

An Electronic Ticket Brings the World under Your Feet

In the past, the public had to buy paper tickets to take traditional public transportations. In 2000, Taipei Rapid Transit Corporation (TRTC) reinvested and set up Smart Card Corporation. In June 2002, the first generation of EasyCard was issued and used in 10 MRT stations. It ushered in the new era of electronic tickets in Taiwan. With the development of electronic technology, the public can make use of the auto-deduction function of the ticket and apply it to various payments. The ticket has actually been turned into a magic electronic wallet.

Electronic tickets store the value of money by way of electrons, magnetic force and optic forms. They can save information and function as computing chips, cards, vouchers or other medium carriers. In earlier days they were confined to transportation payments only. Without the consent of the traffic authorities, they could not be used in other ways. They were simply reusable MRT tickets.

Speaking of electronic ticket promotion, Taipei City Government is next to none. Han Chang-ze, former Director of Information Room of the Department of Education, combined EasyCards with student ID cards of all the elementary and junior high schools of Taipei City. In this way, they also served to keep records of the students' attendance rates.

Schools in New Taipei City, Hsinchu City, Chiayi City along with some private schools, international student ID cards and other private companies also incorporated student ID cards or employee passports with electronic tickets. They printed the student's or the employee's photo on EasyCard to keep the time records of their arrival and departure. Thus their presence or absence is integrated into the system's management mechanism. It is also applied to pay for small consumption at school, such as dining at school canteens or shopping at school stores. Furthermore, EasyCard Company and the bank industry co-worked to

issue credit cards and co-branded credit cards. In Hsinchu, Hsinchu Citizen Cards are free for residents of the city to apply.

In the beginning EasyCards were limited to taking MRT and buses. In 2005 an attempt of taxi fares was made, which was followed by introductions of EasyWatch and EasyPhone. In 2008, EasyCard was applied in Railway transportation. In 2009 it applied for admission to become a multi-functional card from the Financial Supervisory Commission, which enabled it to extend its usage into the retailing industry.

In 2010 EasyCard turned into the official electronic wallet. Permissible deposited value for the electronic ticket cannot exceed \$10,000 NTD. The co-branded credit card will automatically add \$500 NTD to the card if the remaining value runs below what is required. In Taiwan alone there are more than 15 million co-branded credit cards issued. Other electronic tickets are also seeking actively to have their cards function as credit cards.

Corporations permitted by Financial Supervisory Commission to issue electronic tickets include EasyCard Corp, President Chain Store Corp (icash), HappyCash Corp, and iPASS Corp. These electronic tickets can be used to pay for merchandise or services provided by a third party or other government institutions. Up to the end of 2016, the four above-mentioned companies have issued an overall number of 70,090,000 electronic tickets, with EasyCard Corp taking the lead role of 78%.

Compared to Hong Kong, Taiwan launched its electronic tickets at a much later stage. After the Act Governing Electronic Payment was loosened, nearly all organizations were vying for the promotion of electronic tickets. Aside from taking public transportations without cash, people can go shopping or go to the hospital with the card. They can even pay for public sector's fees or parking fees with it.

Electronic tickets can be safely used in Taiwan as they are safeguarded by Financial Consumer Protection Act. Institutions under the protection of the Act consist of banks, security industry, future industry, insurance industry, electronic ticket industry and other financial industries.

Electronic ticket industry and electronic payment industry can share mutual businesses and benefits. In the future, following the Act Governing Issuance of Electronic Stored Value Cards, both industries can run businesses of card-payment and card-issuance.

Electronic tickets may extend its usage outside Taiwan. A number of ticket companies are hoping to broaden their businesses to countries that Taiwanese people often visit, such as Japan, Hong Kong, Singapore and mainland China. With a card in our hand, the world is getting closer under our feet.

46 電子票證一卡在手 行遍天下

大眾搭乘傳統公共運輸載具，過去要購買紙本機票或車票，台北捷運公司在 2000 年轉投資成立智慧卡票證公司，2002 年 6 月發行第一代悠遊卡 (EasyCard) 在 10 個捷運站使用，台灣進入電子票證新時代，隨著電子科技發展，民眾多利用電子票證自動扣款，作為多用途支付使用，已變成神奇的電子錢包。

電子票證以電子、磁力或光學形式儲存金錢價值，含資料儲存或計算功能晶片、卡片、憑證或其他形式載具，早期僅用於支付交通運輸使用，未經交通主管機關核准，不能支付其他用途，單純只是多次使用的捷運公車票。

談到電子票證推廣，台北市政府最為積極，前教育局資訊室主任(director)韓長澤將悠遊卡與台北市所屬學校的「學生證」結合，悠遊卡在全台北市市立中小學，掌握學生出勤。

部分新北市學校、全新竹市中小學、全嘉義市中小學、部分公私立學校、國際學生證及公司行號也將學生證或職員證合併，把學生或員工證件照印在悠遊卡，可

供上下學及上下班**刷卡記錄**，使學生或員工出勤狀況納入**系統管理機制**；也運用在學校**小額消費**上，像台大**餐廳與福利社消費結帳**；悠遊卡公司和銀行業者共同發行信用卡與悠遊卡**悠遊聯名卡**，和新竹市推出**新竹市市民卡**，新竹市民可免費申辦。

悠遊卡最初只用於捷運與公車，2005 年試辦計程車費支付，後來有悠遊手表和悠遊手機，2008 年鐵路試用悠遊卡，2009 年向**金融監督管理委員會**申請多功能卡，使用範圍擴及零售業。

2010 年悠遊卡正式變成電子錢包，**電子票證儲存金額**不超過新台幣 10,000 元，銀行聯名悠遊卡提供儲值不足，自動加值 500 元，光悠遊聯名信用卡就超過 1500 萬張，其他電子票證也積極爭取有信用卡功能的電子票證卡。

金融監督管理委員會核准後，依**電子票證發行管理條例**發行電子票證的機構有：悠遊卡公司（悠遊卡）、統一超商旗下的愛金卡公司（icash）、遠鑫電子票證業公司（HappyCash）、高雄一卡通公司（iPASS）等。電子票證可用於支付發行機構以外第三人所提供商品、服務對價、政府部門各種款項及其他經主管機關核准款項，2016 年底統計，4 家電子票證公司共發行 7009 萬張票證，最早起步的悠遊卡超過 78%，超過其他 3 家競爭對手，但差距正在縮小。

比起香港台灣電子票證起步不算最早，但**電子票證法規鬆綁**後，多家競爭下，所有機構都在推廣電子票證，除了搭交通工具不必準備現金、零錢，連購物、市立醫院看病、公務部門**規費**、停車，都可以使用電子票證。

在台灣使用這些電子票證可以安心，都受**金融消費者保護法**保障，**金保法**所定金融服務業，包括銀行業、**證券業**、**期貨業**、保險業、電子票證業及其他經主管機關公告**金融服務業**。電子票證業屬金融服務業，只要接受電子票證業提供商品或服務者，即受金保法保護。

電子票證業務與電子支付機構業務有相互兼營可能及實益，未來擬開放電子支付機構依**電子票證發行管理條例**規定，得兼營電子票證業務，部分**電子票證業 (Electronic ticket industry)**得兼營電子支付業務。

電子票證不只在台灣使用，幾家業者也希望能夠拓展到日本、香港、新加坡及中國大陸等台灣民眾常到海外旅遊地區，真正做到一卡在手，行遍天下。



