

Press Release

11.02.2026

Annual Figures 2025

Over eight billion transactions in 2025: girocard solidifies position as the leading payment card in Germany

Significant increase in points of acceptance • Annual figures confirm strong market position • Contactless transactions reach new record high

Frankfurt am Main, 11.02.2026: When it comes to card payment, there is a clear favourite in Germany: the girocard is and remains the most widely used payment card. In 2025, consumers used the German banking industry's debit card around 8.3 billion times (2024: 7.9 billion transactions). This is an increase of 4.8 percent. At around 308 billion euros, turnover is slightly above the previous year's level (2024: 307 billion euros; +0.4 percent). The girocard therefore maintains its market leadership and at the same time underlines the importance of an independent German payment system.

Increased acceptance: girocard in use at over 1.3 million terminals

From the café around the corner to specialist shops: girocard can be used almost everywhere. For the first time, customers paid with the popular debit card at up to 1,344,000 active terminals (2024: up to 1,208,000) – an increase of 11.3 percent. Brick-and-mortar retailers, restaurants and service providers rely on the girocard as a payment method and therefore are continuously expanding girocards points of acceptance. This has advantages for both sides: customers pay with their trusted card, while retailers benefit from the most cost-effective cashless card payment method with guaranteed payment.

Contactless payment is becoming standard – including digital

Card, smartphone or smartwatch – just tap it briefly and the payment is complete. In December 2025, around 88.5 percent of all girocard transactions were contactless (2024: 86.8 percent). The digital girocard on smartphones or smartwatches is becoming increasingly important. It is available via various wallets or alternately via banking apps of the user's bank on iOS and Android.

More and more shops with predominantly smaller receipt totals – such as bakeries, kiosks and the increasingly widespread vending machines – are accepting the debit card issued by German banks and Sparkassen. As a result, even smaller amounts are being paid for more frequently with the girocard. The average bill amount thus fell further in 2025 to 37.25 euros (2024: 38.85 euros).

Payment „made in Germany“ as an important component for greater resilience

girocard is more than just a payment card: as the payment system of the German banking industry, it stands for economic independence. Having its own payment system ensures sovereignty in the face of international developments – both technically and economically. With around 100 million cards issued and widespread acceptance in brick-and-mortar retail outlets – increasingly also in neighbouring European countries – the girocard is an important pillar of the payment infrastructure in this country.

About girocard:

Under the "girocard" brand, the German Banking Industry Committee bundles its independent, domestic debit-card payment system and the German ATM network. With around 100 million cards, it is the most-used payment system in Germany. Whether contactless, mobile, or classic PIN entry—girocard ensures a secure, simple and fast payment process. The girocard name and logo were introduced by the German Banking Industry Committee in 2007.

About EURO Kartensysteme:

As a joint company of the German banking industry, EURO Kartensysteme GmbH performs tasks in the shared interest of German banks and savings banks in the field of card-based payments. As scheme manager, EURO Kartensysteme bundles core competencies in the girocard system. Its responsibilities include product management, sales, scheme administration, and communications and marketing for girocard. The company's services also include the development of operational security standards and methods of fraud prevention.

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