

Press release  
PaySys Consultancy GmbH  
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## **2019: Increase in card payments by €23 billion (6.1%)**

Card payments in Germany rose by €23 billion to €402 billion in 2019. Turnover thus broke through the €400 billion milestone for the first time. 10 years ago, turnover was still €210 billion. The growth of 6.1% can be described as "slightly above average". The average growth rate (CAGR) of the last 10 years was 5.5%. Measured in terms of the number of card transactions, the growth in 2019 was even double-digit: + 11.8%. The card is also increasingly used for small-value payments.

These figures are based on transactions made in Germany predominantly with debit and credit cards in all sectors (not only retail) at physical shop tills and in distance selling (remote payments). Cash withdrawals from ATMs are not included in these figures.

These are the findings of PaySys Consultancy GmbH in its annual card market statistics for Germany.

It is remarkable that the cards with the international brands (Amex, Mastercard, Maestro, Visa, V PAY, etc.) contributed almost the same amount to this additional turnover as the domestic debit card girocard (incl. ELV<sup>1</sup>): € 11.1 and 11.9 billion respectively. Excluding ELV turnover, the girocard system recorded a high increase in 2019 (+€23.9 billion), but almost 50% of the increase occurred through the substitution of ELV transactions (minus €11.6 billion), which are also made with the girocard. The sharp decline in ELV that had already occurred in 2018 continued unabated in 2019. Compared to 2017, ELV, which had been successful until then, lost a third. Although no reliable figures are yet available for 2020, it is reasonable to assume that the high growth rate of girocard turnover in 2020 (+12%) was also triggered by the ongoing substitution of ELV.

The European regulation of interchange fees (2015) led to a reduction in merchant fees for card acceptance in Germany, especially for credit cards. Since then, the annual growth rate of card turnover with international brands has been much higher than that of the national debit card, as in 2019: 7.8% and 5% respectively. The market share with the girocard (incl. ELV) is - measured by turnover - still dominant at 65.4%, but viewed over the longer term, it is declining. Ten years ago, the market share was still 69.1%.

Due to increasing card acceptance in sectors with low average receipts, contactless payment and the price reduction for fuel<sup>2</sup>, the average amount of a card payment has fallen by almost 2 euros to approx. 54 euros in 2019. 10 years ago, the average amount was still around 63 euros.

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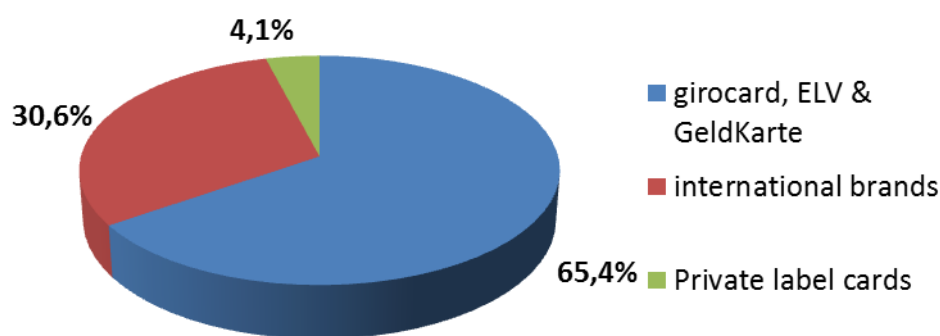
<sup>1</sup> ELV: Elektronisches Lastschriftverfahren (transactions with the girocard that are signature-based and debited from the giro account as a direct debit).

<sup>2</sup> Approximately 13% of card sales were made at petrol stations in Germany in 2019.

An important driver of card sales is the annual growth in consumer spending. The absolute figures therefore say nothing about the increasing importance of card payments compared to competing means of payment (such as cash). Measured in terms of consumer spending that is potentially suitable for card payments in Germany<sup>3</sup>, the share of cards is rising continuously and will be 42.1% in 2019 (2010: 31.1%). The relative importance of card payments therefore continues to increase.

It is puzzling why, according to Bundesbank/EZB statistics, only €3 (!) billion of the additional card turnover of €23 billion in Germany in 2019 is counted at domestic POS terminals (incl. ELV).<sup>4</sup> Since the turnover of the girocard (incl. ELV) is usually made almost entirely at domestic terminals, at least this additional card turnover (approx. €12 billion) must be reflected here. It can be assumed that these contradictions in the Bundesbank statistics will soon be corrected.

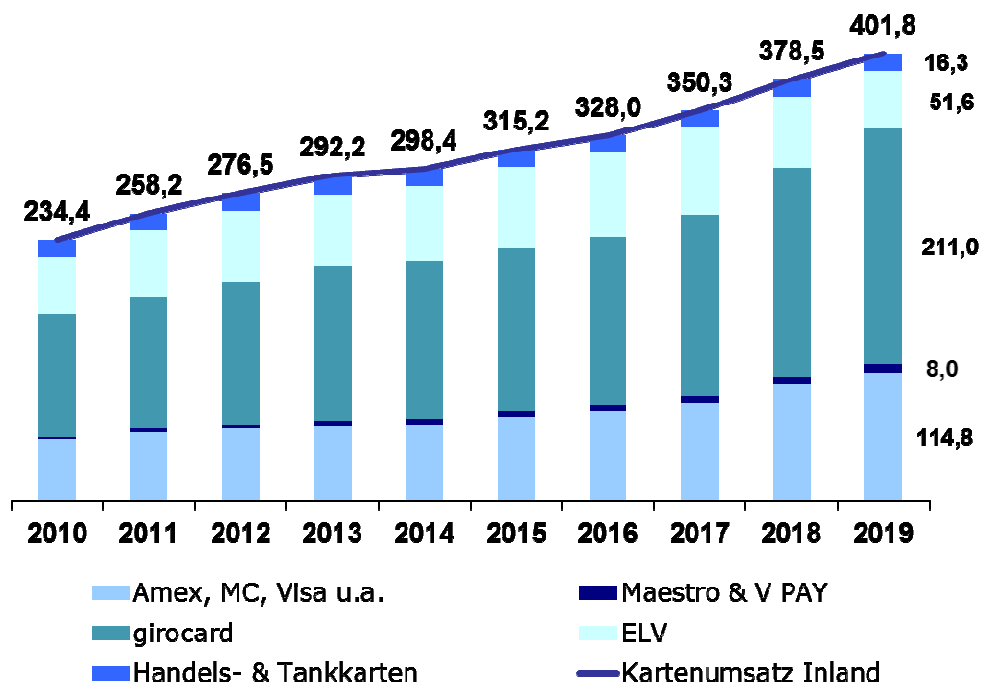
**Graphics:**



**Market shares of card payment schemes in Germany on a payments value basis 2019 (without ATM transactions)**

<sup>3</sup> Excluding expenditure on housing, utilities, health, education, car purchase, telecommunications and financial services, which are usually made by bank transfer and direct debit.

<sup>4</sup> On the acquiring side, the Bundesbank only registers payments at physical POS terminals (no remote payments) in the card business. According to the Bundesbank, the increase of card payments in 2019 at domestic terminals amounts to approximately €9 billion (without ELV). At the same time, the statistics report a decline in ELV turnover of only about €5.6 billion.



**Card sales volume (excl. ATM) in Germany 2010 - 2019 (billion €)**  
**(domestic and foreign cardholder)**

The above figures result from the card market statistics 2010 - 2019 published by PaySys Consultancy in February 2021.

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