



Store Cards in Germany

January 2026

Table of Contents

Charge Cards in Germany - Category analysis

Charge Cards in Germany - Company Profile

KEY DATA FINDINGS

2025 DEVELOPMENTS

Travel and entertainment the key focus of charge card spending

INDUSTRY PERFORMANCE

Travel-focused issuance and wallet-ready activation

Transaction volumes increase as travel and entertainment spend recovers

WHAT'S NEXT?

Gradual recovery in usage as travel and experiences grow

Tokenised, low-friction online checkout supports regular card use

Wider acceptance via softPOS and growth of virtual corporate cards

COMPETITIVE LANDSCAPE

Visa leads the network but American Express shows momentum

Volksbank and Amex deliver positive results

CATEGORY DATA

Table 1 - Charge Cards: Number of Cards in Circulation 2020-2025

Table 2 - Charge Cards Transactions 2020-2025

Table 3 - Charge Cards in Circulation: % Growth 2020-2025

Table 4 - Charge Cards Transactions: % Growth 2020-2025

Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2020-2025

Table 6 - Commercial Charge Cards Transactions 2020-2025

Table 7 - Commercial Charge Cards in Circulation: % Growth 2020-2025

Table 8 - Commercial Charge Cards Transactions: % Growth 2020-2025

Table 9 - Personal Charge Cards: Number of Cards in Circulation 2020-2025

Table 10 - Personal Charge Cards Transactions 2020-2025

Table 11 - Personal Charge Cards in Circulation: % Growth 2020-2025

Table 12 - Personal Charge Cards Transactions: % Growth 2020-2025

Table 13 - Charge Cards: Number of Cards by Issuer 2020-2024

Table 14 - Charge Cards: Number of Cards by Operator 2020-2024

Table 15 - Charge Cards Payment Transaction Value by Issuer 2020-2024

Table 16 - Charge Cards Payment Transaction Value by Operator 2020-2024

Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2020-2024

Table 18 - Commercial Charge Cards: Number of Cards by Operator 2020-2024

Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2020-2024

Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2020-2024

Table 21 - Personal Charge Cards: Number of Cards by Issuer 2020-2024

Table 22 - Personal Charge Cards: Number of Cards by Operator 2020-2024

Table 23 - Personal Charge Cards Transaction Value by Issuer 2020-2024

Table 24 - Personal Charge Cards Transaction Value by Operator 2020-2024

Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2025-2030

Table 26 - Forecast Charge Cards Transactions 2025-2030

Table 27 - Forecast Charge Cards in Circulation: % Growth 2025-2030

Table 28 - Forecast Charge Cards Transactions: % Growth 2025-2030

Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2025-2030

Table 30 - Forecast Commercial Charge Cards Transactions 2025-2030

Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2025-2030

- Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2025-2030
- Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2025-2030
- Table 34 - Forecast Personal Charge Cards Transactions 2025-2030
- Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2025-2030
- Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Credit Cards in Germany - Category analysis](#)

[Credit Cards in Germany - Company Profile](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Credit card usage focuses on e-commerce, travel and subscriptions

INDUSTRY PERFORMANCE

Credit cards repositioned toward online payments, travel and subscriptions

Improved access and acceptance boosts credit card transactions

WHAT'S NEXT?

Card usage set to gradually normalise as rates stabilise

Online checkout set to become token-first and low friction

Mobile wallets and softPOS expanding acceptance

COMPETITIVE LANDSCAPE

Commercial credit providers expand via virtual cards and tighter controls

Speed of issuance and frictionless payments key to success

CATEGORY DATA

[Table 37 - Credit Cards: Number of Cards in Circulation 2020-2025](#)

[Table 38 - Credit Cards Transactions 2020-2025](#)

[Table 39 - Credit Cards in Circulation: % Growth 2020-2025](#)

[Table 40 - Credit Cards Transactions: % Growth 2020-2025](#)

[Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025](#)

[Table 42 - Commercial Credit Cards Transactions 2020-2025](#)

[Table 43 - Commercial Credit Cards in Circulation: % Growth 2020-2025](#)

[Table 44 - Commercial Credit Cards Transactions: % Growth 2020-2025](#)

[Table 45 - Personal Credit Cards: Number of Cards in Circulation 2020-2025](#)

[Table 46 - Personal Credit Cards Transactions 2020-2025](#)

[Table 47 - Personal Credit Cards in Circulation: % Growth 2020-2025](#)

[Table 48 - Personal Credit Cards Transactions: % Growth 2020-2025](#)

[Table 49 - Credit Cards: Number of Cards by Issuer 2020-2024](#)

[Table 50 - Credit Cards: Number of Cards by Operator 2020-2024](#)

[Table 51 - Credit Cards Payment Transaction Value by Issuer 2020-2024](#)

[Table 52 - Credit Cards Payment Transaction Value by Operator 2020-2024](#)

[Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024](#)

[Table 54 - Commercial Credit Cards: Number of Cards by Operator 2020-2024](#)

[Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024](#)

[Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024](#)

[Table 57 - Personal Credit Cards: Number of Cards by Issuer 2020-2024](#)

[Table 58 - Personal Credit Cards: Number of Cards by Operator 2020-2024](#)

[Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024](#)

Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024
Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030
Table 62 - Forecast Credit Cards Transactions 2025-2030
Table 63 - Forecast Credit Cards in Circulation: % Growth 2025-2030
Table 64 - Forecast Credit Cards Transactions: % Growth 2025-2030
Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030
Table 66 - Forecast Commercial Credit Cards Transactions 2025-2030
Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030
Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030
Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030
Table 70 - Forecast Personal Credit Cards Transactions 2025-2030
Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030
Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

Debit Cards in Germany - Category analysis

Debit Cards in Germany - Company Profile

KEY DATA FINDINGS

2025 DEVELOPMENTS

Banks respond to the shift towards Tap to Pay

INDUSTRY PERFORMANCE

Banks replace older cards to support Tap to Pay functionality

Shift to contactless payments fuels strong growth in debit card transactions

WHAT'S NEXT?

Everyday debit card use set to deepen as mobile acceptance broadens

Instant payments and "wero" set to broaden pay-by-bank options

Access to mobile wallets set to improve alongside increased security measures

COMPETITIVE LANDSCAPE

Sparkassen expands access and usage

N26 regains growth momentum with focus on instant digital issuance

CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2020-2025

Table 74 - Debit Cards Transactions 2020-2025

Table 75 - Debit Cards in Circulation: % Growth 2020-2025

Table 76 - Debit Cards Transactions: % Growth 2020-2025

Table 77 - Debit Cards: Number of Cards by Issuer 2020-2024

Table 78 - Debit Cards: Number of Cards by Operator 2020-2024

Table 79 - Debit Cards Payment Transaction Value by Issuer 2020-2024

Table 80 - Debit Cards Payment Transaction Value by Operator 2020-2024

Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030

Table 82 - Forecast Debit Cards Transactions 2025-2030

Table 83 - Forecast Debit Cards in Circulation: % Growth 2025-2030

Table 84 - Forecast Debit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

Pre-Paid Cards in Germany - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Pre-paid cards disappearing from the market

INDUSTRY PERFORMANCE

Phasing out of Geldkarte function leads to decline in pre-paid cards in circulation

Transaction volumes decline as consumers switch to other payment methods

WHAT'S NEXT?

Legacy formats keep declining while multi-retailer gift cards set to gain share

Benefit cards could lift open loop volumes, but rollout and design remain uncertain

Digital delivery and acceptance will dictate what survives in the pre-paid market

COMPETITIVE LANDSCAPE

Public transport demand helps VDV retain its lead as Geldkarte is phased out

Transport retains an important role in card issuance

CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2020-2025

Table 86 - Pre-paid Cards Transactions 2020-2025

Table 87 - Pre-paid Cards in Circulation: % Growth 2020-2025

Table 88 - Pre-paid Cards Transactions: % Growth 2020-2025

Table 89 - Closed Loop Pre-paid Cards Transactions 2020-2025

Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 91 - Open Loop Pre-paid Cards Transactions 2020-2025

Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 94 - Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 95 - Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 96 - Pre-paid Cards Transaction Value by Operator 2020-2024

Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030

Table 106 - Forecast Pre-paid Cards Transactions 2025-2030

Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030

Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030

Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030

Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030

Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030

Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

Store Cards in Germany - Category analysis

Store Cards in Germany - Company Profile

KEY DATA FINDINGS

2025 DEVELOPMENTS

Store cards disappearing from the market with little hope of a revival in fortunes

INDUSTRY PERFORMANCE

Store cards give way to retailer apps and co-branded payment cards

Store cards lose relevance in an increasingly digital world

WHAT'S NEXT?

Store card transactions set for continued decline as retailer apps take the lead

Co-branded, wallet-ready cards become the preferred retailer payment model

Security, new standards and softPOS make app checkouts smoother and greener

COMPETITIVE LANDSCAPE

Strongest players win through digital engagement, not plastic

Simple rewards, digital receipts and wallet provisioning drive adoption

CATEGORY DATA

Table 113 - Store Cards: Number of Cards in Circulation 2020-2025

Table 114 - Store Cards Transactions 2020-2025

Table 115 - Store Cards in Circulation: % Growth 2020-2025

Table 116 - Store Cards Transactions: % Growth 2020-2025

Table 117 - Store Cards: Number of Cards by Issuer 2020-2024

Table 118 - Store Cards: Payment Transaction Value by Issuer 2020-2024

Table 119 - Forecast Store Cards: Number of Cards in Circulation 2025-2030

Table 120 - Forecast Store Cards Transactions 2025-2030

Table 121 - Forecast Store Cards in Circulation: % Growth 2025-2030

Table 122 - Forecast Store Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

EXECUTIVE SUMMARY

Financial cards market showing signs of consolidation

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Card portfolios shift toward wallet-ready debit cards as legacy formats fade

Phone-first payments and Tap to Pay broaden acceptance

Partnerships simplify product sets

WHAT'S NEXT?

Focus set to remain on debit cards for everyday purchases

Card holders set to benefit from a simpler and more secure online experience

COMPETITIVE LANDSCAPE

Sparkassen remains the leading card issuer thanks to wide reach

Hanseatic finds success with streamlined operations and services

MARKET INDICATORS

Table 123 - Number of POS Terminals: Units 2020-2025

Table 124 - Number of ATMs: Units 2020-2025

Table 125 - Value Lost to Fraud 2020-2025

Table 126 - Card Expenditure by Location 2025

Table 127 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 128 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 129 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 130 - Financial Cards by Category: Number of Accounts 2020-2025

Table 131 - Financial Cards Transactions by Category: Value 2020-2025

Table 132 - Financial Cards by Category: Number of Transactions 2020-2025

Table 133 - Consumer Payments by Category: Value 2020-2025

Table 134 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 135 - M-Commerce by Category: Value 2020-2025

Table 136 - M-Commerce by Category: % Value Growth 2020-2025

Table 137 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 138 - Financial Cards: Number of Cards by Operator 2020-2024

Table 139 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 140 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 141 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 142 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 143 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 144 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 145 - Forecast Consumer Payments by Category: Value 2025-2030

Table 146 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 147 - Forecast M-Commerce by Category: Value 2025-2030

Table 148 - Forecast M-Commerce by Category: % Value Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

SOURCES

Summary 1 - Research Sources

About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/store-cards-in-germany/report.