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International

# Credit 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  
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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

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## KEY DATA FINDINGS

### 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 - Company Profile

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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

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Hanseatic finds success with streamlined operations and services

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