



Press Release

Annual Figures 2021:

girocard records further gains – almost three quarters of all payment transactions are contactless

Frankfurt am Main, February 16, 2022: girocard recorded a total of over 5.9 billion transactions in 2021. This is an increase of around 8.0 percent over the previous year (2020: 5.5 billion transactions). Turnover also increased by around 7.2 percent year-on-year to 253 billion euros (2020: 236 billion euros). This is shown by the latest statistics from the German Banking Industry Committee (GBIC), confirming the continued positive trend of the last decade. Despite far-reaching, pandemic-related restrictions for retail stores over the course of the year, girocard is showing significant growth and is also expanding its use at the point of sale even further. The number of acceptance points also increased by the largest amount in over ten years.

Contactless payments continued to drive this development in 2021. While around 63 percent of payments in the girocard system were contactless at the beginning of the year, this figure had risen to around 73 percent by the end of 2021. Contactless payments within the girocard system using cards, smartphones, or smartwatches, have become even more established in the everyday lives of customers.

girocard's acceptance also continued to see strong growth in the retail sector, with up to 973,000 girocard terminals active in the field each month, throughout 2021. This is an increase of around 7.7 percent compared to the previous year and thus the largest percentage growth in POS terminals in more than ten years. This shows that girocard, GBIC's debit card, is the most widespread and used in Germany, is particularly attractive for merchants. For retailers, the girocard offers favorable conditions combined with a payment guarantee. Customers benefit from the particularly broad and reliable acceptance of girocards in local stores.

To continually offer a competitive and attractive product in the future, further innovations are being driven forward. Such developments will particularly focus on the digital girocard. In the future, banks and savings banks will also provide their customers with good solutions for cross-border payments using their girocard.

Graphics and images of girocard can be found at <https://www.girocard.eu/presse-mediathek/mediathek>.



www.girocard.eu

About girocard:

Banks and savings banks in Germany have issued around 100 million girocards. The "girocard" brand represents the German banking industry's overarching framework for its two tried-and-tested debit card payment systems: the girocard process (formerly: "electronic cash") as a debit card payment method and via the "German ATM system". By using a PIN (Personal Identification Number), the German Banking Industry always guarantees girocard's secure and simple use. The name and logo girocard were introduced by the German Banking Industry in 2007.

About EURO Kartensysteme:

As a joint venture of the German banking industry, EURO Kartensysteme GmbH performs tasks in the common interest of German banks and savings banks in the field of card-based payment transactions. EURO Kartensysteme GmbH particularly focuses on central tasks and services, such as marketing and PR for girocard and its prepaid payment functions, additional functions on the card chip, Business Development girocard, the development of operational security standards, and methods of combating misuse, as well as Mastercard license management.

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