



Store Cards in Germany

January 2026

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Travel and entertainment the key focus of charge card spending

INDUSTRY PERFORMANCE

Travel-focused issuance and wallet-ready activation
Transaction volumes increase as travel and entertainment spend recovers

WHAT'S NEXT?

Gradual recovery in usage as travel and experiences grow
Tokenised, low-friction online checkout supports regular card use
Wider acceptance via softPOS and growth of virtual corporate cards

COMPETITIVE LANDSCAPE

Visa leads the network but American Express shows momentum
Volksbank and Amex deliver positive results

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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

Mobile wallets and softPOS expanding acceptance

COMPETITIVE LANDSCAPE

Commercial credit providers expand via virtual cards and tighter controls

Speed of issuance and frictionless payments key to success

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Banks respond to the shift towards Tap to Pay

INDUSTRY PERFORMANCE

Banks replace older cards to support Tap to Pay functionality

Shift to contactless payments fuels strong growth in debit card transactions

WHAT'S NEXT?

Everyday debit card use set to deepen as mobile acceptance broadens

Instant payments and “wero” set to broaden pay-by-bank options

Access to mobile wallets set to improve alongside increased security measures

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N26 regains growth momentum with focus on instant digital issuance

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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

Public transport demand helps VDV retain its lead as Geldkarte is phased out

Transport retains an important role in card issuance

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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

Strongest players win through digital engagement, not plastic

Simple rewards, digital receipts and wallet provisioning drive adoption

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Financial Cards and Payments in Germany - Industry Overview

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

Hanseatic finds success with streamlined operations and services

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