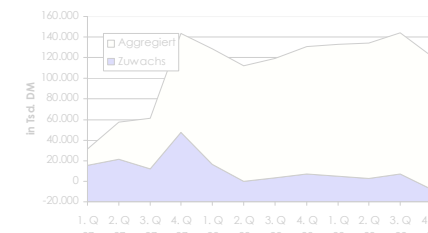
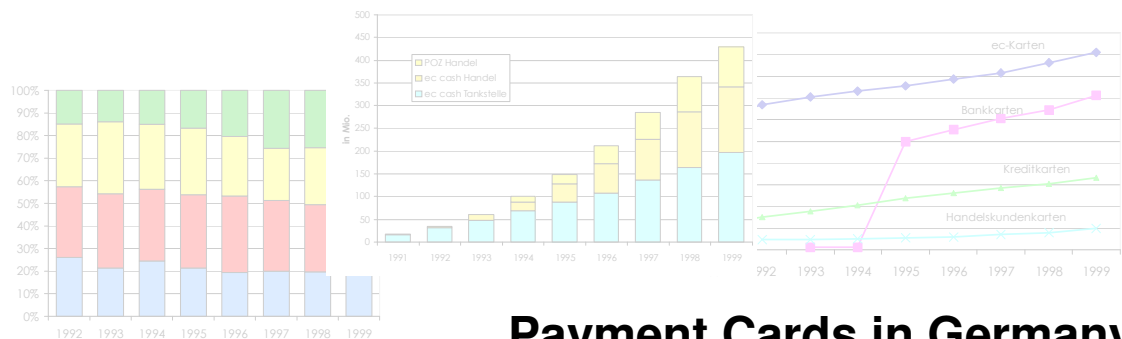
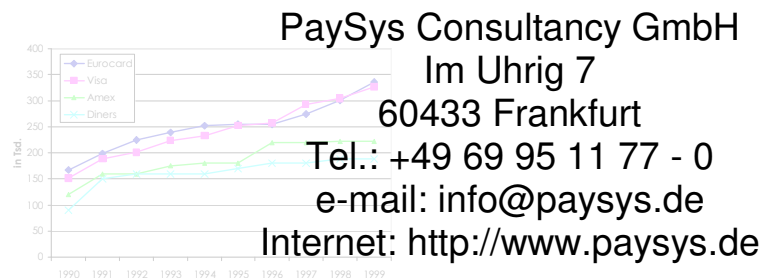
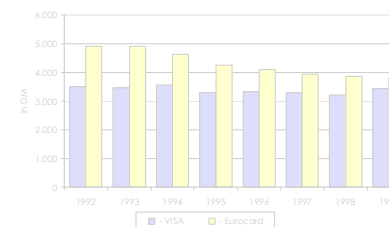
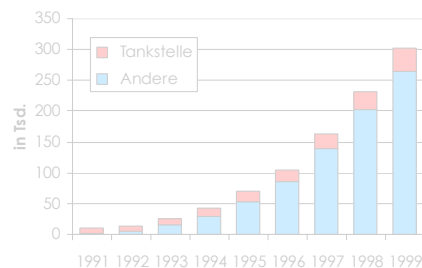


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Price: 300 Euro (plus VAT) for the first purchase. Annual updates: 175 Euro (plus VAT). The first purchase does not oblige to purchase the annual updates.**

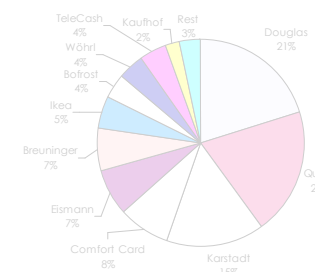


## Payment Cards in Germany Statistics 2010 - 2019

February 2021



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Sources: Deutsche Bundesbank, European Central Bank, Statistisches Bundesamt, company communications (issuers, acquirers, network provider, processors etc.), EHI, journals and magazines (e.g. Source), own research, estimates and calculations.

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### **Foreword to the edition 2008-2017:**

Compared to the previous year, the number of graphics in the "GeldKarte" section was significantly reduced due to the declining market importance of this product. The section was renamed "E-money (prepaid)" and supplemented with market data for other e-money products (prepaid credit cards, PayPal, etc.).

In addition, the statistics were expanded to include a direct comparison of the turnover data and market shares of the domestic ec cash system ("domestic card scheme") and the international card schemes.

### **Foreword to the edition 2009-2018:**

Card statistics are - as before - mainly related to the respective card systems and card brands (girocard, Mastercard, Visa, etc.). The names of the diagrams and sections have been consistently adapted. A new graphic of the card functionalities (debit, credit, etc.) has been added. In addition, the statistics have been extended to include the card business in Germany in an European context. The development of the savings cards was abandoned due to missing data.

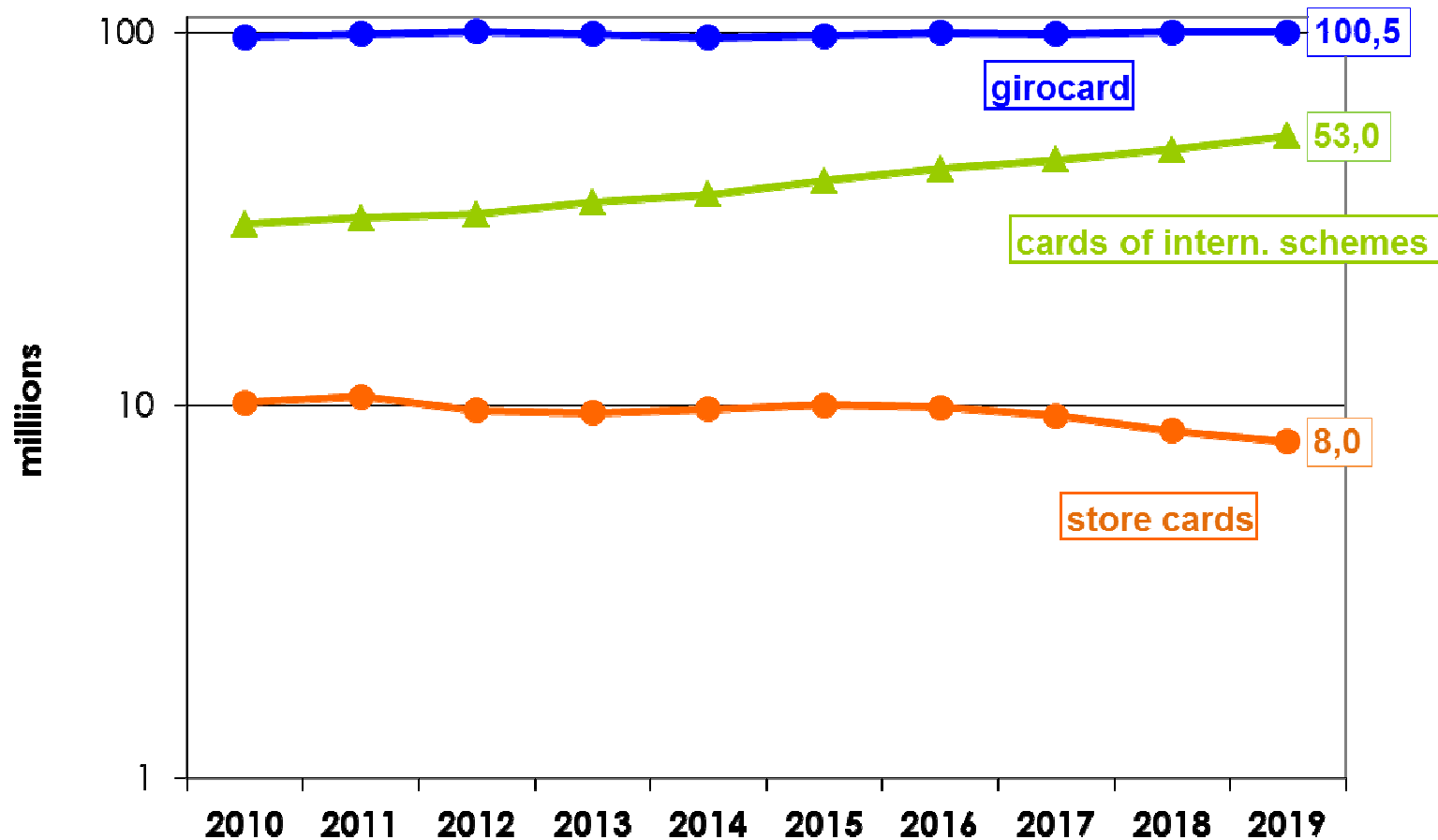
Where necessary, data from previous years were revised due to new findings.

### **Foreword to the edition 2010-2019:**

Several graphs and data were added to the statistics: the number of card transactions and ATV for the entire considered period, the number of EFTPOS terminals of domestic and foreign PSPs, the substitution effect of ELV turnover by girocard as well as a comparison of the ATM figures of the Bundesbank with the PaySys statistics.

Due to the decreasing relevance of the GeldKarte system, the graphics in this section were changed and reduced again. Due to a lack of data, the retail customer cards by issuer were not updated.

## NO. OF PAYMENT CARDS (DOMESTIC & INTERNATIONAL SCHEMES)

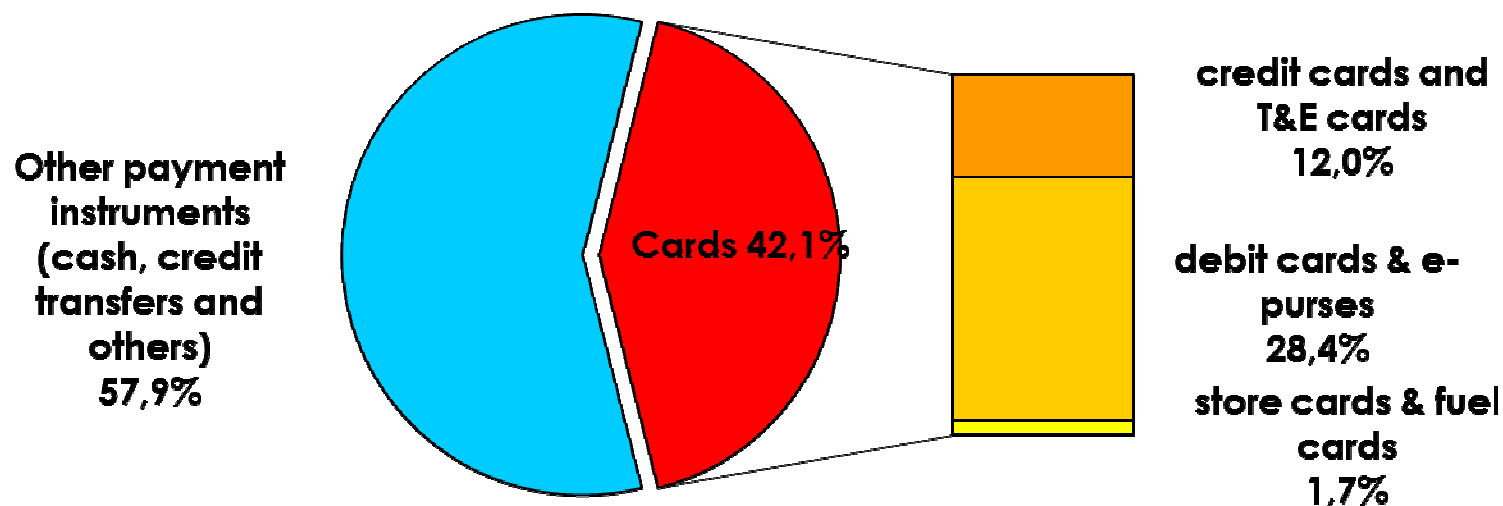


The number of cards in the overall statistics always refers to the number of cards issued in Germany!  
Store cards: private label cards with payment functions (also see chapter "Private Label Cards" for details)



## SHARE OF CARD-POS-TURNOVER IN % OF CONSUMER SPENDING\*

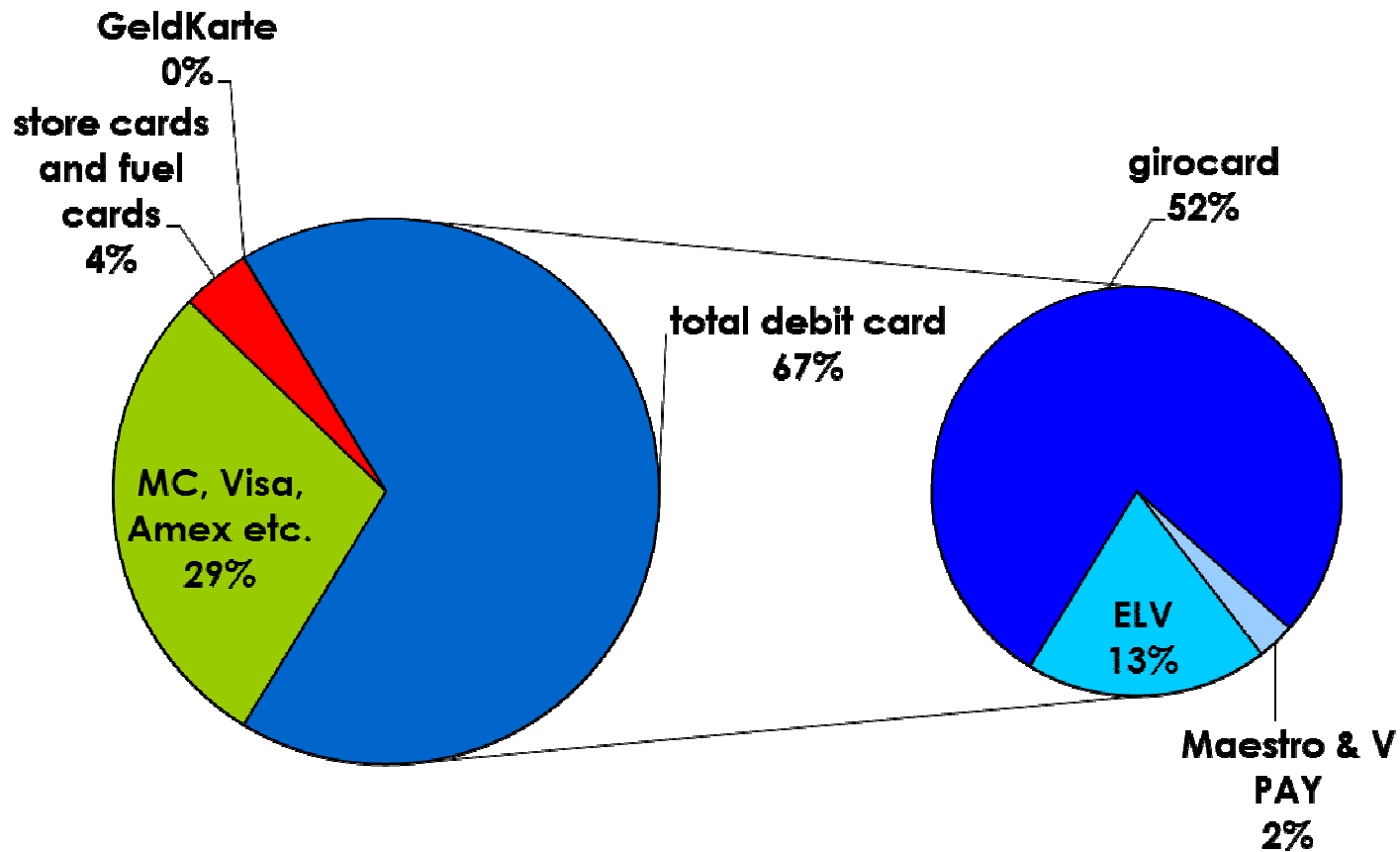
2019: approx. EUR 954 bn



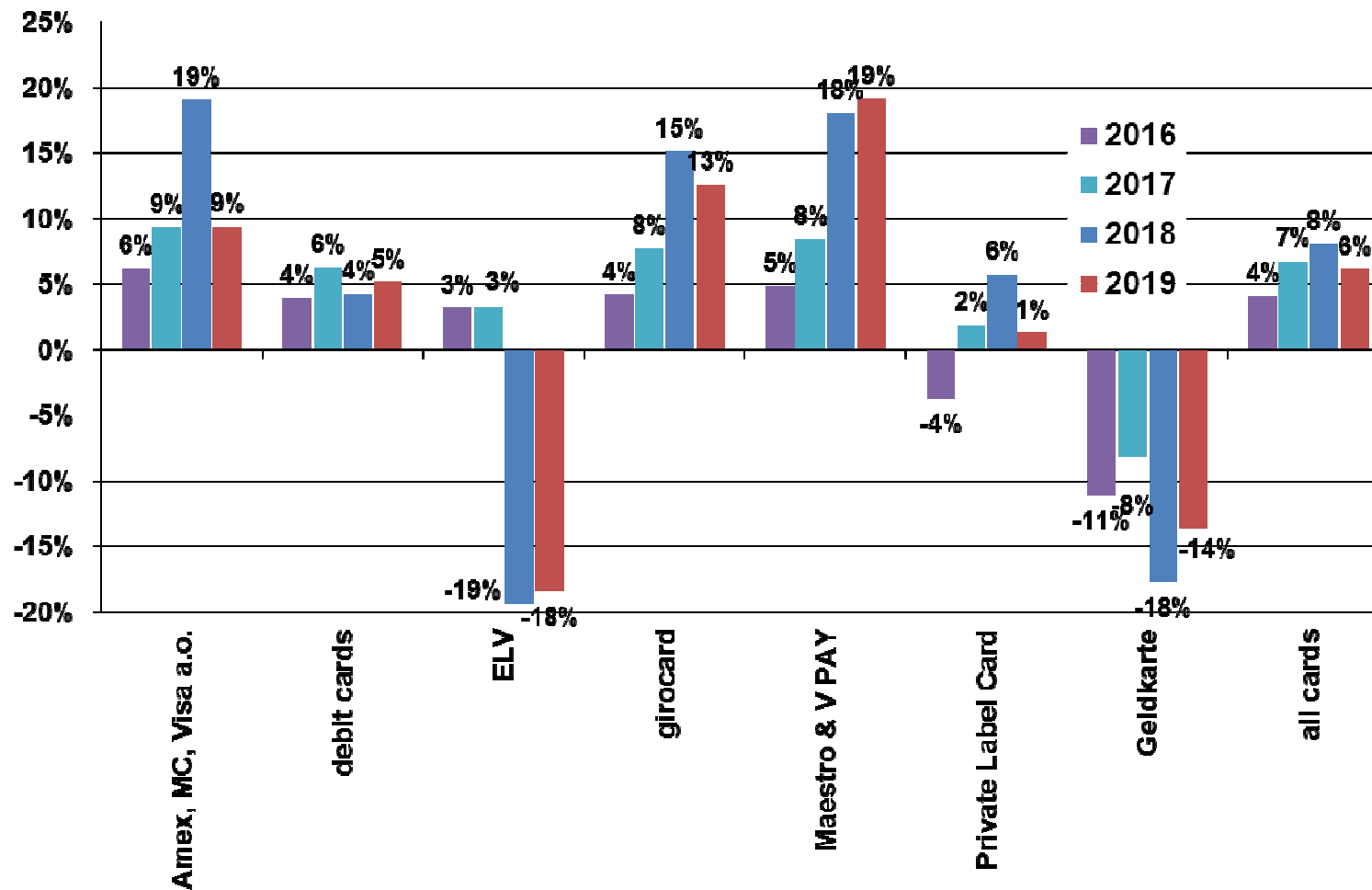
\* Consumer spendings without expenses which are usually paid via direct debit or credit transfer (e.g. rent, insurance, etc.)

**CARD TURNOVER AT THE POS IN GERMANY (GERMAN AND FOREIGN CARDHOLDERS)**

**2019: 402 EUR bn**

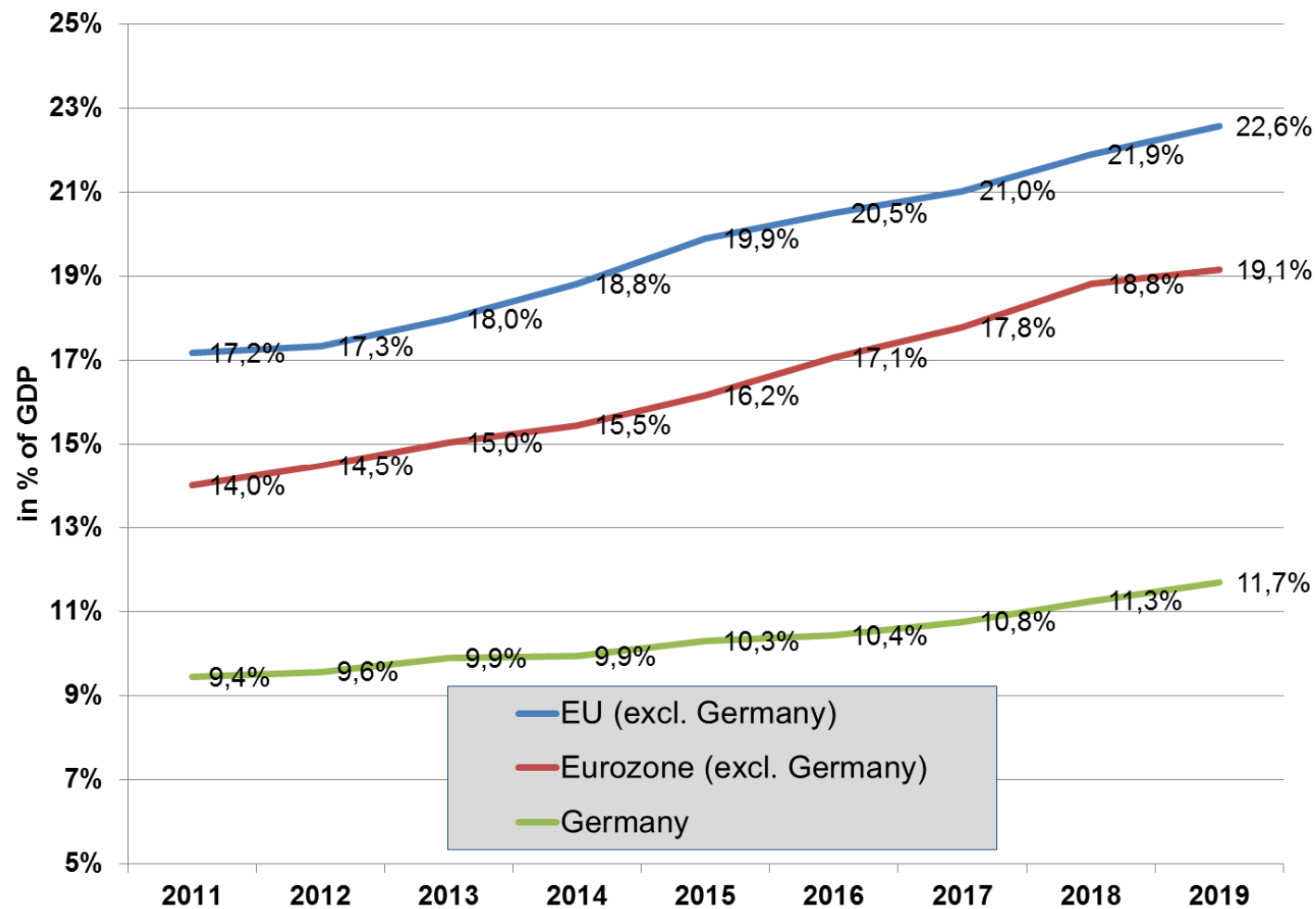


**GROWTH RATE OF CARD-SALES IN GERMANY (DOMESTIC AND FOREIGN CARDHOLDERS)**

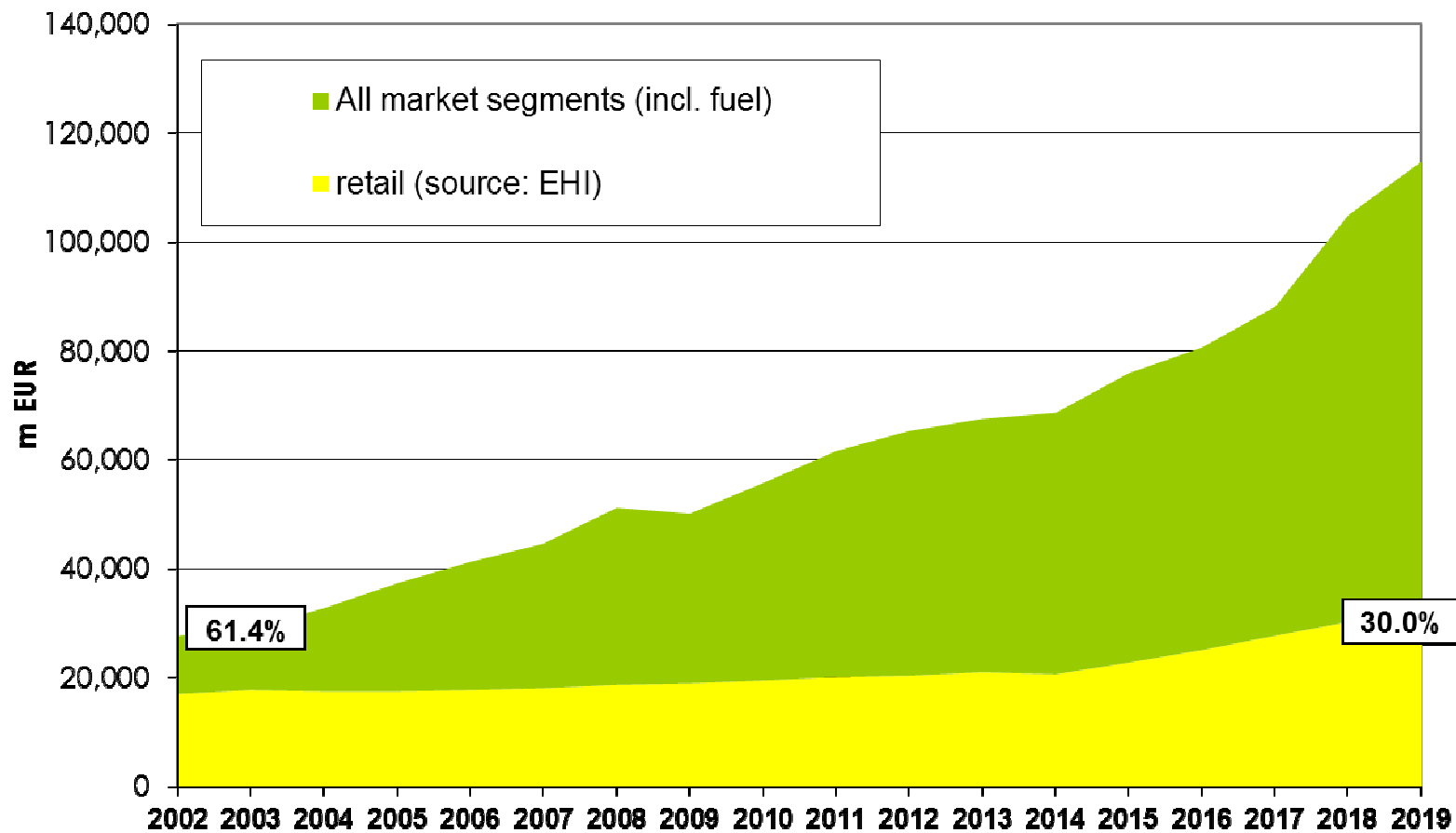


Debit cards: girocard, ELV, Maestro & V PAY

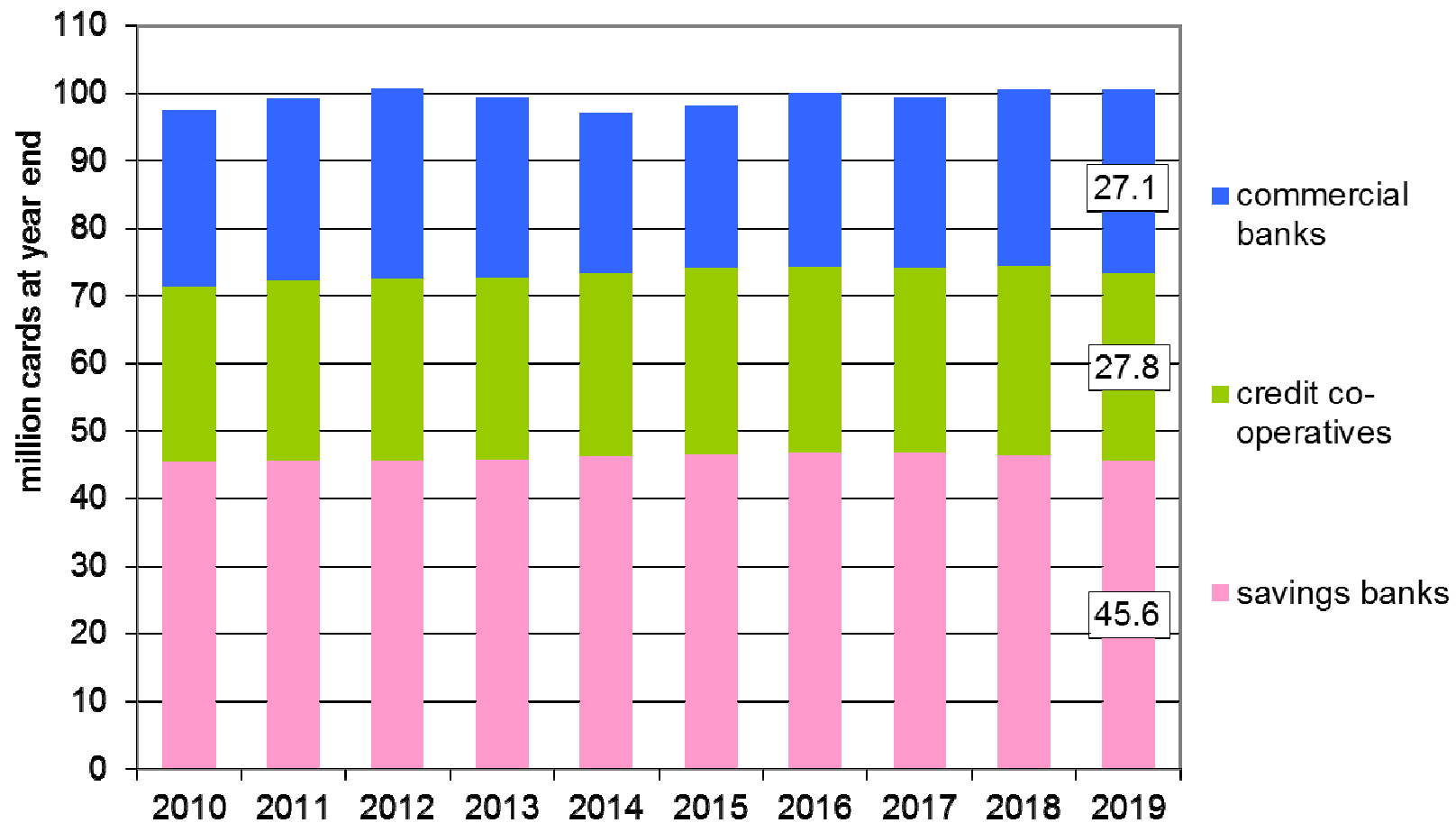
## CARD SALES VOLUME BY DOMESTIC CARDHOLDER IN EUROPEAN CONTEXT



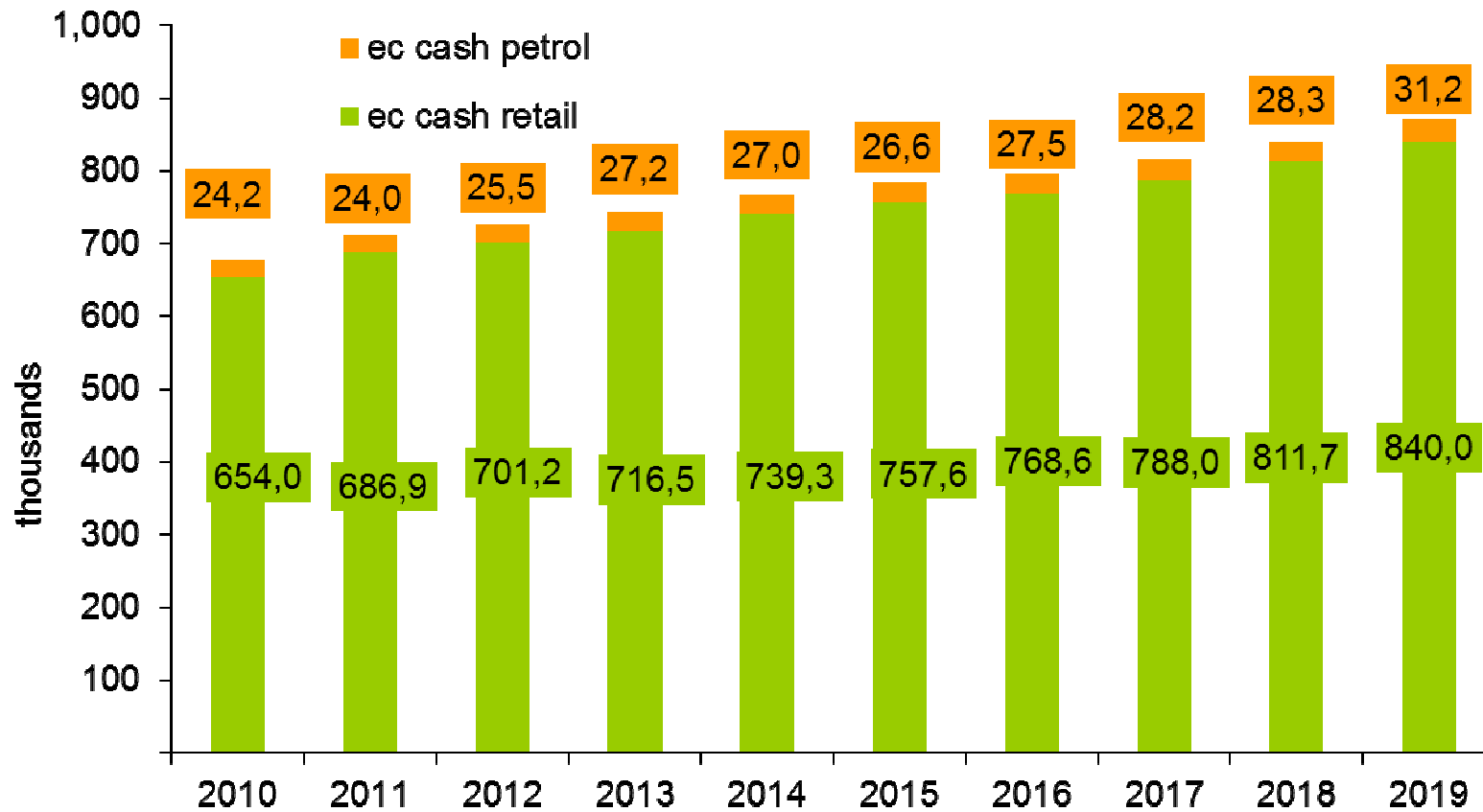
**SHARE OF CARD VOLUME (INTERN. BRANDS) AT THE POS (RETAIL VS. OUTSIDE RETAIL)**



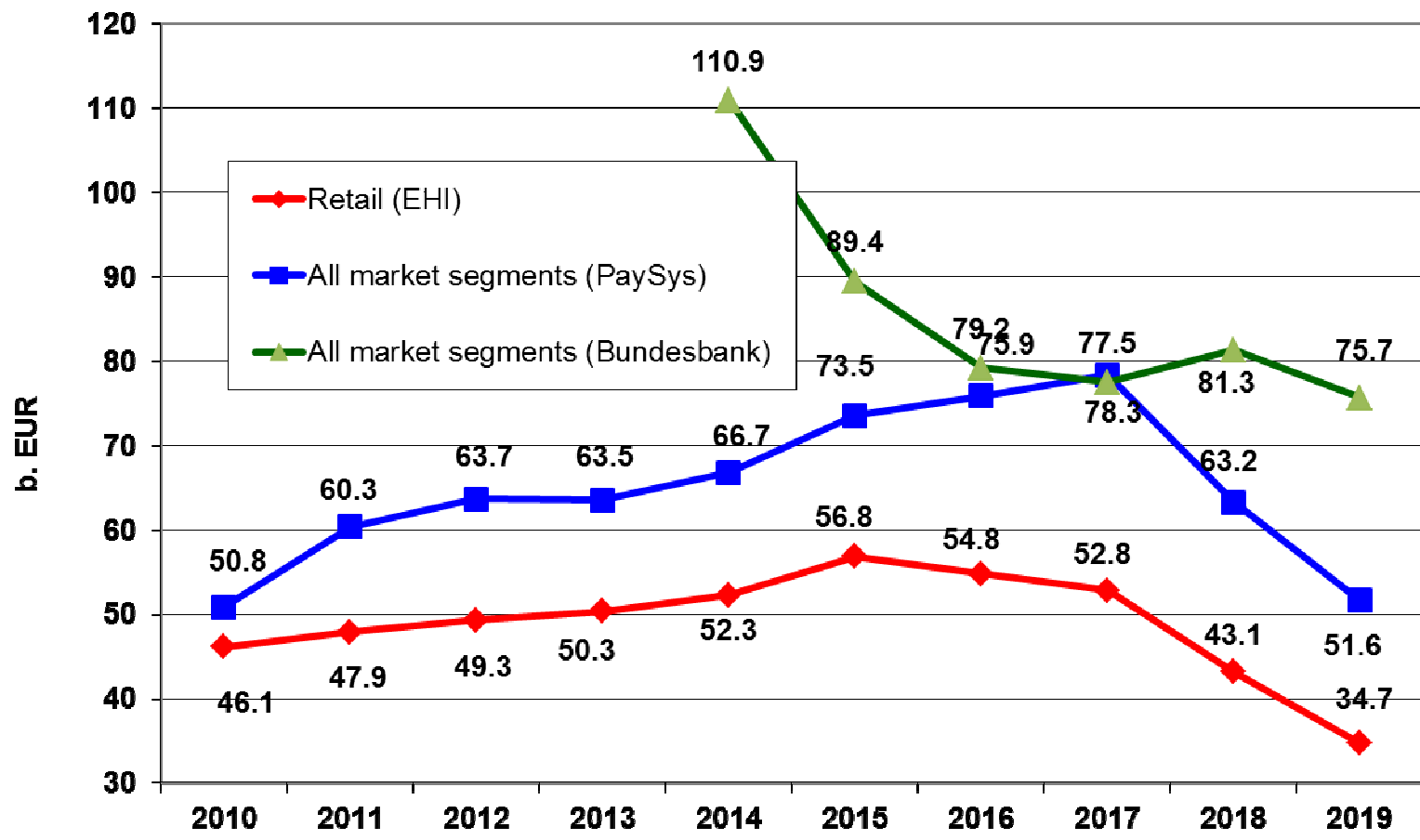
## NO. OF GIROCARDS ISSUED BY BANKING GROUPS



## POS TERMINALS AT THE END OF THE YEAR (EC CASH)

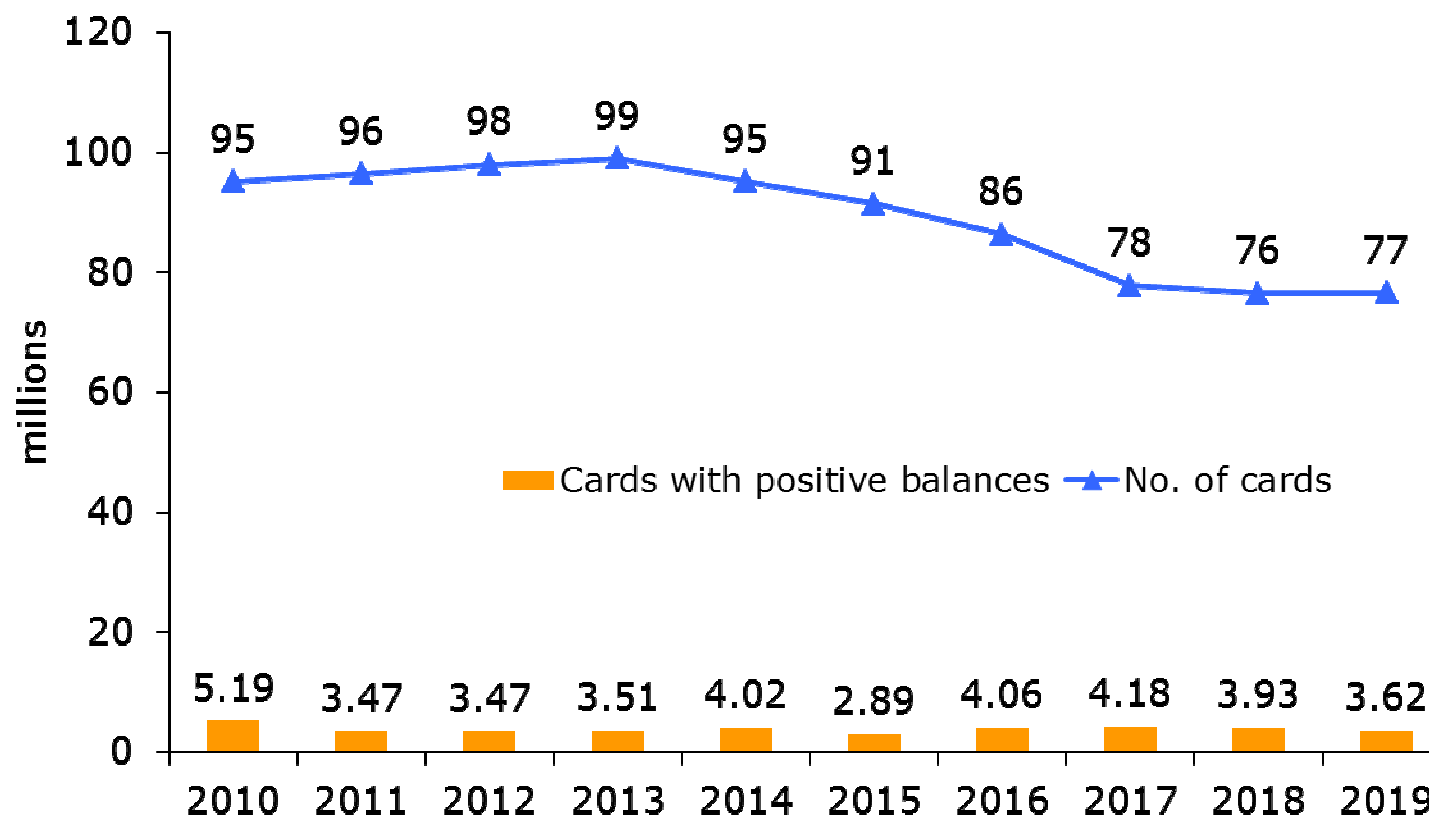


**ELV TURNOVER: RETAIL-SEGMENT (SOURCE: EHI) VERSUS TOTAL MARKET**





### NUMBER OF GELDKARTE ISSUED (LOADED VS. NOT LOADED)



## PRIVATE LABEL CARDS WITH PAYMENT FUNCTION BY SECTORS (2019)

