



Euromonitor  
International

# Credit Cards in Germany

March 2024

Table of Contents

## Charge Cards in Germany - Category analysis

## Charge Cards in Germany - Company Profile

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

Recovery of charge cards driven by adoption of new strategies

The rise of eco-conscious financial products

Visa and Mastercard compete for dominance

#### PROSPECTS AND OPPORTUNITIES

Untapped potential of charge cards in Germany

Strategic moves by Visa and Mastercard

The challenge of emerging payment alternatives

#### CATEGORY DATA

Table 1 - Charge Cards: Number of Cards in Circulation 2018-2023

Table 2 - Charge Cards Transactions 2018-2023

Table 3 - Charge Cards in Circulation: % Growth 2018-2023

Table 4 - Charge Cards Transactions: % Growth 2018-2023

Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2018-2023

Table 6 - Commercial Charge Cards Transactions 2018-2023

Table 7 - Commercial Charge Cards in Circulation: % Growth 2018-2023

Table 8 - Commercial Charge Cards Transactions: % Growth 2018-2023

Table 9 - Personal Charge Cards: Number of Cards in Circulation 2018-2023

Table 10 - Personal Charge Cards Transactions 2018-2023

Table 11 - Personal Charge Cards in Circulation: % Growth 2018-2023

Table 12 - Personal Charge Cards Transactions: % Growth 2018-2023

Table 13 - Charge Cards: Number of Cards by Issuer 2018-2022

Table 14 - Charge Cards: Number of Cards by Operator 2018-2022

Table 15 - Charge Cards Payment Transaction Value by Issuer 2018-2022

Table 16 - Charge Cards Payment Transaction Value by Operator 2018-2022

Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2018-2022

Table 18 - Commercial Charge Cards: Number of Cards by Operator 2018-2022

Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2018-2022

Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2018-2022

Table 21 - Personal Charge Cards: Number of Cards by Issuer 2018-2022

Table 22 - Personal Charge Cards: Number of Cards by Operator 2018-2022

Table 23 - Personal Charge Cards Transaction Value by Issuer 2018-2022

Table 24 - Personal Charge Cards Transaction Value by Operator 2018-2022

Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2023-2028

Table 26 - Forecast Charge Cards Transactions 2023-2028

Table 27 - Forecast Charge Cards in Circulation: % Growth 2023-2028

Table 28 - Forecast Charge Cards Transactions: % Growth 2023-2028

Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2023-2028

Table 30 - Forecast Commercial Charge Cards Transactions 2023-2028

Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2023-2028

Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2023-2028

Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2023-2028

Table 34 - Forecast Personal Charge Cards Transactions 2023-2028

Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2023-2028

Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2023-2028

## KEY DATA FINDINGS

### 2023 DEVELOPMENTS

Credit card transactions and value continue to record solid growth in 2023  
The growing influence of alternative payment methods  
Mastercard and Visa innovate with co-branded cards in Germany's static credit space

### PROSPECTS AND OPPORTUNITIES

Credit cards to further shift towards secure and digital payment solutions  
Rise of exclusive services attractive to affluent consumers  
The challenge of changing perceptions

### CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2018-2023  
Table 38 - Credit Cards Transactions 2018-2023  
Table 39 - Credit Cards in Circulation: % Growth 2018-2023  
Table 40 - Credit Cards Transactions: % Growth 2018-2023  
Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2018-2023  
Table 42 - Commercial Credit Cards Transactions 2018-2023  
Table 43 - Commercial Credit Cards in Circulation: % Growth 2018-2023  
Table 44 - Commercial Credit Cards Transactions: % Growth 2018-2023  
Table 45 - Personal Credit Cards: Number of Cards in Circulation 2018-2023  
Table 46 - Personal Credit Cards Transactions 2018-2023  
Table 47 - Personal Credit Cards in Circulation: % Growth 2018-2023  
Table 48 - Personal Credit Cards Transactions: % Growth 2018-2023  
Table 49 - Credit Cards: Number of Cards by Issuer 2018-2022  
Table 50 - Credit Cards: Number of Cards by Operator 2018-2022  
Table 51 - Credit Cards Payment Transaction Value by Issuer 2018-2022  
Table 52 - Credit Cards Payment Transaction Value by Operator 2018-2022  
Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2018-2022  
Table 54 - Commercial Credit Cards: Number of Cards by Operator 2018-2022  
Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2018-2022  
Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2018-2022  
Table 57 - Personal Credit Cards: Number of Cards by Issuer 2018-2022  
Table 58 - Personal Credit Cards: Number of Cards by Operator 2018-2022  
Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2018-2022  
Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2018-2022  
Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2023-2028  
Table 62 - Forecast Credit Cards Transactions 2023-2028  
Table 63 - Forecast Credit Cards in Circulation: % Growth 2023-2028  
Table 64 - Forecast Credit Cards Transactions: % Growth 2023-2028  
Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2023-2028  
Table 66 - Forecast Commercial Credit Cards Transactions 2023-2028  
Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2023-2028  
Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2023-2028  
Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2023-2028  
Table 70 - Forecast Personal Credit Cards Transactions 2023-2028  
Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2023-2028  
Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2023-2028

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

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

#### KEY DATA FINDINGS

##### 2023 DEVELOPMENTS

Ongoing momentum for debit cards in Germany  
Security reinforcement as a key focus in 2023  
Visa and Mastercard gain ground as local operators in debit cards

##### PROSPECTS AND OPPORTUNITIES

Leveraging open banking and PSD2 regulations  
Rise of alternative debit card options  
Exploiting the gap in cross-border transactions

##### CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2018-2023  
Table 74 - Debit Cards Transactions 2018-2023  
Table 75 - Debit Cards in Circulation: % Growth 2018-2023  
Table 76 - Debit Cards Transactions: % Growth 2018-2023  
Table 77 - Debit Cards: Number of Cards by Issuer 2018-2022  
Table 78 - Debit Cards: Number of Cards by Operator 2018-2022  
Table 79 - Debit Cards Payment Transaction Value by Issuer 2018-2022  
Table 80 - Debit Cards Payment Transaction Value by Operator 2018-2022  
Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2023-2028  
Table 82 - Forecast Debit Cards Transactions 2023-2028  
Table 83 - Forecast Debit Cards in Circulation: % Growth 2023-2028  
Table 84 - Forecast Debit Cards Transactions: % Growth 2023-2028

## [Pre-Paid Cards in Germany - Category analysis](#)

### [Pre-Paid Cards in Germany - Company Profile](#)

#### KEY DATA FINDINGS

##### 2023 DEVELOPMENTS

Pre-paid cards navigate post-pandemic adjustments  
Diverging developments in open loop pre-paid cards  
Impact of travel schemes

##### PROSPECTS AND OPPORTUNITIES

Positive outlook amid declining cash transactions  
Integration with Germany's Industry 4.0 initiatives  
Eco-friendly cards and social responsibility

##### CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2018-2023  
Table 86 - Pre-paid Cards Transactions 2018-2023  
Table 87 - Pre-paid Cards in Circulation: % Growth 2018-2023  
Table 88 - Pre-paid Cards Transactions: % Growth 2018-2023  
Table 89 - Closed Loop Pre-paid Cards Transactions 2018-2023  
Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2018-2023  
Table 91 - Open Loop Pre-paid Cards Transactions 2018-2023  
Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2018-2023

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 94 - Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 95 - Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 96 - Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2023-2028  
Table 106 - Forecast Pre-paid Cards Transactions 2023-2028  
Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2023-2028  
Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2023-2028  
Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2023-2028  
Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2023-2028  
Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2023-2028  
Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2023-2028

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

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

## KEY DATA FINDINGS

### 2023 DEVELOPMENTS

Stagnation and adaptation

The e-commerce effect: A double-edged sword

The survivors and the innovators

### PROSPECTS AND OPPORTUNITIES

Adapting to market dynamics over the forecast period

Digital wallet integration as a new frontier

Digital innovation as a basic requirement

### CATEGORY DATA

Table 113 - Store Cards: Number of Cards in Circulation 2018-2023

Table 114 - Store Cards Transactions 2018-2023

Table 115 - Store Cards in Circulation: % Growth 2018-2023

Table 116 - Store Cards Transactions: % Growth 2018-2023

Table 117 - Store Cards: Number of Cards by Issuer 2018-2022

Table 118 - Store Cards: Payment Transaction Value by Issuer 2018-2022

Table 119 - Forecast Store Cards: Number of Cards in Circulation 2023-2028

Table 120 - Forecast Store Cards Transactions 2023-2028

Table 121 - Forecast Store Cards in Circulation: % Growth 2023-2028

Table 122 - Forecast Store Cards Transactions: % Growth 2023-2028

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

## EXECUTIVE SUMMARY

Financial cards and payments in 2023: The big picture

2023 key trends

Eco-conscious trends are shaping charge cards and pre-paid cards

Competitive landscape

What next for financial cards and payments?

## MARKET INDICATORS

Table 123 - Number of POS Terminals: Units 2018-2023

Table 124 - Number of ATMs: Units 2018-2023

Table 125 - Value Lost to Fraud 2018-2023

Table 126 - Card Expenditure by Location 2023

Table 127 - Financial Cards in Circulation by Type: % Number of Cards 2018-2023

Table 128 - Domestic versus Foreign Spend 2023

## MARKET DATA

Table 129 - Financial Cards by Category: Number of Cards in Circulation 2018-2023

Table 130 - Financial Cards by Category: Number of Accounts 2018-2023

Table 131 - Financial Cards Transactions by Category: Value 2018-2023

Table 132 - Financial Cards by Category: Number of Transactions 2018-2023

Table 133 - Consumer Payments by Category: Value 2018-2023

Table 134 - Consumer Payments by Category: Number of Transactions 2018-2023

Table 135 - M-Commerce by Category: Value 2018-2023

Table 136 - M-Commerce by Category: % Value Growth 2018-2023

Table 137 - Financial Cards: Number of Cards by Issuer 2018-2022

Table 138 - Financial Cards: Number of Cards by Operator 2018-2022

Table 139 - Financial Cards: Card Payment Transactions Value by Operator 2018-2022

Table 140 - Financial Cards: Card Payment Transactions Value by Issuer 2018-2022

Table 141 - Forecast Financial Cards by Category: Number of Cards in Circulation 2023-2028

Table 142 - Forecast Financial Cards by Category: Number of Accounts 2023-2028

Table 143 - Forecast Financial Cards Transactions by Category: Value 2023-2028

Table 144 - Forecast Financial Cards by Category: Number of Transactions 2023-2028

Table 145 - Forecast Consumer Payments by Category: Value 2023-2028

Table 146 - Forecast Consumer Payments by Category: Number of Transactions 2023-2028

Table 147 - Forecast M-Commerce by Category: Value 2023-2028

Table 148 - Forecast M-Commerce by Category: % Value Growth 2023-2028

## 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/credit-cards-in-germany/report](http://www.euromonitor.com/credit-cards-in-germany/report).