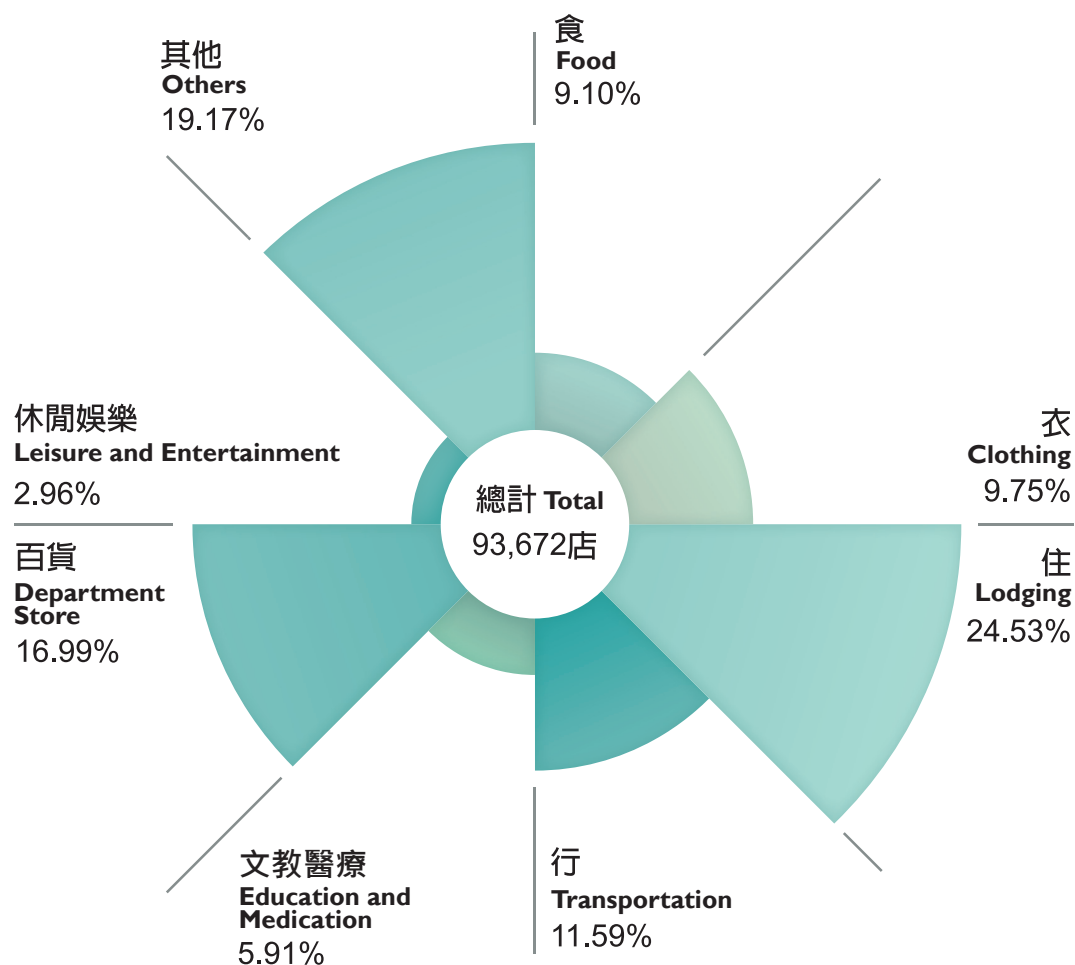
As of December 2021, the number of NCCC merchants (including the number of installment payment merchants) was 93,672 in total, representing an increase of approximately 0.28% as compared to the same period last year (December 2020).

(一) 特約商店型態及比例

食型態行業為 8,526 店、衣型態行業為 9,131 店、住型態行業為 22,982 店、行型態行業為 10,853 店、文教醫療型態行業為 5,534 店、休閒育樂型態行業為 2,774 店、百貨型態行業為 15,918 店、其他型態行業為 17,954 店，各型態行業分佈比例如下圖：

(I) NCCC Merchant Categories and Percentage

There are 8,526 food merchants, 9,131 clothing merchants, 22,982 lodging merchants, 10,853 transportation merchants, 5,534 education and medication merchants, 2,774 leisure and entertainment merchants, 15,918 department store merchants, and 17,954 other merchants. The percentage of each merchant category is shown in the figure below:

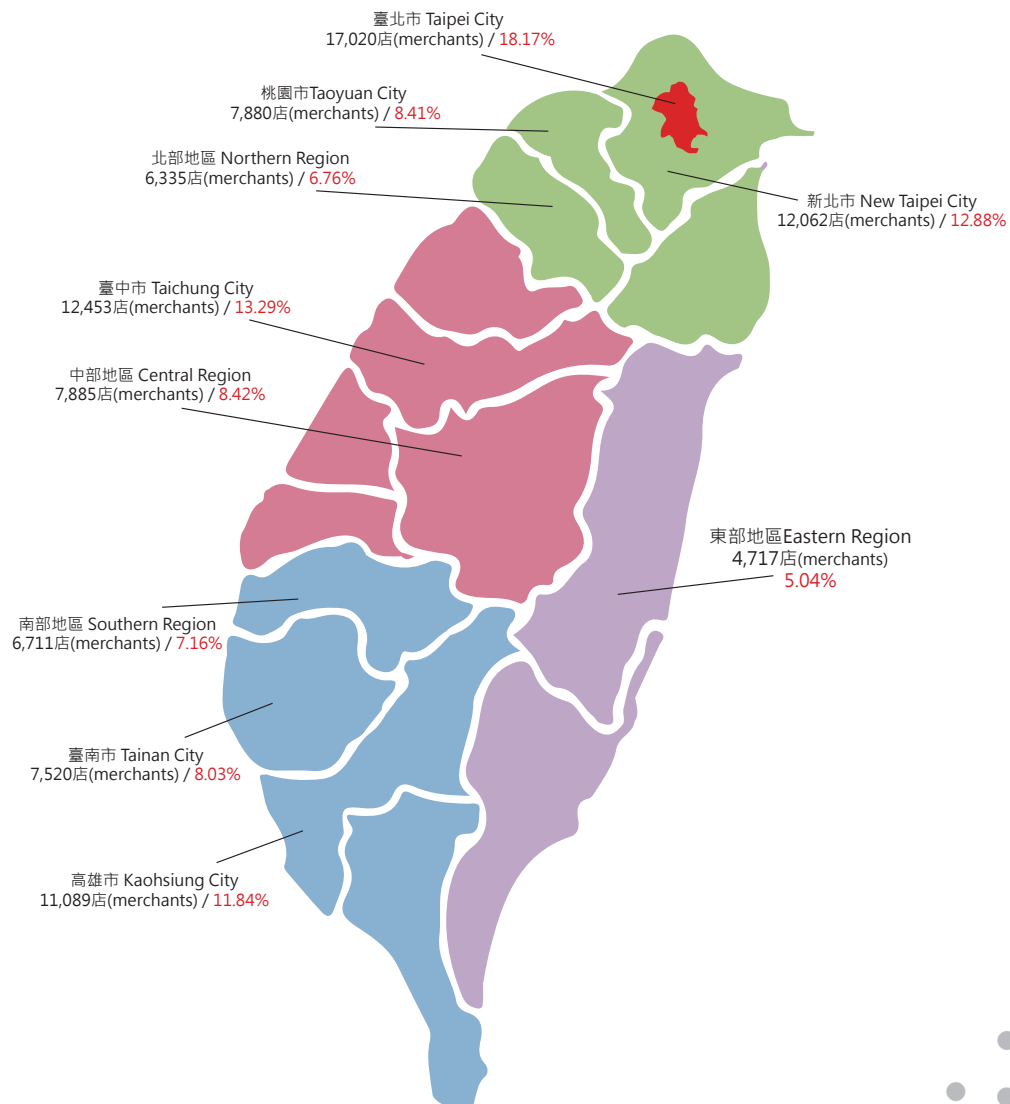


## (二) 特約商店分佈比例

臺北市為 17,020 店、新北市為 12,062 店、桃園市為 7,880 店、臺中市為 12,453 店、臺南市為 7,520 店、高雄市為 11,089 店、北部地區 (基隆、宜蘭、新竹、金馬) 為 6,335 店、中部地區 (苗栗、南投、彰化、雲林) 為 7,885 店、南部地區 (嘉義、屏東、澎湖) 為 6,711 店、東部地區 (花蓮、臺東) 為 4,717 店，各直轄、縣市分佈比例如下圖：

### (II) Distribution of NCCC Merchants

There are 17,020 merchants in Taipei City, 12,062 merchants in New Taipei City, 7,880 merchants in Taoyuan City, 12,453 merchants in Taichung City, 7,520 merchants in Tainan City, 11,089 merchants in Kaohsiung City. There are 6,335 merchants in the Northern region (Keelung, Yilan, Hsinchu, Kinmen, and Matsu), 7,885 merchants in the Central region (Miaoli, Nantou, Changhua, and Yunlin), 6,711 merchants in the Southern Region (Chiayi, Pingtung, and Penghu), and 4,717 merchants in the Eastern region (Hualien and Taitung). The distribution among the municipalities, counties, and cities is shown in the figure below:

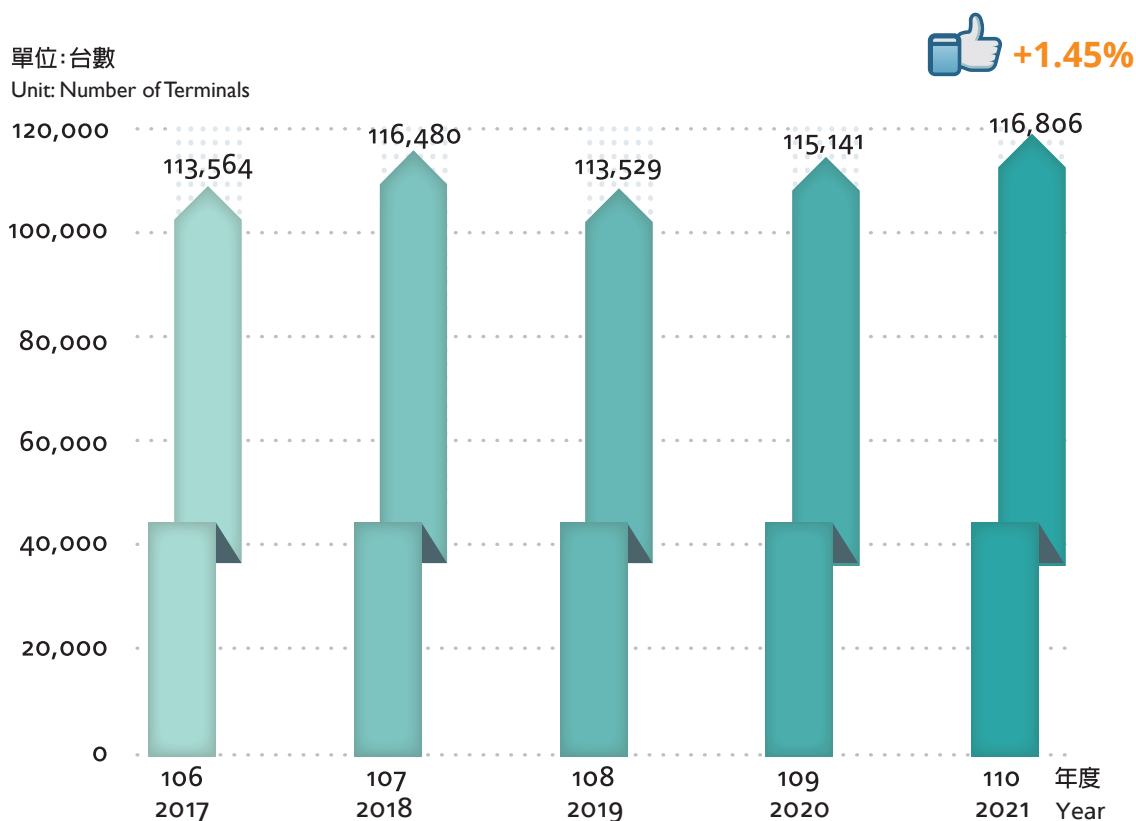


## (三) 簽帳端末機裝機狀況

截至 110 年 12 月簽帳端末機裝機數量 (含本中心及特約商店自購設備、虛擬端末機) 為 116,806 台，較前一年度同期 (109 年 12 月) 約成長 1.45%，詳如下圖：

## (III) Point of Sale Terminals

As of December 2021, the number of NCCC's point of sale terminals (including self-purchased terminals and virtual terminals of NCCC and merchants) was 116,806, representing an increase of approximately 1.45% as compared to the same period last year (December 2020); as shown in the figure below:



### 三、共通性作業平臺

## III. NCCC Common Operating Platforms

#### (一) 會員機構信用卡發卡業務

本中心會員機構發行 Visa 卡、Mastercard 卡、JCB 卡，隨著我國消費金融環境的成熟，及民眾的需求浮現，再加上會員機構的宣導與推廣，近年信用卡流通卡數穩健遞增。

#### (I) Credit Card Issuing Business of NCCC Members

NCCC members issue Visa, Mastercard, and JCB cards. In recent years, the number of cards in circulation has been growing at a steady pace owing to the maturity of the financial environment for consumption in Taiwan, the rising demand of citizens, together with marketing and promotions made by the NCCC member institutions.

##### 《業務範圍 Business Scope》

本中心會員機構所發行之 Visa 卡、Mastercard 卡、JCB 卡片。

Visa, Mastercard, and JCB Card issued by NCCC members.

##### 《業務統計 Operating Results》

累積流通卡數：110 年度本中心會員發行信用卡、Debit 卡之流通卡數共 65,470 仟卡。相較 109 年度 60,745 仟卡，年度成長率為 7.78%，為中心會員機構持續推出信用卡產品擴大消費者選擇使用（如下圖示），其中 Debit 卡數大幅成長，應與各銀行大力推行數位帳戶，故流通卡數呈現穩定性成長有關（詳註）。

【流通卡數係指發卡總數減停卡總數。】

註：信用卡流通卡數 110 年為 47,149 仟卡，109 年為 44,787 仟卡，年度成長率：5.27%。

Debit 卡流通卡數 110 年為 18,321 仟卡，109 年為 15,958 仟卡，年度成長率：14.81%。

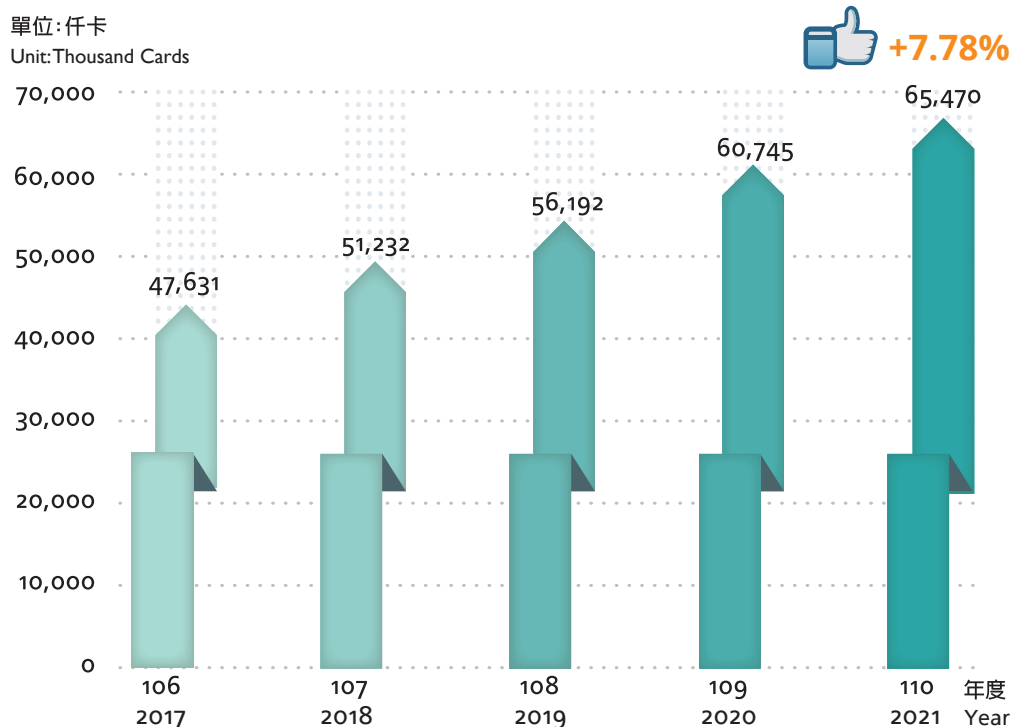
Number of Cards in Circulation: The number of credit and debit cards in circulation issued by NCCC members totaled 65,470 thousand in 2021, representing an annual growth rate of 7.78% as compared to 60,745 thousand in 2020. The number of cards in circulation showed a steady growth as NCCC members continued to launch credit card products, expanding consumers' choices of use (as shown in the figure below); the significant increase in the number of debit cards might be due to digital accounts promoted by banks (for details, please see the note).



【Cards in circulation refers to the number of total cards issued less number of total cards canceled.】

Note: Number of credit cards in circulation issued by NCCC members was 47,149 thousand and 44,787 thousand in 2021 and 2020, and the annual growth rate was 5.27%.

Number of debit cards in circulation issued by NCCC members was 18,321 thousand and 15,958 thousand in 2021 and 2020, and the annual growth rate was 14.81%.



## (二) 分期付款作業平臺

本中心於民國 93 年，為應市場需要開發建置發卡機構與分期付款特約商店合作的共通性平台，在本中心網路連線的分期付款特約商店提供線上即時分期付款功能，讓持卡人當筆消費簽帳金額可分數次於日後信用卡帳單中繳交帳款。

### (II) Installment Payment Operating Platform

In response to the market demands, NCCC developed and established a common operating platform for both card issuers and their installment payment merchant partners in 2004. NCCC provides the instant online installment payment function to installment payment merchants who link to the network, allowing cardholders to pay the transaction amount of the consumption by making multiple installment payments for amounts recorded on credit card statements afterward.

## 《業務範圍 Business Scope》

指參加本中心分期付款作業平台之發卡機構及特約商店。

The card issuers and merchants participated in the installment payment operating platform.

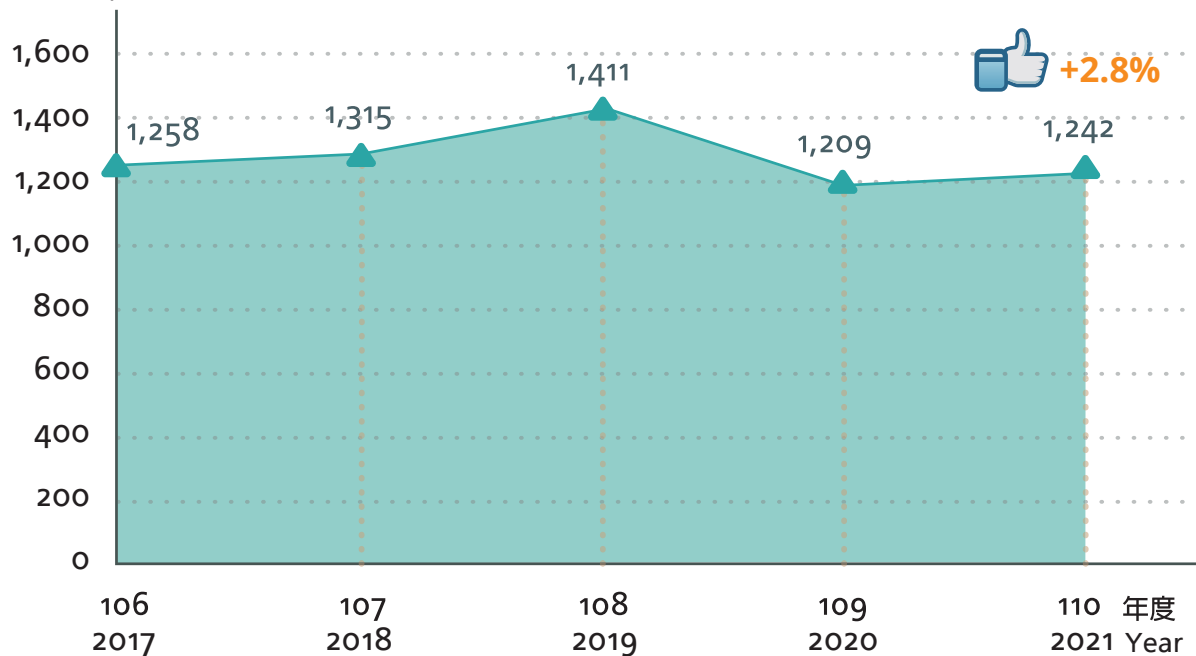
## 《業務統計 Operating Results》

1. 簽帳金額：110 年分期付款簽帳金額為新臺幣 1,242 億元，相較 109 年度新臺幣 1,209 億元，年度成長率為 2.8%，詳如下圖：

### I. Transaction Volume:

The transaction volume for installment payment amounted to NT\$124,200 million in 2021, representing an annual growth of 2.8% as compared to NT\$120,900 million in 2020; as shown in the figure below:

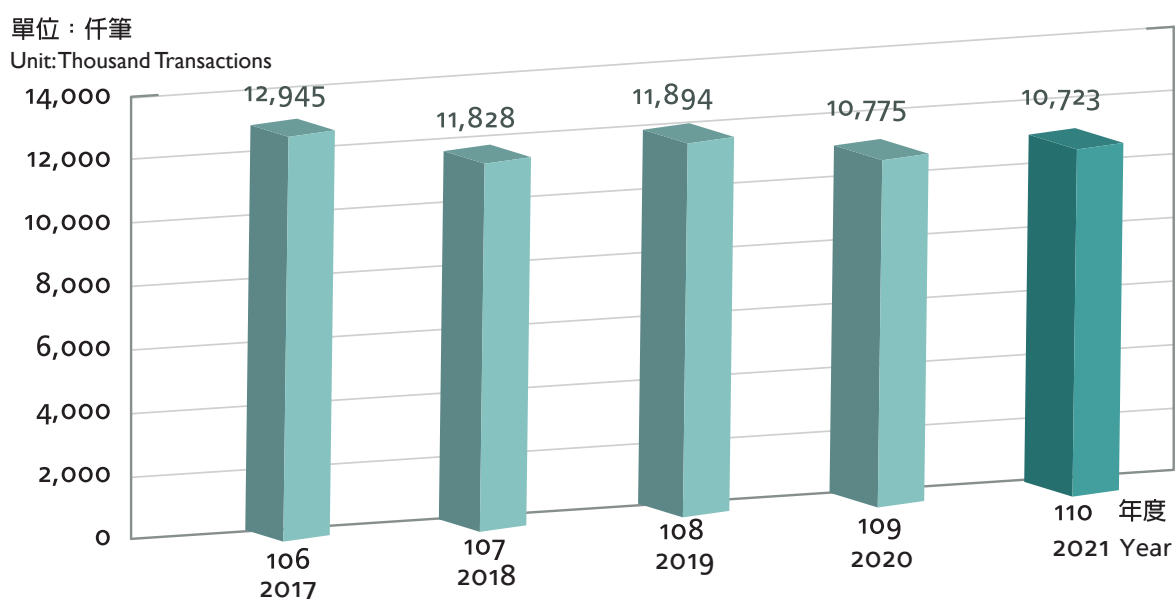
單位：新臺幣億元  
Unit: NT\$100 million



2. 簽帳筆數：110 年分期付款簽帳筆數為 10,723 仟筆，相較 109 年度 10,775 仟筆約下降 0.48%，詳如下圖：

## 2. Number of Transaction:

The number of transactions for installment payment was 10,723 thousand in 2021, representing a decrease of approximately 0.48% as compared to 10,775 thousand in 2020; as shown in the figure below:



## (三) 持卡人網路交易安全認證服務

為提升網路交易之安全性並強化發卡機構提供持卡人之服務品質，本中心建置符合 EMVCo.、Visa、Mastercard 及 JCB 等國際卡組織之「EMV 3DS—ACS (Access Control Server) 網路交易安全認證服務」，並導入「風險驗證機制 (Risk-Based Authentication, RBA)」功能，以提供發卡機構之持卡人兼具安全性、便利性及風險評估分析之網路付款驗證服務。本服務具備完整性功能，並通過國際支付卡產業安全標準協會 (PCI SSC) 指定之評鑑機構查核，並因應發卡機構業務需求可同時支援並導入 3DS1.0 及 EMV 3DS (3DS2.0) 之 Visa Secure、Mastercard Identity Check 及 JCB J/Secure 等 3 種品牌之網路安全認證，透過風險驗證系統參數設定，進行更安全、便利之網路購物交易。

### (III) Cardholders' Online Transaction Authentication Service

To enhance security for online transactions and improve the service quality provided to cardholders by card issuers, NCCC established the “EMVCo 3DS—ACS (Access Control Server) Authentication Service for Online Transaction Security” that complies with specifications of international credit card associations such as EMVCo., Visa, Mastercard, and JCB and introduced the “Risk-Based Authentication (RBA)” function to provide online transaction authentication services with safety, convenience, and risk assessment to cardholders of card issuers. The service is equipped with comprehensive functions and has passed the audit conducted by the assessment institutions designated by the Payment Card Industry Security Standard Council (PCI SSC). In response to the business requirements of card issuers, it also supports and introduces online transaction authentication for Visa Secure, Mastercard Identity Check, and JCB J/Secure that complies with 3DS1.0 and EMV 3DS (3DS2.0) to provide online transaction with security and convenience through the parameter setting of the RBA system.

### (四) 刷卡優惠平臺

本中心於 103 年為應市場需要開發建置刷卡優惠平台，提供發卡機構及特約商店進行優惠行銷活動，透過刷卡優惠平台系統及端末設備於刷卡消費時即時查詢優惠條件取得優惠與優惠即時核銷兌換，以簡化銀行及特店作業、活化行銷資源，進而增加來客數及簽帳金額。

### (IV) Credit Card Purchase Transaction Benefit Platform

In 2014, to meet the market demands, NCCC created a credit card purchase transaction benefit platform that is provided to card issuers and merchants for promotion and marketing events. When the credit card purchase transactions are made, the transactions will immediately be verified against the benefit terms and be exchanged for benefits via the platform and point of sale terminal. Such systems simplify the operations of merchants and invigorate marketing resources to increase the number of customers, along with transaction amounts.

#### 《業務範圍 Business Scope》

本平台適用範圍為參加本中心刷卡優惠平台之發卡機構及特約商店。

The platform applies to the card issuers and merchants participated in the credit card purchase transaction benefit platform of NCCC.

### 《業務統計 Operating Results》

110 年共舉辦 40 場活動，參加機構共計 204 家次，參與活動特店共計 8,827 店。

In 2021, a total of 40 events were held, with a total number of 204 institutions and 8,827 merchants participated.

#### (五) 信用卡 ATM 預借現金業務

本中心建置信用卡預借現金網路，與收單會員機構合作提供信用卡持卡人於 ATM 機具 (自動櫃員機) 進行預借現金交易。持卡人可持 Visa 卡、Mastercard 卡、JCB 卡、AE 卡至參加機構張貼梅花標幟 NCCNET 預借現金貼紙 (如下圖) 之 ATM 機具輸入事先向發卡機構索取的預借現金密碼進行預借現金交易。業務範圍包含：

- 1、本中心加值應用平台國內 ATM 預借現金交易服務
- 2、Visa PLUS 國外卡 ATM 交易代轉服務
- 3、Mastercard Cirrus 國外卡 ATM 交易代轉服務

#### (V) Credit Card ATM Cash Advance

NCCC established a credit card cash advance network and has partnered with the members engaging in acquiring operations to provide ATM (automatic teller machine) cash advance transaction services to the credit card holders. Cardholders may use Visa, Mastercard, JCB, and AE cards to carry out cash advance transactions by entering passwords, obtained from the card issuers in advance, at ATMs attached with an “NCCNET Plum Blossom” sticker (as the figure below). The business scope includes the following:

1. Domestic ATM cash advance transaction service on the NCCC value-added application platform.
2. ATM transaction switching service for foreign Visa PLUS Card.
3. ATM transaction switching service for foreign Mastercard Cirrus Card.



#### (六) 紅利扣抵平台業務

本中心提供發卡機構紅利點數的兌換管道，於 NCCNET 網路連線之紅利扣抵特店提供連線 (On-line) 扣抵功能，讓持卡人得以發卡機構提供之紅利點數直接於紅利扣抵特約商店扣抵當筆交易之簽帳金額。

#### (VI) Bonus Point Accumulation and Redemption Platform

NCCC provides a channel for bonus points exchange for card issuers. The participating merchants linked to the NCCNET POS network can provide an online redemption function that enables the cardholders to immediately redeem the bonus points accumulated to the transaction volume when paying for the transaction.

#### (七) 政府規費相關業務

本中心為提升電子支付比率及增加信用卡可使用的通路，開發建置「公務機關信用卡繳費平台」服務，提供民眾於公務機關申辦業務時可使用信用卡臨櫃繳納規費及帳款，以及於公立醫療院所支付醫療費用 (不包含醫美整形、產後護理及健康檢查等項目)，同時，本平台系統可介接公務機關及公立醫療院所官方網站及 APP，讓民眾可用信用卡於公務機關及公立醫療院所的官方網站及 APP 繳費。

另為配合政府便民服務及提供發卡機構多元之卡片服務功能，與中華電信及各監理機關等機構合作，讓民眾透過電話語音或是網際網路取得授權碼的方式，繳納學雜費及公務費用、各項資費及稅款，業務範圍如下：

- 1、電子化政府服務平台：包含參加電子化政府服務平台之各級公務機關所提供之各項繳納費用項目、各級學校所提供之「學雜費相關費用」及「校內行政事務費」項目。
- 2、各項資費：包含交通罰鍰、燃料費、規費、車牌標號、車牌選號等監理資費。
- 3、各項稅款：包含綜合所得稅自繳稅款、查 (核) 定稅款、其它自繳類稅款。

#### (VII) Government Fee Payment

To increase the penetration rate of e-payments and the credit card acceptance channels, NCCC established the "Credit Card Payment Platform for Public Agency Fee" service, allowing the public to pay public agencies related fees and bills over the counters by credit card. The payment platform also applies to medical expenses at public hospitals (excluding items of plastic surgery, postnatal nursing, and physical examination). Meanwhile, the platform system may link with the websites and APPs of public agencies and hospitals, allowing the public to make payments at the websites and APPs of public agencies and hospitals.



To accord with the government policy of bringing greater convenience to citizens, and to provide incremental services and functions to the card issuers, NCCC has partnered with Chunghwa Telecom and motor vehicle administration bodies in providing fee payment services for citizens, where citizens can use credit cards to pay school registration fees, public service-related charges, motor vehicle administration fees, and taxes by obtaining the authorization code via phone voice operating system or Internet. The business scope includes the following:

1. E-government service platform: including "school registration & miscellaneous fees" and "on-campus administration affairs fees" charged by all levels of schools as well as public service-related fees charged by all levels of public agencies participating in the e-government service platform.
2. Motor vehicle administration fee: including traffic violation fine, fuel fee, handling fee, license plate fee, license plate number selection charge, etc.
3. Various types of taxes: including payments of Individual Consolidated Income Tax, assessed tax, as well as business tax, etc.

#### (八) 電子票證交易作業平台

本中心於 105 年為提升民眾小額消費付款之便利性及加速提升國內電子支付普及率，並依據「信用卡業務機構管理辦法」、「電子票證發行管理條例」、「電子票證發行機構業務管理規則」及「電子票證應用安全強度準則」等相關電子票證作業規範辦理建置電子票證交易作業平台整合國內四家電子票證交易，進而降低小額交易支付成本及營造有利商家經營環境之目標。

#### (VIII) Electronic Stored Value Card Transaction Operation Platform

In 2016, to promote the convenience of small ticket service for citizens and accelerate the increase in the domestic electronic payment penetration rate, NCCC established the Electronic Stored Value Card Transaction Operation Platform in accordance with the "Regulations Governing Institutions Engaging In Credit Card Business," "Act Governing Issuance of Electronic Stored Value Cards," "Rules Governing the Business of Electronic Stored Value Card Issuers," and "Regulations Governing the Security of Electronic Stored Value Cards," and other operation specifications for electronic stored value cards to integrate transactions of four domestic electronic stored value cards, reducing the processing costs of small ticket transactions and manifest a favorable business environment.

### 《業務範圍 Business Scope》

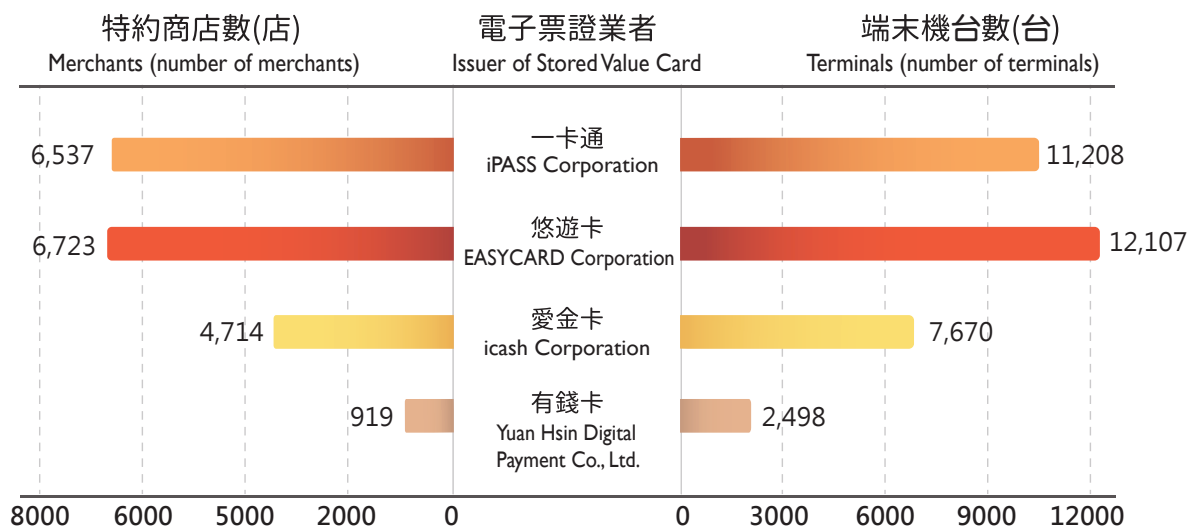
指使用本中心電子票證交易作業平台進行電子票證交易之特約商店。

Merchants that use the Electronic Stored Value Card Transaction Operation Platform of NCCC for electronic stored value card transactions.

### 《業務統計 Operating Results》

統計使用本中心電子票證交易作業平台之特約商店數及端末機台數：

The number of merchants that use the Electronic Stored Value Card Transaction Operation Platform of NCCC and number of terminals:



## (九) 小額支付平台

為提供快速結帳的刷卡服務，本中心針對消費單價低、交易量大的特約商店（如便利商店／雜貨店、中式／西式速食、停車場、手作飲料、早餐店、地方小吃、麵包店／糕餅店、菜市場／假日市集／夜市、販賣機等行業）提供「小額支付」功能，只要持開辦本業務之發卡機構發行的卡片至本中心小額支付通路消費，即可享有小額交易免簽名的刷卡服務。

## (IX) Small Ticket Platform

To provide credit card purchase service with rapid checkout, NCCC provides the “small ticket” function for merchants with low consumption price and high transaction volume (such as industries of convenience store/grocery store, Chinese/Western fast food, parking lot, handmade drinks, breakfast stall, bakery/confectionery, traditional market/ weekend market/night market, and vending machine). No signature is required for the credit card purchase made at the small ticket channels of NCCC with cards issued by card issuers signed up for the operation.

## 【小額支付平台識別標誌】

## 【Identification Mark for the Small Ticket Platform】



## 【小額支付平台特店通路多元支付貼紙】

## 【Diversified Payment Sticker for Merchants and Channels Using the Small Ticket Platform】



## 《業務範圍 Business Scope》

開辦本中心小額支付業務信用卡發卡機構共計 29 家、Debit 卡發卡機構共計 18 家。

( 依金融機構代碼排序 )

A total of 29 credit card issuers and a total of 18 debit card issuers signed up for the small ticket operation of NCCC.

(The sequence is subject to the code of the financial institutions.)

| 信用卡參加機構<br>Participating Credit Card Institutions |  |                                      |                                    |
|---|--|--------------------------------------|------------------------------------|
| 土地銀行<br>Land Bank of Taiwan                       | 合作金庫<br>Taiwan Cooperative Bank            | 第一銀行<br>First Commercial Bank        | 華南銀行<br>Hua Nan Commercial Bank    |
| 彰化銀行<br>Chang Hwa Commercial Bank                 | 上海銀行<br>Shanghai Commercial & Savings Bank | 台北富邦<br>Taipei Fubon Commercial Bank | 國泰世華<br>Cathay United Bank         |
| 兆豐銀行<br>Mega International Commercial Bank        | 花旗 ( 台灣 ) 銀行<br>Citibank Taiwan            | 台中銀行<br>Taichung Commercial Bank     | 滙豐 ( 台灣 ) 銀行<br>HSBC Bank (Taiwan) |
| 華泰銀行<br>Hwatai Bank                               | 新光銀行<br>Taiwan Shin Kong Commercial Bank   | 陽信銀行<br>Sunny Bank                   | 三信商銀<br>COTA Commercial Bank       |
| 聯邦銀行<br>Union Bank of Taiwan                      | 遠東銀行<br>Far Eastern International Bank     | 元大銀行<br>Yuanta Commercial Bank       | 永豐銀行<br>Bank Sinopac               |
| 玉山銀行<br>E.Sun Commercial Ban                      | 凱基銀行<br>KGI Bank                           | 星展 ( 台灣 ) 銀行<br>DBS Bank (Taiwan)    | 台新銀行<br>Taishin International Bank |
| 日盛銀行<br>Jih Sun International Bank                | 安泰銀行<br>Entie Commercial Bank              | 中國信託<br>CTBC Bank                    | 樂天信用卡<br>Taiwan Rakuten Card       |
| 美國運通公司<br>American Express                        |  |                                      |                                    |

| Debit 卡參加機構<br>Participating Debit Card Institutions |  |                                      |  |
|--|--|--------------------------------------|--|
| 土地銀行<br>Land Bank of Taiwan                          | 合作金庫<br>Taiwan Cooperative Bank            | 第一銀行<br>First Commercial Bank        | 華南銀行<br>Hua Nan Commercial Bank          |
| 彰化銀行<br>Chang Hwa Commercial Bank                    | 上海銀行<br>Shanghai Commercial & Savings Bank | 台北富邦<br>Taipei Fubon Commercial Bank | 國泰世華<br>Cathay United Bank               |
| 兆豐銀行<br>Mega International Commercial Bank           | 滙豐 (台灣) 銀行<br>HSBC Bank (Taiwan)           | 王道銀行<br>O-Bank                       | 新光銀行<br>Taiwan Shin Kong Commercial Bank |
| 陽信銀行<br>Sunny Bank                                   | 聯邦銀行<br>Union Bank of Taiwan               | 永豐銀行<br>Bank Sinopac                 | 玉山銀行<br>E.Sun Commercial Bank            |
| 台新銀行<br>Taishin International Bank                   | 中國信託<br>CTBC Bank                          |                                      |  |

## 《業務統計 Operating Results》

## 1. 小額支付平台各項功能上線日期：

## I. Launch dates for the functions of the small ticket platform:

| 小額支付平台各項功能<br>Function of the Small Ticket Platform   | 上線日期<br>Launch Date         |
|---|-----------------------------|
| 支援非會員銀行參加機構交易<br>Transactions of Non-member participating institutions supported                              | 106 年 9 月<br>September 2017 |
| 支援 EC(E-Commerce) 線上交易<br>EC (E-Commerce) online transactions enabled   | 106 年 9 月<br>September 2017 |
| 支援 MCP(Mobile Contactless Payment) 交易<br>MCP (Mobile Contactless Payment) transactions enabled                | 107 年 1 月<br>January 2018   |
| 支援自助設備 (Kiosk) 交易<br>Self-service kiosk transactions enabled  | 107 年 4 月<br>April 2018     |
| 支援 Debit 卡交易<br>Processing of debit card transactions enabled   | 107 年 7 月<br>July 2018      |
| 支援電子票證平台功能<br>Electronic Stored Value Card Transaction Operation Platform functions enabled                   | 108 年 1 月<br>January 2019   |
| 支援刷卡優惠平台功能<br>Credit Card Purchase Transaction Benefit Platform functions enabled                             | 108 年 4 月<br>April 2019     |
| 終止受理 NT\$1,000 元以下磁條卡交易<br>Blocked and suspended transactions less than NT\$1,000 using magnetic stripe cards | 109 年 7 月<br>July 2020      |

2. 簽帳筆數：110 年度簽帳筆數約為 2,783 萬筆，相較 109 年度 2,110 萬筆，成長 32%。
  3. 簽帳金額：110 年度簽帳金額約為新臺幣 76.7 億元，相較 109 年度新臺幣 53.0 億元，成長 45%。
  4. 小額支付平台特店通路數：截至 110 年 12 月份止共約 6,810 店。
  5. 110 年小額支付平台業務交易金額及筆數較往年成長原因分析如下：
    - (1) 特店數增加：與 109 年度相比，小額支付平台特店數由 4,720 店成長為 6,810 店。
    - (2) 通路端上線進度：配合小額連鎖通路端系統開發進度，陸續於 110 年完成開發並正式上線受理信用卡業務。
    - (3) 行銷活動：110 年有多家小額特店均舉辦刷卡優惠活動，有效帶動小額交易金額及筆數成長。
- 
2. Number of Transactions: The number of transactions was approximately 27.83 million in 2021, representing a growth of 32% as compared to 21.10 million in 2020.
  3. Transaction Volume: The transaction volume amounted to approximately NT\$7.67 billion in 2021, representing a growth of 45% as compared to NT\$5.3 billion in 2020.
  4. Number of merchants and channels using the small ticket platform: There were approximately 6,810 merchants in total as of December 2021.
  5. The reasons why the growth in transaction volumes and number of transactions for the small ticket platform was higher in 2021 than before are as below:
    - (1) Increase in the number of merchants: As compared to 2020, the number of merchants participating the small ticket platform grew from 4,720 to 6,810.
    - (2) Launch of merchant outlets: Aligned with the development of system modification, those chain stores with small ticket credit card processing capabilities officially launched in 2021.
    - (3) Marketing campaigns: In 2021, many merchants organized card discount events, which effectively accelerated the growth in consumption volume and number of transactions for the small ticket platform.

#### (十) 信用卡輔助持卡人身分驗證平台

為提升金融服務作業效率，本中心配合政府政策並依據法令規範，建置「信用卡輔助持卡人身分驗證」平台，提供電子支付機構及金融機構可接受民眾於線上以「信用卡」進行輔助持卡人身分驗證之機制，當民眾於電子支付機構網站線上註冊及開立第二類或第三類電子支付帳戶時，或於銀行線上開立數位帳戶、申辦信用卡時，將透由送驗機構傳送信用卡資訊至本中心認證平台，再由發卡機構驗證是否為使用者本人之信用卡支付工具，達到數位化及無紙化之目的。自 110 年 1 月起擴大應用場景，提供保險公司辦理保戶授權以信用卡或簽帳金融卡繳納保險費之身分驗證功能。

#### (X) Credit Card Holders Auxiliary Authentication Platform

To improve the operating efficiency for financial services, NCCC established the “Credit Card Holders Auxiliary Authentication Platform” in response to the government’s policy and in accordance with legal regulations, which allows electronic payment institutions and financial institutions to accept the system that citizens using “credit cards” as an auxiliary to cardholder authentication. When citizens register and open type 2 or type 3 electronic payment accounts online on the websites of electronic payment institutions, or open digital savings accounts or apply for credit cards online with banks, the verifying institutions would transmit the credit card information to NCCC’s authentication platform, and the card issuers would verify whether the credit card payment tools are used by the users to achieve the digitalization and paper-free purposes. The application scenario was expanded since January 2021, where the platform provides the authentication function for insurance companies regarding the function of cardholder authorizing paying premium via credit or debit cards.



## 四、詐欺防制作業

### IV. Fraud Prevention Operation

為監控特約商店偽冒詐欺交易，本中心運用系統與報表作為監控工具，設定參數，專人判讀以主動發現異常，並進行相關調查作業。針對查證屬實之違約特約商店，則依其違反約定嚴重程度，施以教育、警告、列管或終止合約關係等方式，督促特約商店改善。此外，本中心並擔任國內詐欺通報中心角色，提供信用卡機構通報詐欺交易資訊平台，彙整國際卡組織及各信用卡機構之通報資料，建立聯防體系與訊息分享機制，裨益國內信用卡交易環境風險有效管控。

To monitor fraud transactions by merchants, NCCC has utilized prevention systems and statements with parameters preset and expert interpretation as a monitoring tool to identify any abnormal activities and proceed with investigations. For merchants who are verified violating the merchant contract, NCCC will take actions of education, warning, monitoring, or terminating the merchant contract according to the materialness of such violation, to supervise such merchants for improving. Also, as the credit card fraud reporting center, NCCC provides a fraud transaction information reporting platform that consolidates information from international associations and credit card institutions and establishes a joint defense system with an information-sharing mechanism to benefit the effective risk control in the domestic credit card transaction environment.

#### 《業務範圍 Business Scope》

對本中心所屬特約商店有效監控與管理，統整分析傳遞通報詐欺資訊，提供信用卡業務機構業者有效之管理資訊，以共同打造國內更安全之信用卡交易環境。

For NCCC merchants, NCCC implements effective monitoring and management system, consolidates, and sends fraud analysis to credit card institutions for effective information management, so as to jointly create a secure credit card transaction environment in Taiwan.

### 《業務統計 Operating Results》

#### (一) 風險特店管制暨沒收卡統計圖：

風險特店調查件數：110 年度調查件數為 608 件。相較 109 年度 729 件，減少 121 件。

風險特店列管件數：110 年度列管件數為 97 件。相較 109 年度 157 件，減少 60 件。

風險特店解約件數：110 年度解約件數為 93 件。相較 109 年度 112 件，減少 19 件。

商店沒收卡數：110 年度商店沒收卡數為 348 卡。相較 109 年度 308 卡，增加 40 卡。

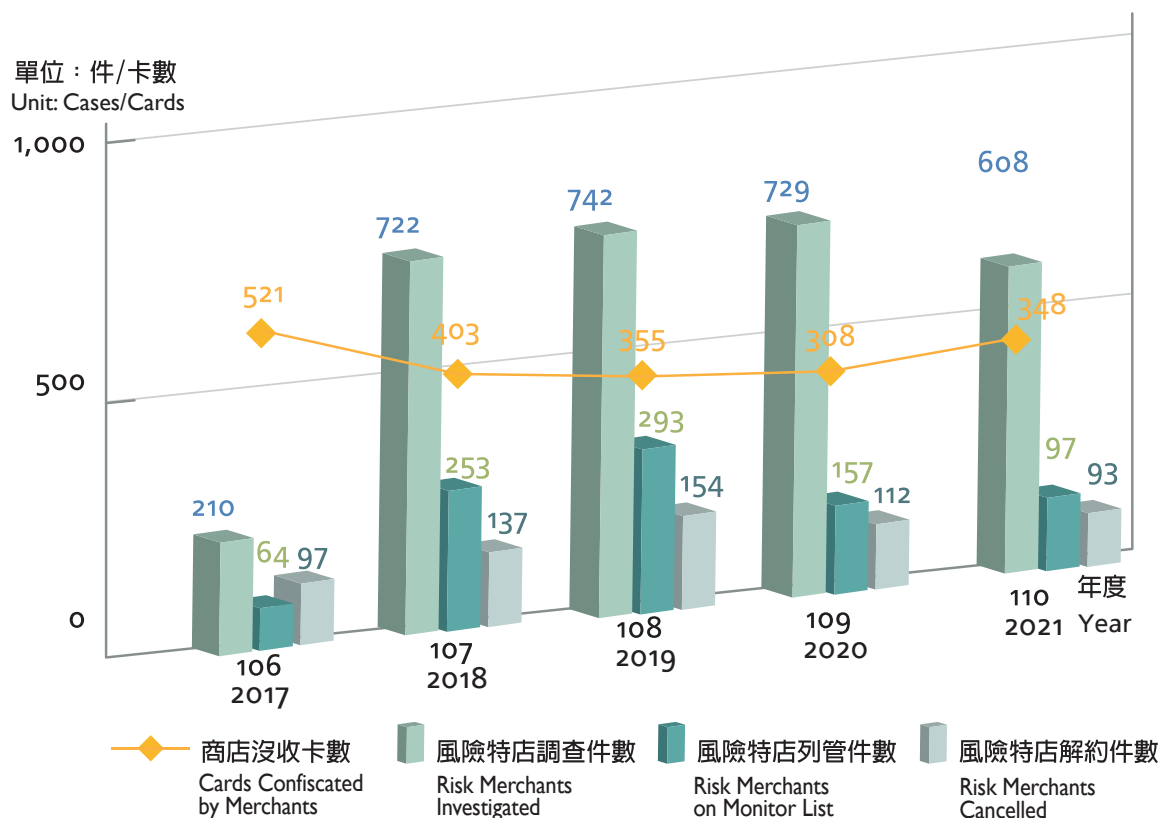
#### (I) Risk Merchant Control and Credit Card Confiscation

Number of Risk Merchants Investigated: The number of merchants investigated decreased by 121 from 729 in 2020 to 608 in 2021.

Number of Risk Merchants on Monitor List: The number of merchants on the monitor list decreased by 60 from 157 in 2020 to 97 in 2021.

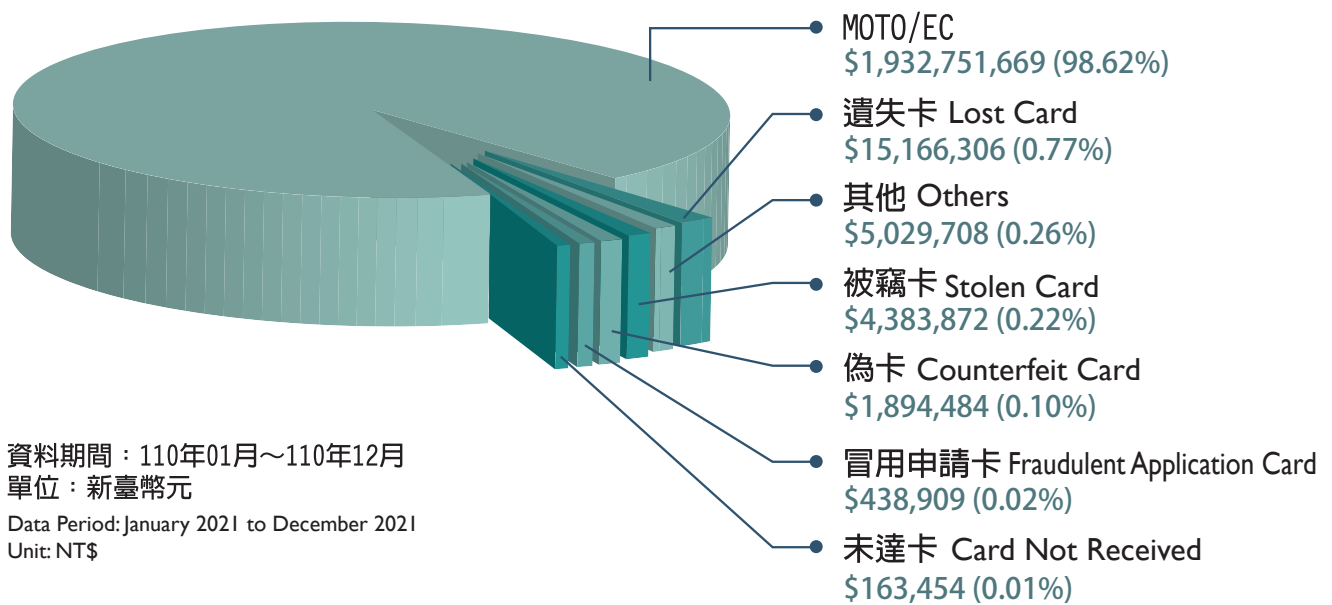
Number of Risk Merchants Cancelled: The number of merchants canceled decreased by 19 from 112 in 2020 to 93 in 2021.

Number of Cards Confiscated by Merchants: The number of cards confiscated by merchants increased by 40 from 308 in 2020 to 348 in 2021.



(二) 國內發卡機構通報之詐欺交易型態分析圖：

(II) Analysis on Fraud Transaction Categories Reported by Domestic Card Issuers



國內發卡機構通報之詐欺交易總額：新臺幣 1,959,828,402 元 ( 非實際損失金額 )

Total amount of fraudulent transactions reported by domestic card issuers: NT\$1,959,828,402 (not the actual amount of loss).

110 年全球新冠疫情持續變化，新種病毒變幻莫測難以捉摸，對於人類生活節奏之衝擊前所未見，國人之消費習慣也產生明顯的變化，整體非現金交易消費不減反增，尤其網路交易部分，更因為疫情影響而快速增長，其所連帶引發之盜刷交易也有明顯的增加。

經統計國內發卡機構 110 年 1-12 月詐欺通報金額 19 億 5,900 萬元 (非實際損失)，較 109 年同期 11 億 8,500 萬元增加 7 億 7,400 萬元 (+65.3%)。至於詐欺交易型態，亦因疫情期間非面對面之交易明顯增加，以致「非面對面交易」類詐欺通報金額佔全體信卡通報金額 98.62%，較前一年度同期之 95.66%，增加 2.96%，其他類型之盜刷比例因此受到壓縮。

Along with the COVID-19 outbreak and the variation of viruses in 2021, the resulting impacts on the people's lives are unprecedented; the consumption habits of people in Taiwan had significant changes, the overall non-cash transactions increased; in particular, the online transactions recorded a rapid growth due to the outbreak, and the cases of credit card fraud also increased significantly.

According to the statistics, the amount of fraud reported by domestic card issuers was NT\$1.959 billion (not the actual amount of loss) from January to December in 2021, representing an increase of NT\$0.774 billion (+65.3%) as compared to NT\$1.185 billion in 2020. As for the fraud transaction categories, "non-face-to-face transactions" accounted for 98.62% of the total reported fraud transaction amount, representing an increase of 2.96% as compared with the 95.66% for the same period last year; nevertheless, fraud in other categories had reduced.

備註：(依照國際卡組織詐欺通報分類標準)

- |                          |                             |
|--------------------------|-----------------------------|
| (1) 遺失卡：卡片遺失而被盜用。        | (5) 偽卡：使用未經發卡機構授權製作之卡片。     |
| (2) 被竊卡：卡片被竊而發生盜用。       | (6) MOTO/EC：未經持卡人授權之非面對面交易。 |
| (3) 未達卡：郵寄新、換卡遭攔截而發生盜用。  | (7) 其他：不屬於上述標準詐欺類型者。        |
| (4) 冒用申請卡：使用未經本人授權申請之卡片。 |                             |

Remarks: (In accordance with the standards of International Card Associations' Fraud Reporting Classification)

- (1) Lost card: Card lost and found used fraudulently.
- (2) Stolen card: Card stolen and used fraudulently.
- (3) Card not received: New/renewed card intercepted during mail and used fraudulently.
- (4) Fraudulent application card: Card applied and used fraudulently without authorization from the genuine cardholder.
- (5) Counterfeit cards: Card counterfeited without authorization from the card issuer and used fraudulently.
- (6) MOTO/EC: Non-face-to-face transactions made without authorization from the genuine cardholder.
- (7) Others: Other types of fraud not listed above.



## 一、110 年度工作成果

### I. Major Achievements in 2021

本中心持續推動各項業務，以促進支付卡產業市場發展，列舉工作成果內容如下：

NCCC continues promoting various businesses to accelerate the development of the payment card industry; the major achievements are as follows:

#### (一) 推動數位金融創新服務

##### 1. 持續推動國內自有支付卡品牌 TWIN Card(雙盈卡)專案：

- (1) 110 年 8 月獲金融監督管理委員會核准本中心與美國發現金融服務公司 (Discover Financial Services, 簡稱 DFS) 全球網路介接合作業務，透過雙方策略聯盟合作，TWIN Card 可透過 DFS 全球網路與國際接軌，增加國外消費的便利性。
- (2) 配合本案所規劃之虛實融合與行動支付產品策略，已於 110 年 11 月完成 TWIN Card 3DS 驗證機制之作法規劃，朝建立 TWIN Card Local DS ( Directory Server ) 方向，與發卡機構 ACS、收單機構 3DS Server 串接，以提供持卡人安全的網路交易環境。

##### 2. 電子商務 (ACS) 安全認證平台：

- (1) 本中心建置符合 EMVCo.、Visa、Mastercard 及 JCB 國際卡組織之「EMV 3-D Secure 安全認證服務平台」以提供兼具安全性、便利性及風險評估分析之網路付款驗證服務，截至 110 年 12 月為止已有 25 家發卡機構參加此服務。
- (2) 線上支付已成為主流銷售管道，已於 110 年 7 月將中心收單既有 3DS 1.0 特店全面導入 EMV 3DS 交易，以提升 EC 特店交易效率。

##### 3. 信用卡輔助持卡人身分驗證平台：

本中心建置「信用卡輔助持卡人身分驗證平台」，支援電子支付機構及金融機構受理持卡人辦理申請信用卡及數位存款開戶之信用卡輔助身分驗證，為配合保險業可透過信用卡或金融機構轉帳扣繳收取保險費之身分驗證服務，已於 110 年 1 月擴增適用範圍至保險公司。

##### 4. 支付環境創新服務與通路推展：

- (1) Üny 卡號綁定服務：因應非面對面交易市場成長及特店端對於卡號等敏感性資料安全儲存需求，持續推展通路導入中心「Üny 卡號綁定服務」，並拓展應用場景至保險公司續期投保，有效提升通路安全性及滿意度。
- (2) 持續推廣「電子票證交易作業平台」服務，完成美麗華、新東陽、郵政醫院、三



新奧特萊斯、絕色影城、愛買等大型通路導入電票作業，提供特店便利整合之支付服務，簡化賣場櫃台空間，提升人員作業之便利性及滿意度。

(3) 為擴大支付受理應用場域，持續與第三方支付與電子支付業者洽談「代收代付平台 (PF)」、「收付訊息整合傳遞 - 轉接」合作模式，藉由設計一致性系統建置方向與業務原則，提升中心整體開發效率。

(4) 順應新種業務市場發展與支付設備普及趨勢，規劃「SoftPOS 專案」導入手機感應收款 APP，任一具 NFC(Near Field Communication) 功能之 Android 行動裝置安裝完認證合格的 APP 後，即可成為受理感應付款的設備，並規劃朝平台模式設計提供多收單行共用整併，共同創造規模經濟、促進產業合作。

5. 符合 EMVCo. 國際標準 QR Code 主掃服務：

自 107 年 11 月支援 EMV QR Code，截至 110 年 12 月，已有 21 家發卡機構、14 家收單機構、11 家發卡銀行 APP 以及臺灣行動支付 APP 支援 EMV QR Code 主掃交易，為因應市場多元支付應用管道，研議規劃 EMV QR Code 業務推廣方案，以提升特店通路端使用者消費體驗。

(I) Promote digital finance and innovative services

I. Continued promoting the project of TWIN Card, the domestic payment card brand:

(1) NCCC received approval of global Network-to-Network partnership with US company, Discover Financial Services (DFS) from FSC in August 2021; through the strategic alliance of both parties, TWIN Card may boost international competitive and convenience when going abroad via DFS global network.

(2) In accordance with the Online-Merge-Offline and mobile payment strategies, NCCC completed the plan of TWIN Card 3DS authentication mechanism in November 2021, in which NCCC will link with ACS (the card issuers) and 3DS Server (the acquiring institutions) to provide a safe and secure transaction ecosystem for cardholders.

2. E-commerce (ACS) authentication platform:

(1) NCCC established the “EMV 3-D Secure Authentication Service Platform” that complies with specifications of international credit card associations such as EMVCo., Visa, Mastercard, and JCB to provide online transaction authentication services with safety, convenience, and risk assessment. As of December 2021, there are 25 card issuers participated in the service.



- (2) Online payment has become the mainstream sales channel. In July 2021, NCCC comprehensively introduced EMV 3DS capabilities for all 3DS 1.0-enabled EC merchants to improve the transaction efficiency.

### 3. Credit Card Holders Auxiliary Authentication Platform:

NCCC established the “Credit Card Holders Auxiliary Authentication Platform” to support electronic payment institutions and financial institutions in processing the credit card auxiliary authentication of accepting cardholder's applications for credit card and opening for digital savings accounts. To facilitate the authentication services of the insurance industry regarding the cardholder authorizing payment of insurance premium via credit cards or bank accounts, the application scope of NCCC's Credit Card Holders Auxiliary Authentication Platform has been extended to insurance companies since January 2021.

### 4. Innovative payment environment services and channel promotion:

- (1) Üny card-on-file services: In response to the growth of the non-face-to-face transactions and the market needs of secure storage of sensitive data (such as card numbers) for the merchants, NCCC continued promoting "Üny card-on-file services" to be implemented in various merchants and expanded the scenarios to the renewal of insurance programs to effectively improve the safety and satisfaction of the merchants.
- (2) NCCC continued to promote its “Electronic Stored Value Card Transaction Operation Platform” services; it completed implementation of the electronic stored value card operations in large-scale merchants, including Miramar, HSIN TUNG YANG, Postal Hospital, Sanxin Outlet, Cinema7, and A.mart, to provide convenient and integrated payment services for merchants, also to simplify the counter at merchants, and to increase the convenience and satisfaction of the clerks.
- (3) To expand the payment scenario, NCCC continued communicating with third-party payment and e-payment service institutions regarding the “Payment Facilitator (PF)” and “Integration and Switching Services of Payment Information” cooperation models, so as to improve the efficiency of NCCC's system development by means of making guidelines and principles for operation consistency.
- (4) In response to the market needs of new business initiatives and the trend of

universal payment equipment, NCCC planned the “Soft POS project” which includes an app of accepting mobile contactless payment; any Android mobile devices with NFC (Near Field Communication) may be that of accepting contactless payment after installation of the certified APP. Moreover, NCCC plans to design a resource-sharing model, a platform for acquirers to participate and achieve economic scale, and to facilitate cooperation in payment industry.

#### 5. Merchant-Presented QR Code compliant with EMVCo. Standards:

NCCC has been supporting the EMV QR Code since November 2018. As of December 2021, 21 card issuers, 14 acquiring institutions, APPs of 11 issuing banks, and TaiwanPay APP enabled EMV merchant-presented QR Code function. In response to the diverse payment application, NCCC continuously planned EMV QR Code business promotion program to improve the users' experiences of consumption at merchants.

### (二) 提升數據應用功能及價值並持續推動信用卡交易資料公開

#### 1. 提升資料品質並定期開放資料：

(1) 中心開放資料集已於 110 年 4 月符合政府訂定之白金標章認證標準，並協助金管會參與「110 年度政府資料開放獎勵活動」，榮獲金質獎第一組中央機關第 1 名。

(2) 為提供使用者快速獲取資料，並符合 Open API Specification (OAS) 標準，本中心已於 110 年 12 月將所有公開資料導入中心自建之 Open API 平台。

#### 2. 案例研析報告：本中心針對產業趨勢、民生消費及社會現象等不同主題，截至 110 年累計公開 23 篇案例研析並刊登於中心官網，提供產官學界作為產業分析及市場研究調查之運用。

#### 3. 建立詐欺風險預測模型：本中心協同金管會以「運用信用卡詐欺風險預測模型打擊盜刷犯罪」之提案，參加「2021 總統盃黑客松」比賽，展現對資料開放與資料創新運用之重視，未來將持續優化詐欺偵測模型並研擬規劃導入實務應用。

#### 4. 同業比較分析報告：已於 110 年 4 月提供各信用卡機構前年度相關收單、發卡業務消費樣態及詐欺風險分析之同業比較分析報告，另，為使各信用卡機構更快速掌握業務發展方向，本中心於 110 年 10 月起提高產製頻率由一年一次調整為一年兩次。

#### 5. 規劃大數據儀表板提供予信用卡機構及特約商店使用：為提升各信用卡機構及特約商店之加值服務，建立發卡及收單之信用卡機構儀表板，並持續製作特約商店儀表板，期能藉由與中心信用卡大數據平台介接，以視覺化圖像資訊瞭解市場概況，並規劃於 111 年提供給信用卡機構與推廣特店使用儀表板。

- (II) Enhance the function and value of data applications and continuously disclose credit card open data

I. Improved data quality and regularly disclose data:

- (1) NCCC's open data dataset fulfills the platinum label standards established by the government in April 2021. NCCC also assisted FSC in participating in the "2021 Open Data Reward Event," helping to win the first prize of the Golden Quality Award among Central Agencies (as Group I).
  - (2) For users to rapidly access data and in compliance with the Open API Specification (OAS) standards, NCCC introduced all its open data to the self-built Open API platform in December 2021.
2. Published case research and analytical reports: As of 2021, NCCC has published 23 case research and analytical reports on its website regarding subjects ranging from industrial trend, consumption, and social phenomena for industries, government, and academic sectors to use in industrial analysis and market research.
3. Established a fraud risk forecast model: NCCC, together with the FSC, participated in the "2021 Presidential Hackathon", with the proposal of "Combating Credit Card Fraud by Utilizing Credit Card Fraud Risk Forecast Model" to show its focuses on innovative data utilization. In the future, NCCC will continue optimizing the fraud detection model and planning how to put the model into practices.
4. Provided industrial payment analytics and reports: In April 2021, NCCC provided 2020 industrial comparison and analytical reports to all credit card institutions, ranging from consumption pattern regarding acquiring and issuing to fraud risks. Furthermore, NCCC enhanced such service and provided analytical reports in October, so as to provide better insights for those institutions to identify market trend accordingly and timely.
5. Planned Big Data analytics dashboard for credit card institutions and merchants: To enhance the value-added services for credit card institutions and merchants, NCCC planned and established a dashboard for issuers and acquirers to connect with Credit Card Big Data Platform, and continuous preparing the dashboard for merchants as well, for them to get the market insights through visualized data. Such service plans to roll out for both credit card institutions and merchants in 2022.

### (三) 系統流程數位化，提升作業效率

1. 優化國內信用卡交易清算系統自 110 年 7 月起調整處理頻率為每日皆可接收並處理各參加機構之請款檔案，同時由系統檢核取代人工核對參加機構送件資料，提升作業效率。
2. 於 110 年 3 月起，特約商店手續費及國內清算參加機構交換手續費改為開立電子發票，落實無紙化作業，提升作業服務品質並降低稅賦成本。
3. 優化特店繳交服務費作業流程，於 110 年 3 月開立郵局虛擬帳戶繳款作業，降低人工處理作業時間，提升整體效益。
4. 建置機器人 QA：為打造更方便的業務諮詢環境，機器人 QA 已於 110 年 10 月上線，提供使用者透過文字機器人對談方式進行溝通，並持續優化機器人應答精準度，提升使用者體驗。

#### (III) Improve operating efficiency through process digitalization

1. NCCC optimized domestic credit card settlement system and has adjusted to be able to receive and process the financial files from participating institutions every day since July 2021. Meanwhile, the approach of data inspection, for those data submitted by participating institutions, is adjusted from manual to system programs, so as to improve operating efficiency.
2. From March 2021, NCCC improved and issued electronic invoices of service fees charged to merchants and domestic interchange and reimbursement fees charged to participating institutions to realize the paper-free operations, improve the operating service quality and reduce taxation costs.
3. NCCC optimized the service fees payment procedures for merchants. In March 2021, NCCC launched the virtual account payment operation at postal offices to minimize the human processing time and improve the overall efficacy.
4. Established the Q&A chatbot: To create a convenient business consulting environment, the Q&A chatbot was launched in October 2021 to communicate with users; NCCC also continued optimizing the precision of the chatbot's responses to improve users' experiences.

#### (四) 強化資訊安全及風險控管

1. 規劃建置行動辦公室，以強化辦公室個人電腦設備安全及機動性，提升設備維護與管理效益，為疫情的變化或其它不可預期的災變事故做好萬全的準備，以達持續營運目的。
2. 進行「交易風險警示及控管系統 ( TRACE )」之系統軟、硬體升級計畫並規劃強化即時偵測與自動比對效能，以提升整體系統效能。
3. 持續深化與檢警調單位、國際卡組織、銀行公會與信用卡同業之協調合作關係，並蒐集、分析最新詐欺案例與犯罪手法及掌握最新詐欺損失訊息等供信用卡同業參考，發揮中心國內信用卡詐欺犯罪防制窗口角色。

#### (IV) Strengthen information security and risk control

1. NCCC planned for the establishment of a mobile office to strengthen security and flexibility of PC equipment in the office, to improve equipment maintenance and management efficacy, and to prevent the impacts arising from changes in the outbreak or other unpredictable disasters or accidents to achieve the purpose of sustainable operations.
2. NCCC upgraded the software and hardware of the “TRACE” system and planned to reinforce the functions of real-time detection and auto-comparison to improve the system efficacy.
3. NCCC, as the liaison organization of credit card fraudulence control, continued deepening collaboration with prosecuting, investigative agencies, police department, international card associations, Banker Association, and credit card institutions; collected and provided the information and analyses of the latest information regarding fraudulent cases, methods of crimes and losses arising from fraud to credit card institutions for reference.

#### (五) 持續落實防制洗錢及打擊資恐政策

1. 持續執行防制洗錢及打擊資恐風險評估作業，適時修正相關內控制度，檢視風險胃納政策、風險因子及風險評估方法並持續舉辦內、外部防制洗錢及打擊資恐在職訓練，以提高專責主管、專責人員及全體同仁洗錢防制專業知識與風險意識。

2. 規劃優化防制洗錢及打擊資恐資訊系統，推動定審作業自動化，完善客戶資料及基本資料之正確性並強化交易資料之運用。

(V) Persisted in implementation of policies on anti-money laundering and countering the financing of terrorism

1. NCCC continued executing its assessment on anti-money laundering and countering the financing of terrorism, revising relevant internal control systems, examining its risk appetite policies, risk factors, and risk assessment methods, and continued organizing internal and external on-the-job training regarding anti-money laundering and countering the financing of terrorism to improve the professional knowledge and risk awareness of dedicated superiors, dedicated personnel, and all employees on money-laundering control.
2. NCCC organized the optimization of its information system for anti-money laundering and countering the financing of terrorism, promoted automated standard review operations, confirmed the completeness and accuracy of customers' profiles and basic information, and strengthened the utilization of transaction data.

(六) 響應政府防疫、紓困、振興等三大政策方針

1. 因應新冠病毒疫情，本中心啟動復北辦公室、頂埔資訊中心分地及輪流居家辦公與台中、高雄辦事處輪替居家辦公，降低人員聚集傳染風險，並投保法定傳染病健康保險及疫苗接種保險，提升同仁防疫期間之醫療保障。
2. 本中心重啟對特約商店 4 項紓困措施：(1) 免徵收商店服務費 (2) 免徵收特約商店 MPOS 使用費 (3) 暫緩催收特約商店違約帳款 (4) 暫緩催收特約商店端末機未回殘值，協助降低特約商店因疫情而產生之業務衝擊。
3. 配合經濟部中小企業處於 110 年 9 月 22 日開始實施「數位振興五倍券」活動，本中心作為 21 家發卡機構與五倍券平台之資料傳輸介接平台，開發 API 介接規格、統整信用卡回饋作業原則，俾利民眾使用振興五倍券，以提升國內支付卡產業之處理效益。

(VI) Respond to the government's policy guidelines of epidemic prevention, relief, and economic stimulus

1. In response to the outbreak of COVID-19, NCCC allowed employees in Fubei Office and Ding Pu Data Center to work off-site and take turns to work from home.

and employees in Taichung and Kaohsiung Offices take turns to work from home to mitigate the clustering risk; furthermore, NCCC purchased notifiable disease health insurance and vaccination insurance to improve employees' medical protection during the epidemic prevention period.

2. NCCC resumed 4 relief measures for merchants, including (1) exemption of service fees for merchants; (2) exemption of MPOS's equipment fees for merchants; (3) suspension of collecting default accounts from merchants; and (4) suspension of collecting outstanding residual values for terminals from merchants, to reduce the impacts on merchants' businesses due to the outbreak.
3. In response to the "Digital Quintuple Stimulus Voucher" policy promoted by the Small and Medium Enterprise Administration, Ministry of Economic Affairs on 22 September 2021, NCCC served as a gateway which provided system interface between 21 card issuers and the Quintuple Stimulus Voucher platform of the Ministry of Economic Affairs; NCCC developed the API interface specifications and consolidated the operating rules of cashback when digital voucher linking to credit cards. As such, it brought benefits for citizens using the Quintuple Stimulus Vouchers and improved the processing efficacy of the domestic payment card industry.

#### (七) 積極參與各項金融活動及教育推動，活絡產官學界金融交流合作

1. 為推動金融科技發展，由金融服務業聯合總會建置「金融科技共創平台」，並於平台下設置「能力建構組」、「數據治理組」、「監理科技組」及「廣宣交流組」四個執行小組推動金融科技發展路徑圖措施，中心身為數據治理組成員，協助研擬跨市場、跨機構客戶資料共享之相關機制與規範。
2. 持續參與 FIDO 國際標準組織、中華經濟研究院「中華財經高峰論壇」及「北威顧問」會員機構，獲取全球金融數位創新應用趨勢暨技術發展情形、了解 Fintech 最新資訊，增加與領域專家交流之機會。
3. 本中心由劉董事長擔任與談人於 110 年 3 月 24 日參加由經濟日報主辦、本中心及財金公司協辦「金融座談巡迴系列」- 主題「迎接金融無所不在的新時代」於銘傳大學舉辦之校園講座，使金融知識走入校園，讓大學學子了解最新金融趨勢與政策方向。
4. 本中心以共同主辦單位與工商時報於 110 年 5 月至 8 月舉辦第一屆「工商時報數位金融獎」競賽活動，由劉董事長擔任評審團總召集人參加頒獎典禮，激勵臺灣金融市場的創新動能與健全發展。



5. 本中心參與 110 年 10 月 26 日至 11 月 25 日「FinTech Taipei 2021 台北金融科技展」及「FinTech Taipei Forum 2021 台北金融科技國際論壇暨研討會」活動，強化本中心數位轉型發展及主要業務宣導。

(VII) Actively participate in financial activities and educational promotions to invigorate the financial exchange and cooperation between industries, government, and academic sectors

1. To promote the development of FinTech, Taiwan Financial Services Roundtable established the “FinTech Co-Creation Platform” (FTCP) and set up four working groups (Capacity Building Group, Data Governance Group, RegTech Group, and Publicity & Exchange Group, to implement FinTech policies in a more forward-looking and comprehensive way. NCCC, as a member of Data Governance Group, assisted to establish mechanisms and rules for cross-market and cross-institutional sharing of customer data.
2. Continued to join FIDO, Chung-Hua Financial and Economic Forum by Chung-Hua Institution for Economic Research, and Bellwether as a member to get a comprehensive market insight of global financial digital and innovative technology, updates on FinTech, and the opportunities to communicate with experts of all fields.
3. Chairman Liu participated in the financial campus lecture, organized by the Economic Daily and co-organized by NCCC and FISC and held at Ming Chuan University, with the theme of “Welcome the New Era with Finance Everywhere” on 24 March 2021. It is hoped that students can have a deeper understanding of the latest financial trends and policy direction to achieve the effect of financial knowledge promotion.
4. NCCC co-organized the first “Digital Financial Service Award” with the Commercial Times from May to August 2021; Chairman Liu participated in the award ceremony as Head Juror, stimulating the innovative momentum and a sound development of the financial market in Taiwan.
5. NCCC participated in “FinTech Taipei 2021” and “FinTech Taipei Forum 2021” from 26 October to 25 November 2021 to reinforce its digital transformation development and major business promotions.

## 二、未來展望

### II. Future Prospects

(一) 運用數位科技優化系統平台到數位轉型，提升使用者體驗並創造各項應用服務。

1. 優化 EMV 3DS 驗證系統 ( Access Control Server ) 平台之風險驗證系統 (Risk-based Authentication, RBA) 模組功能，規劃導入數位軌跡識別技術，運用裝置資訊結合大數據分析技術，強化風險驗證系統準確率。
2. 因應手機感應收款之市場趨勢，提供特約商店可以藉由自備具 NFC 功能之手機或平板等行動裝置，整合中心 mPOS APP 成為感應式及 EMV QR 刷卡機，另規劃提供信用卡簽帳模組之 SDK/API 供特約商店收銀系統串接手機感應收款功能。
3. 因應市場線上線下條碼整合發展趨勢，規劃 Üny 綁卡服務在特約商店通路及會員機構使用場景之介接機制及配套作業，提升中心服務水準。

(I) Utilize digital technology optimization systems for digital transformation to improve user experiences and create various application services.

1. Optimize the Risk-Based Authentication (RBA) function on the EMVCo 3DS—ACS (Access Control Server) authentication platform, organize the introduction of digital track identification technologies, and utilize device information in combination with the Big Data analysis technologies to reinforce the accuracy rate of the risk authentication system.
2. In response to the market trend of Tap on/to Phone, NCCC enables merchants to use their mobiles, tablets, or other mobile devices that possess the NFC function and integrates with the mPOS APP of NCCC as the contactless and EMV QR payment terminal. Furthermore, NCCC plans to provide SDK/API on credit card transaction modules for the POS systems of merchants to link with Tap on/to Phone function.
3. In accordance with the Online-Merge-Offline barcode integration in the market, NCCC plans for the interface mechanism and operations of Üny card-on-file services regarding merchant channels and use scenarios of members to improve the service standards of NCCC.

## (二) 持續推動提升電子支付及行動支付交易比率，拓展應用通路及導入創新應用

1. 持續優化 QR Code 支付流程並與國際卡組織合作規劃行銷活動，以推廣 QR Code 使用，並規劃擴充支援其他支付卡品牌，提升 QR Code 支付市場普及度。
2. 優化收付訊息整合傳遞業務功能應用場域，支援 QR Code 主掃、被掃功能並擴大中心收單通路行業類型。
3. 擴大中心特約商店簽帳端末設備系統網路之整合運用，與電子錢包業者共同合作規劃，增加錢包交易之支付工具整合，提供特約商店通路單一閘道及作業一致的整合服務。

### (II) Continue to promote the e-payment and mobile-payment transaction ratios, expand the application channels, and introduce innovative applications.

1. Continue optimizing the QR Code payment process and cooperate with international card associations to organize marketing events to promote the use of QR Code; furthermore, NCCC plans to expand the support for other payment card brands and improve the popularity of QR Code in the payment market.
2. Optimize the application scenarios for Integration of Receipt/Payment Information to support the merchant-presented and customer-presented QR Code functions and expand the categories of NCCC's acquiring channel industries.
3. Expand the integrated utilization of the terminal equipment and system network for merchants and jointly cooperate with e-wallet service providers for organizing integration of the wallet transactions payment tool, so as to provide integration services of a single gateway and consistent operations for merchant channels.

## (三) 持續擴展資料深度與廣度，提升數據應用價值。

1. 擴大統整其他信用卡數據資料納入大數據平台及規劃透過 API 串接整合外部數據資料 (如政府機關、金融機構、電信公司等)，進行跨機構或跨市場之數據資料合作，擴大數據應用面向及場景。
2. 調校精鍊「人工智能詐欺風險偵測模型」，並研擬發展模型轉型成「產品」應用，創造「數據應用自償」營運模式。

3. 持續依銀行及特約商店反饋優化視覺化儀表板分析指標，提供更多樣化之數據分析工具，以達數據應用自償性目標。

(III) Continue expanding the depth and width of data to improve data application values.

1. Integrate other credit card data into the Big Data platform and organize cooperation with cross-market and cross-institution through API interfacing to integrate with external data information (such as governmental agencies, financial institutions, and telecom companies), expanding the aspects and scenarios of data applications.
2. Adjust and calibrate the “fraud risk detection model” and develop the application of transforming the model into a “product,” creating the operating model of “self-financing data application.”
3. Continue to provide more diversified data analysis tools based on the analytical indicators of the feedback optimization visualized dashboard for banks and merchants to achieve the self-financing target.

(四) 持續推展 TWIN Card (雙盈卡) 業務及支付應用

(IV) Continue to promote the business of TWIN Card and payment applications.

(五) 加強基礎設施提升後勤管理效能及服務品質，並強化資訊安全及風險控管。

(V) Reinforce infrastructures, improve logistic management efficacy and service quality, and strengthen information security and risk control.

(六) 持續落實防制洗錢及打擊資恐政策。

(VI) Continue to implement policies of anti-money laundering and combatting the financing of terrorism.

(七) 善盡企業社會責任，辦理慈善公益、金融知識宣導等關懷社會活動。

(VII) Fulfill social responsibility and engage in social welfare activities of charity and financial knowledge advocacy.



# 2021

## 伍 年度中心大事紀



Annual Events

## 一、110 年度中心大事紀

### I. Major Events in 2021

1 月  
January

▶ 1 月 1 日

自 110 年 1 月起於「信用卡輔助持卡人身分驗證平台」新增支援保險公司之服務對象，持卡人可使用參加機構發行之信用卡或簽帳金融卡繳納保險費。

▶ 1 月 21 日

召開第 13 屆第 6 次董監事聯席會議。

▶ Jan. 1

The application scope of NCCC's Credit Card Holders Auxiliary Authentication Platform has been extended to insurance companies since January 2021. Cardholders may pay premium via credit or debit cards issued by participating institutions.

▶ Jan. 21

Convened the 6th session of the 13th Board of Directors and Supervisors Joint Meeting.

3 月  
March

▶ 3 月 1 日

配合政府推動電子發票政策，本中心自 110 年 3 月 1 日起將特約商店手續費憑證由收據改開立電子發票。

▶ 3 月 24 日

董事長參加由經濟日報主辦、本中心及財金公司協辦「金融座談巡迴系列」- 主題「迎接金融無所不在的新時代」於銘傳大學舉辦之校園講座，由金管會黃主委天牧主題演講、費總編輯家琪主持，並由董事長擔任與談人。

► Mar. 1

In response to the electronic invoice policy promoted by the government, NCCC began issuing electronic invoices instead of receipts on the service fees charged to merchants from 1 March 2021.

► Mar. 24

Chairman Liu participated in the campus lecture held at Ming Chuan University, with the theme of “Welcome the New Era with Finance Everywhere,” under the “Patrol Lecture Series of Finance” organized by the Economic Daily and co-organized by NCCC and FISC. Dr. Tien-Mu Huang (chairperson of FSC) was the main lecturer, Jia-Chi Fei (chief editor) was the host, and NCCC Chairman was the panelist.

4 月  
April

► 4 月 1 日

本中心因應市場錢包應用，已完成 SKM PAY、101 PAY 及 HG PAY 加值應用上線，擴大通路交易管道。

► 4 月 18 日

為強化個人資料管理能力與加深客戶對中心信賴，本中心通過 BSI 英國標準協會 BS 10012：2017 110 年度覆審。

► 4 月 21 日

本中心「信用卡大數據平台」已於 110 年 4 月提供各信用卡機構 109 年度相關發卡、收單業務消費樣態及詐欺風險之同業比較分析報告。

► 4 月 22 日

- ◆ 召開第 13 屆第 7 次董監事聯席會議。
- ◆ 本中心會員連線商業銀行正式對外營運，開辦 Visa Debit 卡發卡業務。
- ◆ 連線銀行參加本中心「EMV 3DS-ACS 安全認證服務平台」上線。



► 4 月 28 日

本中心舉辦刷卡優惠平台「雙圈同慶集字樂」促銷活動，媒合新竹「巨城購物中心」及周邊 138 家活動店相互合作交叉導客。

► 4 月 30 日

本中心開放資料集已於 4 月符合政府訂定白金標章認證標準之資料集。

► Apr.1

In response to the wallet applications in the market, NCCC has launched the value-added applications of SKM PAY, IOI PAY, and HG PAY to expand the transaction channels.

► Apr.18

To reinforce the personal data management capacity and deepen customers' trust, NCCC passed the annual re-inspection of BSI0012:2017 by BSI for 2021.

► Apr.21

The “Credit Card Big Data Platform” of NCCC provided the industrial comparison and analytical report related to card issuing, acquiring, consumption pattern, and fraud risk in the previous year to credit card institutions for 2020 in April 2021.

► Apr. 22

- ◆ Convened the 7th session of the 13th Board of Directors and Supervisors Joint Meeting.
- ◆ Line Bank, a member of NCCC, was officially launched for operations, and commenced the card issuing business of Visa Debit Card.
- ◆ Line Bank participated in NCCC's “EMV 3DS-ACS Authentication Service Platform.”

► Apr. 28

NCCC organized the “Business Zone Word Puzzle” marketing event for its Credit Card Purchase Transaction Benefit Platform to match “Big City” and 138 merchants in the surrounding area for cooperation and cross sales of customers.

► Apr. 30

NCCC's open data dataset fulfills the platinum label standards established by the government in April.

5 月  
May

▶ 5 月 4 日

本中心加入金管會與金融總會成立之「金融科技共創平台」旗下設立之數據治理執行小組，成為該小組「金融行動身分識別聯盟（簡稱 F FIDO）」成員。

▶ 5 月 17 日

因應新冠肺炎疫情，啟動分地辦公 - 復北辦公室、頂埔資訊中心，中、高辦事處輪流居家辦公。

▶ 5 月 21 日

因疫情陡升及全國提升至三級警戒，本中心協助麥當勞於得來速車道加裝外接式整合型刷卡設備並將歡樂送調整為僅收信用卡之措施，以減少消費者與店員接觸。

▶ 5 月 31 日

本中心通過國際支付卡產業安全標準協會 (PCI SSC) 指定之評鑑機構查核，符合 Payment Card Industry (PCI) PIN Security 安全標準。

▶ May 4

NCCC joined the Information Governance Group subordinated to the “FinTech Innovation Platform” established by FSC and Taiwan Financial Services Roundtable and became a member of “F FIDO.”

▶ May 17

In response to the outbreak of COVID-19, NCCC allowed employees in Fubei Office and Ding Pu Data Center to work off-site and employees in Taichung and Kaohsiung Offices take turns to work from home to mitigate the clustering risk.

▶ May 21

Due to the intensified conditions of the pandemic, the alert was raised to level 3 nationwide. NCCC assisted McDonald's in installing external integrated card consumption equipment at the Drive-thru lanes and adjusted McDelivery to credit-card-only to minimize the contacts between consumers and staff.

▶ May 31

NCCC passed the audit conducted by an assessment institution designated by PCI SSC regarding compliance with Payment Card Industry (PCI) PIN Security standards.

6 月  
June

- ▶ 6 月 2 日  
應防疫需要，減少跨區移動，復北、頂埔辦公人員區分三班次，輪流居家辦公。
- ▶ 6 月 7 日  
因應新冠肺炎疫情急速升溫，為共體時艱，自 110 年 6 月 1 日起至 110 年 12 月 31 日止重新啟動中心所有之特約商店紓困措施，約計 6 萬餘店均予適用，紓困措施內容：(1) 免徵收商店服務費；(2) 免徵收 MPOS 使用費；(3) 暫緩催收特約商店違約帳款；(4) 暫緩催收端末機未回殘值。
- ▶ 6 月 11 日  
連線銀行參加本中心「信用卡輔助持卡人身分驗證平台」上線。
- ▶ 6 月 15 日  
持續推動落實「國內交易於國內完成授權」，台北富邦銀行參加本中心「Üny 代碼庫」系統服務，以支援 JCB Apple Pay 交易。
- ▶ 6 月 22 日  
連線銀行參加本中心「網路投保以信用卡繳費作業機制平台」上線。
- ▶ 6 月 30 日  
本中心「EMV 3DS-ACS 安全認證服務平台」通過國際支付卡產業安全標準協會 (PCI SSC) 指定之評鑑機構查核，符合 PCI 3DS 安全規範。
- ▶ Jun. 2  
Due to epidemic prevention requirements, NCCC reduced cross-region movements, staff in Fubei and Ding Pu Offices took turns to work from home in three shifts.
- ▶ Jun. 7  
In response to the spreading of COVID-19 pandemic and to ride out the storm with the public, NCCC resumed the offering of relief measures for merchants, including (1) exemption of service fees for merchants; (2) exemption of MPOS's equipment fees for merchants; (3) suspension of collecting default accounts from merchants; and (4) suspension of collecting outstanding residual values for terminals from merchants, from 1 June 2021 to 31 December 2021.

▶ Jun. 11

Line Bank participated in NCCC's "Credit Card Holders Auxiliary Authentication Platform."

▶ Jun. 15

Continued promoting the implementation of "completing authorization in Taiwan for domestic transactions"; Taipei Fubon Commercial Bank participated in the "Üny Token Vault" system service of NCCC to support JCB Apple Pay transactions.

▶ Jun. 22

Line Bank participated in NCCC's "Buying Insurance Online with Payment by Credit Card Platform."

▶ Jun. 30

"EMV 3DS-ACS Authentication Service Platform" of NCCC passed the audit conducted by an assessment institution designated by PCI SSC regarding the compliance with PCI 3DS Security Regulations.

7 月  
July

▶ 7 月 12 日

本中心完成收單 3D 特店全面導入 EMV3-D Secure。

▶ 7 月 20 日

本中心授權轉接系統交易導入 Visa Cloud Token Framework 服務功能，為國內線上交易提供更安全環境。

▶ 7 月 22 日

召開第 13 屆第 8 次董監事聯席會議。

▶ Jul. 12

NCCC completed the introduction of EMV3-D Secure for 3D merchants of acquiring operations.

▶ Jul. 20

NCCC introduced the Visa Cloud Token Framework service function into the authorization switching system transaction to provide safer environments for domestic online transactions.

▶ Jul. 22

Convened the 8th session of the 13th Board of Directors and Supervisors Joint Meeting.

8 月  
August

▶ 8 月 6 日

本中心「國內自有支付卡品牌與 DFS 全球網路介接合作營業計畫書」獲金融監督管理委員會核准辦理。

▶ 8 月 12 日

本中心偕同金管會以「運用信用卡詐欺風險預測模型打擊盜刷犯罪」之提案參加「2021 總統盃黑客松」比賽，入選前 20 強。

8 月 24 日

本中心通過支付卡產業資料安全標準 (Payment Card Industry Data Security Standard · PCI DSS) 年度資料安全查核認證。

▶ Aug. 6

NCCC received approval of “Business Plan for global Network-to-Network partnership with DFS” from the FSC.

▶ Aug. 12

NCCC, together with the FSC, participated in the “2021 Presidential Hackathon” by using the proposal of “Combatting Credit Card Fraud by Utilizing Credit Card Fraud Risk Forecast Model,” and the proposal was included in the top 20.

▶ Aug. 24

NCCC passed the annual data security check certification of the Payment Card Industry Data Security Standard (PCI DSS).

9 月  
September

- ▶ 9 月 9 日  
台中銀行 Debit Card 參加本中心「信用卡輔助持卡人身分驗證平台」之保險業業務。
- ▶ 9 月 14 日  
由金融監督管理委員會指導，並由本中心與財金公司、金融研訓院共同舉辦「金融業協助推動數位振興五倍券啟動大會」。
- ▶ 9 月 17 日  
持續推動「聯卡中心特約商店系統整合廠商端末設備功能認證規範」機制，以因應市場電子支付發展及對於端末設備整合多元應用之需求，已完成 2 家系統整合廠商測試驗證作業。
- ▶ 9 月 22 日  
本中心因應政府推動 110 年「振興五倍券刺激消費多元推動計畫」，提供發卡機構與經濟部振興五倍券平台間之系統串接服務，協助發卡機構進行持卡人信用卡個人綁定、共同綁定、查詢等資料轉接。
- ▶ 9 月 24 日  
本中心舉辦「信用卡詐欺風險防範研討會」，促進風險防範經驗之交流。
- ▶ 9 月 27 日  
本中心配合金管會有關金融教育推動小組成員辦理金融教育課程，至法務部「犯罪被害人保護協會」進行「信用卡卡片辨識暨交易風險管理」(含洗錢防制)之教育宣導。
- ▶ Sep. 9  
Taichung Commercial Bank's debit cards joined the insurance business of the "Credit Card Holders Auxiliary Authentication Platform" of NCCC.
- ▶ Sep. 14  
Guided by FSC, NCCC, FISC and Taiwan Academy of Banking and Finance jointly hosted the ceremony marking the launch of the promotion of the Digital Quintuple Stimulus Voucher Assisted by the Financial Industry.

► Sep. 17

Continued promoting the “Certification Rules for the Integrated Terminals for Merchants” to respond to the diverse application requirements for e-payment development and terminal equipment integration; the testing and certification operations for two system integration companies were completed.

► Sep. 22

In response to the “Diverse Promoting Program for Spurring Consumption through Quintuple Stimulus Voucher” promoted by the government in 2021, NCCC served as a gateway which provided system interface between card issuers and the Quintuple Stimulus Voucher platform of the Ministry of Economic Affairs to assist card issuers in the personal binding, common binding, inquiries, and other data linking for cardholders on credit cards.

► Sep. 24

NCCC held the “Credit Card Fraud Risk Prevention Seminar” to facilitate the exchange of risk prevention experiences.

► Sep. 27

In response to the organization of financial education programs by members of the financial education promotion team promoted by the FSC, NCCC performed the educational promotion for the “credit card identification and transaction risk management” (including anti-money laundering) at the Association for Victims Support, Ministry of Justice.

10 月  
October

► 10 月 7 日

工商時報於 110 年舉辦第一屆《工商時報數位金融獎》競賽，本中心為共同主辦單位，並由董事長擔任評審團總召集人參加頒獎典禮。

► 10 月 15 日

第一銀行參加本中心「刷卡優惠平台」上線。



▶ 10 月 20 日

花旗銀行商務卡加入本中心「信用卡輔助持卡人身分驗證平台」。

▶ 10 月 21 日

- ◆ 召開第 13 屆第 9 次董監事聯席會議。
- ◆ 本中心舉辦刷卡優惠平台「忠孝新生 let's go」促刷活動，媒合「三創生活」及周邊 60 家活動店相互合作交叉導客。

▶ 10 月 26 日

本中心參與「FinTech Taipei 2021 台北金融科技展」及「FinTech Taipei Forum 2021 台北金融科技國際論壇暨研討會」活動。

▶ 10 月 28 日

本中心「機器人 QA」上線，提供使用者透過文字機器人對談方式進行溝通，打造更方便的業務諮詢環境。

▶ 10 月 29 日

- ◆ 本中心「信用卡大數據平台」提供各信用卡機構 110 年 1 月至 6 月相關發卡、收單業務消費樣態及詐欺風險之同業比較分析報告。
- ◆ 本中心舉辦「交易風險警示及控管系統 (TRACE) 研討會」，邀請發卡會員就詐欺偵測系統未來發展進行討論及促進經驗之交流。

▶ Oct. 7

The Commercial Times organized the first “Digital Financial Service Award” in 2021; NCCC was one of the co-organizers, and NCCC Chairman Liu participated in the award ceremony as the general organizer of the jury group.

▶ Oct. 15

The First Commercial Bank participated NCCC’s “Credit Card Purchase Transaction Benefit Platform.”

▶ Oct. 20

Citibank’s business cards participated in NCCC’s “Credit Card Holders Auxiliary Authentication Platform.”

► Oct. 21

- ◆ Convened the 9th session of the 13th Board of Directors and Supervisors Joint Meeting.
- ◆ NCCC organized the credit card marketing event of “Zhongxiao Xinsheng let’s go” on its Credit Card Purchase Transaction Benefit Platform to match the “Syntrend Creative Park” with 60 merchants in the surrounding area for cooperation and cross sales of customers.

► Oct. 26

NCCC participated in “FinTech Taipei 2021” and “FinTech Taipei Forum 2021.”

► Oct. 28

To create a convenient business consulting environment, the Q&A chatbot was launched to communicate with users.

► Oct. 29

- ◆ The “Credit Card Big Data Platform” of NCCC provided the industrial comparison and analytical report related to card issuing, acquiring, consumption pattern, and fraud risk for January to June 2021.
- ◆ NCCC organized the “Transaction Risk Alert & Control Enforcement (TRACE) System Seminar” and invited card-issuing members to discuss the future development of fraud detection systems and exchanged views for improving experiences.

11 月  
November

- ▶ 11 月 1 日  
本中心完成資訊安全管理體系 (ISMS)ISO/IEC 27001:2013 暨 CNS27001 複審作業。
- ▶ 11 月 19 日  
本中心參加中央銀行業務局舉辦之「促進國內支付系統健全運作」座談會。
- ▶ Nov.1  
NCCC completed the re-inspection operation of ISO/IEC 27001:2013 and CNS27001 by the ISMS.
- ▶ Nov.19  
NCCC participated in the lecture “Facilitating the Healthy Operation of Domestic Payment Systems” organized by the Department of Banking, Central Bank of the Republic of China (Taiwan).

12 月  
December

- ▶ 12 月 3 日  
渣打銀行參加本中心「EMV 3DS-ACS 安全認證服務平台」上線。
- ▶ 12 月 10 日
  - ◆ 台灣銀行 Debit Card 參加本中心「信用卡輔助持卡人身分驗證平台」之保險業業務。
  - ◆ 本中心召開第 164 次研究發展委員會。
- ▶ 12 月 15 日
  - ◆ 本中心提供特約商店紓困措施期間延長至 111 年 6 月 30 日，約計 6 萬餘店均適用紓困措施內容，免徵收商店服務費及 MPOS 使用費。
  - ◆ 本中心舉辦刷卡優惠平台「好食成雙」促銷活動，媒合全台 517 家店參與合作提供好康優惠，藉以鼓勵民眾在地消費及響應政府推動經濟振興方案。

► 12月30日

本中心將所有公開資料導入中心自建之 Open API 平台，以符合共通性應用程式介面規範 (Open API Specification, OAS 標準)，提供使用者更快速獲取資料。

► 12月31日

配合「金融總會知識普及工作第六期推動計畫 (110 至 112 年) 之『110 年度鄉鎮市區辦理金融知識宣導活動覆蓋率 100%』」，368 個鄉鎮區市中本中心共計於 272 個區域舉辦 325 場金融知識宣導活動。

► Dec. 3

Standard Chartered (Taiwan) participated in NCCC's "EMV 3DS-ACS Authentication Service Platform."

► Dec. 10

- ◆ The Bank of Taiwan's debit cards joined the insurance business of the "Credit Card Holders Auxiliary Authentication Platform" of NCCC.
- ◆ NCCC convened the 164th meeting of the Research and Development Committee.

► Dec. 15

- ◆ The period of relief measures offered by NCCC was extended to 30 June 2022; it is estimated that the measures shall apply to approximately over 60,000 merchants for the exemption of service fees and MPOS's equipment fees for merchants.
- ◆ NCCC organized the credit card marketing event of "Food for Two" on its Credit Card Purchase Transaction Benefit Platform to match the 517 merchants across Taiwan for participating in the provision of favorable discounts, so as to encourage citizens to carry out local consumptions and respond to the economic stimulus program promoted by the government.

▶ Dec. 30

For users to rapidly access data and in compliance with the Open API Specification (OAS) standards, NCCC introduced all its open data to the self-built Open API platform.

▶ Dec. 31

Responding to the “coverage rate of 100% for financial knowledge promotion events by township/city/district in 2021” under the “Taiwan Financial Services Roundtable Phase VI Knowledge Popularization Promotional Program (2021 to 2023), NCCC held 325 financial knowledge promotional events in a total of 272 regions among 368 townships/cities/districts.

## 二、活動紀事

### II. Calendar of Events



本中心參與金管會與銀行公會共同舉辦「鼓勵金融業參與數位五倍券，帶動民眾振興消費會議」，圖為本中心劉董事長燈城（右二）、金管會黃主委天牧（右五）與銀行公會呂理事長桔誠（左五）及其他代表合影。（110.09.01）

NCCC participated in the “Meeting to Encourage the Financial Industry in Participating in the Initiative of Digital Quintuple Stimulus Voucher and Boost Citizens’ Consumptions” jointly held by the FSC and the Bankers Association of the Republic of China. Chairperson Tien-Mu Huang of FSC (fifth from right), Chairman Teng Cheng Liu of NCCC (second from right), Chairman Jye-Cherng Lyu of the Bankers Association of the Republic of China (fifth from left), and other representatives. (2021.09.01)



本中心參與經濟日報主辦之「迎接無所不在的金融服務」校園講座，圖為本中心劉董事長燈城（前排左二）、金管會黃主委天牧（前排右三）與經濟日報費總編輯家琪（前排左三）及其他代表合影。(110.03.24)

NCCC participated in the campus lecture of “Welcome the New Era with Finance Everywhere” organized by the Economic Daily. Chairperson Tien-Mu Huang of FSC (third from right, front row), Chairman Teng Cheng Liu of NCCC (second from left, front row), Chief Editor Jia-Chi Fei (third from left, front row), and other representatives. (2021.03.24)





本中心參加由金管會指導，並由本中心與財金公司、金融研訓院共同舉辦「金融業協助推動數位振興五倍券啟動大會」。圖為本中心劉董事長燈城（左一）、行政院蘇院長貞昌（左六）、行政院李秘書長孟諺（左五）、金管會黃主委天牧（右五）、行政院羅政委兼發言人秉成（左四）、行政院龔政委兼國發會主委明鑫（右四）、行政院唐政委鳳（左三）、經濟部王部長美花（右三）、財政部蘇部長建榮（左二）、銀行公會呂理事長桔誠（右二）、財金公司林董事長國良（右一）及其他代表合影。（110.09.14）

NCCC participated in the ceremony marking the launch of the promotion of the Digital Quintuple Stimulus Voucher Assisted by the Financial Industry guided by FSC, and jointly hosted by NCCC, FISC and Taiwan Academy of Banking and Finance. Premier Su Tseng-Chang of Executive Yuan (sixth from left), Chairman Teng Cheng Liu of NCCC (first from left), Secretary-General Li Men-Yen of Executive Yuan (fifth from left), Chairperson Tien-Mu Huang of FSC (fifth from right), Minister without Portfolio and Spokesperson Lo Ping-Cheng of Executive Yuan (fourth from left), Minister without Portfolio and Minister Kung Ming-Hsin of Executive Yuan and National Development Council (fourth from right), Minister without Portfolio Tang Feng of Executive Yuan (third from left), Minister Mei-Hua Wang of Ministry of Economic Affairs (third from right), Minister Su Jain-Rong of Ministry of Finance (second from left), Chairman Jye-Cherng Lyu of the Bankers Association of the Republic of China (second from right), President Guo-Liang Lin of FISC (first from right), and other representatives. (2021.09.14)



本中心參與工商時報主辦第一屆「工商時報數位金融獎」，圖為本中心劉董事長燈城（左五）、工商時報陳社長國璋（左七）與金管會黃主委天牧（左八）及其他代表合影。(110.10.07)

NCCC participated in the first “Digital Financial Service Award” organized by the Commercial Times; Chairman Teng Cheng Liu of NCCC (fifth from left), President Kuo-Wei Chen of Commercial Times (seventh from left), Chairperson Tien-Mu Huang of FSC (eighth from left), and other representatives. (2021.10.07)



- 本中心偕同金管會參與行政院主辦「2021 總統盃黑客松」比賽，以「運用信用卡詐欺風險預測模型打擊盜刷犯罪」之提案入圍前 20 名，圖為本中心林總經理棟樑（前排左三）、金管會蕭副主委翠玲（前排右三）及其他代表合影。(110.10.17)

NCCC, together with the FSC, participated in the “2021 Presidential Hackathon” organized by the Executive Yuan by using the proposal of “Combating Credit Card Fraud by Utilizing Credit Card Fraud Risk Forecast Model,” and the proposal was included in the top 20; President Tong Liang Lin of NCCC (third from left, front row), Vice Chairperson Tsuey-Ling Hsiao of FSC (third from right, front row), and other representatives. (2021.10.17)



# 陸、附錄

## VI. Appendix

### 會員機構名錄 Directory of Members

| 機構名稱 Member   | 地址 Address   | 電話號碼 Telephone   |
|---|--|------------------|
| 中國信託商業銀行<br>CTBC Bank Co., Ltd                          | 台北市南港區經貿二路 188 號 11 樓<br>11F., No.188, Jingmao 2nd Rd., Nangang Dist., Taipei City 115, Taiwan (R.O.C.)                            | ( 02 ) 3327-7777 |
| 兆豐國際商業銀行<br>Mega International Commercial Bank Co., Ltd | 新北市三重區重陽路三段 99 號 4 樓<br>4F., No.99, Sec. 3, Chongyang Rd., Sanchong District, New Taipei City 241, Taiwan (R.O.C.)                 | ( 02 ) 8982-2222 |
| 國泰世華商業銀行<br>Cathay United Bank                          | 台北市松山區光復南路 35 號 1 樓<br>1F., No.35 South Guangfu Road, Songshan District, Taipei City 105, Taiwan (R.O.C.)                          | ( 02 ) 2171-1788 |
| 玉山商業銀行<br>E. Sun Commercial Bank Ltd                    | 新北市三重區中興北街 42 巷 17 弄 10 號<br>No.10, Alley 17, Lane 42, Jhongsing N. St., Sanchong Dist., New Taipei City 241, Taiwan (R.O.C.)      | ( 02 ) 8512-1313 |
| 聯邦商業銀行<br>Union Bank of Taiwan                          | 台北市內湖區瑞光路 399 號 5 樓<br>5F., No.399, Ruiguang Rd., Neihu District, Taipei City 114, Taiwan (R.O.C.)                                 | ( 02 ) 2719-2233 |
| 上海商業儲蓄銀行<br>The Shanghai Commercial Savings Bank Ltd    | 台北市大同區鄭州路 87 號 3 樓<br>3F., No.87, Zhengzhou Rd., Datong District, Taipei City 103, Taiwan (R.O.C.)                                 | ( 02 ) 2558-2111 |
| 永豐商業銀行<br>Bank Sinopac Co., Ltd                         | 台北市中正區博愛路 17 號 6 樓<br>6F., No.17, Bo-ai Rd., Zhongzheng District, Taipei City 100, Taiwan (R.O.C.)                                 | ( 02 ) 2375-2277 |
| 渣打國際商業銀行<br>Standard Chartered Bank (Taiwan Limited)    | 台北市松山區敦化北路 168 號地下一樓<br>B1F., No.168, Dunhua N. Rd., Songshan District, Taipei City 105, Taiwan (R.O.C.)                           | ( 02 ) 2547-7888 |
| 凱基商業銀行<br>KGI Bank                                      | 新北市中和區景平路 188 號 3 樓<br>3F., No.188, Jingping Rd., Zhonghe Dist., New Taipei City 235, Taiwan (R.O.C.)                              | ( 02 ) 8023-9077 |
| 台北富邦商業銀行<br>Taipei Fubon Commercial Bank Co., Ltd.      | 台北市中山區中山北路二段 50 號 6 樓<br>6F., No.50, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 104, Taiwan (R.O.C.)                   | ( 02 ) 6611-2555 |
| 遠東國際商業銀行<br>Far Eastern International Bank              | 新北市板橋區文化路二段 182 巷 3 弄 33 號<br>No.33, Alley 3, Lane 182, Sec. 2, Wenhua Rd., Banqiao District, New Taipei City 220, Taiwan (R.O.C.) | ( 02 ) 8073-1166 |
| 日盛國際商業銀行<br>Jih Sun International Bank                  | 台北市中山區南京東路二段 85、87 號 9 樓<br>9F., No.85, 87, Sec. 2, Nanjing E. Rd., Zhongshan Dist., Taipei City 104, Taiwan (R.O.C.)              | ( 02 ) 2561-5888 |

| 機構名稱 Member                                  | 地址 Address   | 電話號碼 Telephone   |
|--|--|------------------|
| 台新國際商業銀行<br>Taishin International Bank       | 台北市內湖區舊宗路二段 207 號 3 樓<br>3F., No.207, Sec. 2, Jiuzong Rd., Neihu District, Taipei City 114, Taiwan (R.O.C.)          | ( 02 ) 8798-9999 |
| 安泰商業銀行<br>Entie Commercial Bank              | 台北市松山區八德路三段 36 號 2 樓<br>2F., No.36, Sec. 3, Bade Rd., Songshan District, Taipei City 105, Taiwan (R.O.C.)            | ( 02 ) 2577-8577 |
| 星展 ( 台灣 ) 商業銀行<br>DBS Bank (Taiwan) Ltd      | 台北市內湖區瑞光路 399 號 12 樓<br>12F., No.399, Ruiguang Rd., Neihu District, Taipei City 114, Taiwan (R.O.C.)                 | ( 02 ) 6612-9889 |
| 臺灣新光商業銀行<br>Taiwan Shin Kong Commercial Bank | 台北市松山區光復北路 11 巷 31 號 8 樓<br>8F., No.31, Lane 11, Guangfu N. Rd., Songshan District, Taipei City 105, Taiwan (R.O.C.) | ( 02 ) 8787-7272 |
| 元大商業銀行<br>Yuanta Commercial Bank Co., Ltd    | 台北市大同區承德路三段 210 號 6 樓<br>6F., No.210, Sec. 3, Chengde Rd., Datong District, Taipei City 103, Taiwan (R.O.C.)         | ( 02 ) 2182-1998 |
| 陽信商業銀行<br>Sunny Bank                         | 台北市北投區石牌路一段 88 號<br>No.88, Sec. 1, Shipai Rd., Beitou District, Taipei City 112, Taiwan (R.O.C.)                     | ( 02 ) 2820-8166 |
| 華泰商業銀行<br>Hwatai Commercial Bank Co., Ltd    | 台北市中山區敬業四路 33 號 12 樓<br>12F., No.33, Jingye 4th Rd., Zhongshan District, Taipei City 104, Taiwan (R.O.C.)            | ( 02 ) 2752-5252 |
| 三信商業銀行<br>COTA Commercial Bank               | 台中市北區進化路 580 號 10 樓<br>10F., No. 580, Jinhua Rd., North District., Taichung City 404, Taiwan (R.O.C.)                | ( 04 ) 2238-4638 |
| 第一商業銀行<br>First Commercial Bank              | 台北市中山區八德路二段 203 號 9 樓<br>9F., No.203, Sec. 2, Bade Rd., Zhongshan District, Taipei City 104, Taiwan (R.O.C.)         | ( 02 ) 2173-1988 |
| 華南商業銀行<br>Hua Nan Bank                       | 台北市信義區松仁路 123 號 12 樓<br>12F., No.123, Songren Rd., Xinyi Dist., Taipei City 110, Taiwan (R.O.C.)                     | ( 02 ) 2371-3111 |
| 台灣樂天信用卡公司<br>Taiwan Rakuten Card Inc.        | 台北市中山區民生東路三段 51 號 16 樓<br>16F., No.51, Sec. 3, Minsheng E. Rd., Zhongshan Dist., Taipei City 104, Taiwan (R.O.C.)    | ( 02 ) 2516-8328 |
| 台中商業銀行<br>Taichung Commercial Bank           | 台中市西區民權路 87 號<br>No.87, Minquan Rd., West District, Taichung City 403, Taiwan (R.O.C.)                               | ( 04 ) 2223-6021 |
| 王道商業銀行<br>O-bank                             | 台北市內湖區堤頂大道二段 99 號<br>No.99, Sec. 2, Tiding Blvd., Neihu District, Taipei City 114, Taiwan (R.O.C.)                   | ( 02 ) 8752-7000 |
| 連線商業銀行<br>Line Bank Taiwan Limited           | 台北市內湖區瑞光路 333 號 3 樓及 4 樓<br>3&4F., No.333, Ruiguang Rd., Neihu District., Taipei City 114, Taiwan (R.O.C.)           | ( 02 ) 6622-9524 |

備註：本中心會員機構共 27 家，110 年度「將來商業銀行」尚未正式開業。

Note: NCCC has a total of 27 members. In 2021, "Next Bank" were not officially opened.



財團聯合信用卡處理中心  
法人  
**National Credit Card Center of R.O.C.**

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電話 Tel：886-2-2719-1919  
傳真 Fax：886-2-2546-4475  
網址 Website：https://www.nccc.com.tw  
客服專線 Customer Service Line：886-2-2715-1754