

Summary of Business Trials Approved by the Financial Supervisory Commission (as of July 31, 2026)

1. Number of Approved Business Trials

Bureau / Year	2019	2020	2021	2022	2023	2024	2025	2026 Jan.~Jul.	Total
Banking Bureau	7	0	5	3	4	2	15	3	39
Insurance Bureau	3	7	9	17	10	18	11	4	79
Securities and Futures Bureau	0	0	0	1	5	0	6	0	12
Total	10	7	14	21	19	20	32	7	130

2. Business Trials Completed and Officially Launched

Category	No.	Applicant Name	Title of Business Trial
Banking Bureau (26 Cases)	1	Taipei Fubon Commercial Bank	Delegation of Nano Investment Digital Wealth Management Services
	2	Hualien Second Credit Cooperative	Cloud Payment Mobile Financial Card Services
	3	Hsinchu First Credit Cooperative	Cloud Payment Mobile Financial Card Services

Category	No.	Applicant Name	Title of Business Trial
	4	Cathay United Bank	Financial Service Station Consultation Services
	5	iPASS Corporation	"Provision of Applications for Third-Party Use" and "Provision of Information System and Equipment Construction Services"
	6	EasyCard Corporation	1. Integration of E-payment Accounts with Public Transportation Season Tickets 2. Integration of Mobile E-tickets with Public Transportation Season Tickets
	7	Cathay United Bank	Global Trade Shared Blockchain Platform
	8	Standard Chartered Bank (Taiwan) Ltd.	Cross-border Account Opening Qualification Confirmation and Document Signing Witnessing by Overseas Standard Chartered Banks
	9	Taipei Fubon Commercial Bank	Credit Card Issuance Services via Automated Teller Machines (ATMs)
	10	Next Commercial Bank	Online Application with Non-electronic Transmission for Mortgage Registration and Loan Disbursement to Third-party Physical Accounts
	11	Next Commercial Bank	Non-electronic Transmission Assisted Identity Verification for Opening Digital Deposit Accounts for Specific Corporate Clients (Limited to Financial Institutions)

Category	No.	Applicant Name	Title of Business Trial
	12	Rakuten International Commercial Bank	Non-electronic Transmission Assisted Identity Verification for Opening Digital Deposit Accounts for Specific Corporate Clients (Limited to E-payment Institution Managing Banks)
	13	LINE Bank	Non-electronic Transmission Assisted Identity Verification for Opening Digital Deposit Accounts for Specific Corporate Clients (Limited to Financial Institutions)
	14	LINE Bank	Non-electronic Transmission Assisted Identity Verification for Opening Digital Deposit Accounts for Corporate Clients with More Than Three Shareholders
	15	Next Commercial Bank	Conducting syndicated loan participation through offline operations
	16	Rakuten International Commercial Bank	Conducting syndicated loan participation through offline operations
	17	Bank of Taiwan	Student Loan Data Identity Verification Pilot Project
	18	E.SUN COMMERCIAL BANK, LTD.	The Proxy Income Model: Transforming Alternative Data into Credit for Non-Traditional Workers.
	19	E.SUN COMMERCIAL BANK, LTD.	Mobile Devices Binding verified with Financial Fast-ID (Financial Fast-ID Verification Only)

Category	No.	Applicant Name	Title of Business Trial
	20	YUANTA COMMERCIAL BANK	Mobile Devices Binding verified with Financial Fast-ID (Financial Fast-ID Verification Only)
	21	FIRST COMMERCIAL BANK	Pilot Program for Financial Fast-ID Inter-Institutional Identity Verification Service : Identity Verification for the Opening of Type III Digital Deposit Accounts. (Financial Fast-ID Verification Only)
	22	MEGA INTERNATIONAL COMMERCIAL BANK CO., LTD.	Mobile Devices Binding verified with Financial Fast-ID (Financial Fast-ID Verification Only)
	23	TAIWAN BUSINESS BANK,LTD.	Financial Fast-ID Mobile Devices Binding (Financial Fast-ID Verification Only)
	24	O-BANK	The Proxy Income Model: Transforming Alternative Data into Credit for Non-Traditional Workers.
	25	E.SUN COMMERCIAL BANK, LTD.	Cross-border Cardless Withdrawal
	26	Bank SinoPac	Application of the Income Proxy Model in Credit Card and Unsecured Lending Products
Insurance	1	Taiwan Life Insurance	Claims Submission with Images

Category	No.	Applicant Name	Title of Business Trial
Bureau (62 Cases)	2	China Life Insurance	Mobile Insurance Application with Identity Verification Process
	3	Taiwan Life Insurance	Online Claims Application via ibon
	4	11 Insurance Companies (9 Life Insurers & 2 Non-life Insurers)	Policy Service/Claims Alliance Chain
	5	Fubon Life Insurance	Mobile Identity Verification (MID) Business Trial
	6	Fubon Life Insurance	Insurance Premium Payments via Bank Acquiring Services Using LINE Pay
	7	Fubon Insurance	Insurance Premium Payment Service via LINE Pay
	8	14 Non-life Insurance Companies	Compulsory Automobile Liability Insurance 2.0
	9	Cathay Life Insurance	Remote Services 2.0 Plus
	10	China Life Insurance	Mobile Insurance Application with Biometric Verification for Remote Insurance Procedures
	11	Fubon Life Insurance	Video Insurance Application
	12	TransGlobe Life Insurance	Remote Insurance Application
	13	Shin Kong Life Insurance	Business Trial Allowing Clients to Choose Remote Insurance Application
	14	Taiwan Life Insurance	Remote Insurance Application
	15	Fubon Insurance	Next2U Remote Solicitation with Video Verification

Category	No.	Applicant Name	Title of Business Trial
	16	14 Insurance Companies Offering Compulsory Insurances	Non-life Insurance Alliance Blockchain
	17	China Life Insurance	All-channel Mobile Insurance Application with Biometric Verification for Remote Insurance Procedures
	18	TransGlobe Life Insurance	Remote Insurance Application (through Broker/Agent Channels)
	19	Hotai Insurance	Claims Services with Mobile Identity Verification
	20	Nan Shan Life Insurance	Remote Insurance Application
	21	Yuanta Life Insurance	Remote Insurance Application
	22	Shin Kong Life Insurance	Business Trial for Electronic Document Signing of "Mobile e-Insurance Declaration and Consent Form"
	23	Nan Shan Life Insurance	Digital Identity Verification Using NHI MediCloud App
	24	Fubon Life Insurance	Online Signing of Mobile Insurance Application Consent Forms
	25	Fubon Life Insurance	Business Trial for “Health Insurance and Commercial Insurance” Product Inquiry Services via NHI MediCloud App
	26	Fubon Life Insurance	Video Insurance Application (through Taipei Fubon Bank Channel)
	27	Fubon Insurance	"Health Insurance and Commercial Insurance" Product Inquiry Services via NHI MediCloud App

Category	No.	Applicant Name	Title of Business Trial
	28	Life Insurance Association Coordinating 16 Life and Non-life Insurance Companies Including Shin Kong Life Insurance	Claims Alliance Chain 2.0 "Mobile/Online Claims Application with Digital Identity Verification"
	29	Fubon Insurance	Electronic Signing of Insurance Applications and Claims Application Forms with MID Verification
	30	Mercuries Life Insurance	Remote Insurance Application
	31	Taiwan Life Insurance	Remote Policy Services through CTBC Bank (Insurance Agency)
	32	Yuanta Life Insurance	Financial FIDO Data Sharing and Identity Verification Authorization Business Trial
	33	Cathay Life Insurance	Investment-linked Products Integrated with Cathay United Bank's Intelligent Wealth Management Services
	34	Cathay Life Insurance	Protection-type Insurance Sales Model Integrated with Bank Fixed Deposit Scenarios - "Li Ji Bao"
	35	PCA Life Assurance	Remote Mobile Insurance Application
	36	Allianz Taiwan Life Insurance	Remote Mobile Insurance Application
	37	Fubon Life Insurance	Expansion of Mobile Identity Verification to Replace Call Confirmations for Policy Service

Category	No.	Applicant Name	Title of Business Trial
	38	Fubon Insurance	Expansion of Next2U Remote Solicitation with Video Verification Business Trial
	39	Taiwan Life Insurance	Remote Insurance Application through CTBC Bank (Insurance Agency)
	40	Taishin Life Insurance	Remote Insurance Application
	41	CTBC Insurance	Collaboration with Far EasTone Telecom to Promote Travel Insurance and Entrust Telecom Bill Collection for Insurance Premiums
	42	Taiwan Life Insurance	Mobile Insurance Services Business Trial with Digital Identification Verification Consent Forms
	43	Fubon Insurance	Innovative Collaboration with Taiwan Mobile to Promote Roaming Travel Accident Insurance (Including Travel Inconvenience Insurance), Mountaineering Comprehensive Insurance, and Marine Activity Comprehensive Insurance
	44	Cathay Life Insurance	Remote Insurance Application and One-stop Remote Policy Services through Broker/Agent Channels
	45	Fubon Insurance	Cross-industry Collaboration to Promote Travel Accident Insurance Embedded in Starlux Airlines Itinerary Management Services
	46	Allianz Taiwan Life Insurance	Mobile Insurance Application with Biometric Verification
	47	PCA Life Assurance	Remote Insurance Application through Multimedia Marketing Channels

Category	No.	Applicant Name	Title of Business Trial
	48	Fubon Life Insurance	Business Trial for Group Insurance Self-Paid E-Form Service
	49	Next Commercial Bank Chung Kuo Insurance	Next Commercial Bank and Chung Kuo Insurance have partnered with Chunghwa Telecom to promote a one-stop travel insurance service and to enable insurance premium collection via telecom bill payment
	50	Cathay Century Insurance	Points or Vouchers Offset Insurance Premium Business Trial
	51	Nan Shan Life Insurance	Financial FIDO Mobile Insurance Application Business Trial
	52	Shin Kong Life Insurance	Virtual Counter Service/ Video Survival Survey Service
	53	Fubon Life Insurance	Expanding internet-based insurance services through video tools
	54	KGI Life Insurance	Operation Procedures of the Elderly Recording Assistance System
	55	BNP Paribas Cardif Life Insurance	Biometric Identification for Remote Mobile Insurance Application for Insurance Broker and Agent Channels
	56	Nan Shan General Insurance	Residential Fire Inconvenience Expense Microinsurance
	57	Fubon Life Insurance	Electronic Acknowledgement of Receipt for Hard-Copy Insurance Policies
	58	Taiwan Life Insurance	Taiwan Life Digital Identity Verification for Bancassurance Mobile Services
	59	KGI Life Insurance	Business trial of group insurance for volunteer assistance in Guangfu
	60	MSIG Mingtai Insurance	Residential Green Energy Property Comprehensive Micro-Insurance
	61	Fubon Insurance	Cross-industry Collaboration to Promote Mobile Insurance and Appliance Insurance Embedded in Momo Online Shopping

Category	No.	Applicant Name	Title of Business Trial
	62	Cathay Century Insurance	Self-paid group insurance services
Securities and Futures Bureau (8 Cases)	1	How Securities	Digital Identity Verification and Authorization
	2	Yuanta Securities	Financial FIDO Pilot Program
	3	Yuanta Futures	Financial FIDO Pilot Program
	4	E.SUN Securities	Financial FIDO Pilot Program
	5	Cathay Securities Corporation	Online account opening process for offshore individual in OSU
	6	KGI Futures	Transfer of Excess Margin Between Foreign Futures Trading Accounts of Identical ID
	7	Yuanta Futures	Transfer of Excess Margin Between Foreign Futures Trading Accounts of Identical ID
	8	Capital Securities Corporation	Financial Fast-ID Online Cross-Institutional Identity Verification Service