

[Press release](#)

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Annual figures 2022

girocard once again sees strong growth

Frankfurt am Main, 14.02.2023: With more than 6.7 billion transactions, Germany's leading debit card recorded a year-on-year increase of around 13.4 percent (2021: 5.9 billion transactions), thereby continuing the positive trend of the girocard throughout 2022. Turnover grew by 12.2 percent in the same period to more than 284 billion euros (2021: 253 billion euros). This is shown by the statistics of the German Banking Industry Committee (Deutsche Kreditwirtschaft). Against the backdrop of the overall economic development, the girocard has once again achieved very good results.

To guarantee the continued useability of the popular debit card in the future, the German Banking Industry Committee will be adding new functions in the coming years and bringing innovations to the market. The aim of these product enhancements is to enable customers to make convenient, fast, and secure cashless payments in a wider range of everyday situations.

The strong position of the girocard in the German retail sector is further upheld by extending the number of paypoints: with up to 1,046,000 active terminals per month and an increase of 7.5 percent compared with the previous year (973,000 active terminals), the acceptance network for the girocard could again be significantly expanded. Strong growth in transactions and terminals shows that both customers and retailers are increasingly opting for the girocard.

The German Banking Industry Committee will direct the future development of its debit card towards the changing needs of its partners and involve retail and service companies in this process. This relies on a close partnership with the German retail sector in shaping cashless payment methods of the future. The girocard will be used more flexibly in a variety of acceptance points – not only in store-based retail, but also by mobility providers, in the food service industry, and in many other areas. This also includes simple payment within smartphone apps, possibly linked with bonus programs, or the integration of the girocard in virtual wallets.

New developments will strongly focus on contactless payment by card and, in particular, the digital girocard in smartphones or smartwatches. At the end of 2022, around four out of five payments in the girocard system were contactless (79.0 percent). Furthermore, the girocard wants to anchor itself firmly in the future by being the payment method that brings innovation to the majority of the public.

About the 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 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. As scheme manager, EURO Kartensysteme GmbH bundles core competencies in the girocard system. Its tasks include product management, sales, and scheme administration, as well as marketing and PR for the girocard. Its range of services also includes the development of operational security standards and methods of combating fraud and misuse, as well as Mastercard license management.

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