

Charge 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/charge-cards-in-germany/report.