



**Euromonitor
International**

Financial Cards and Payments in Germany

January 2026

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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

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WHAT'S NEXT?

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

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

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WHAT'S NEXT?

Everyday debit card use set to deepen as mobile acceptance broadens

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Pre-Paid Cards in Germany - Category analysis

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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

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

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

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