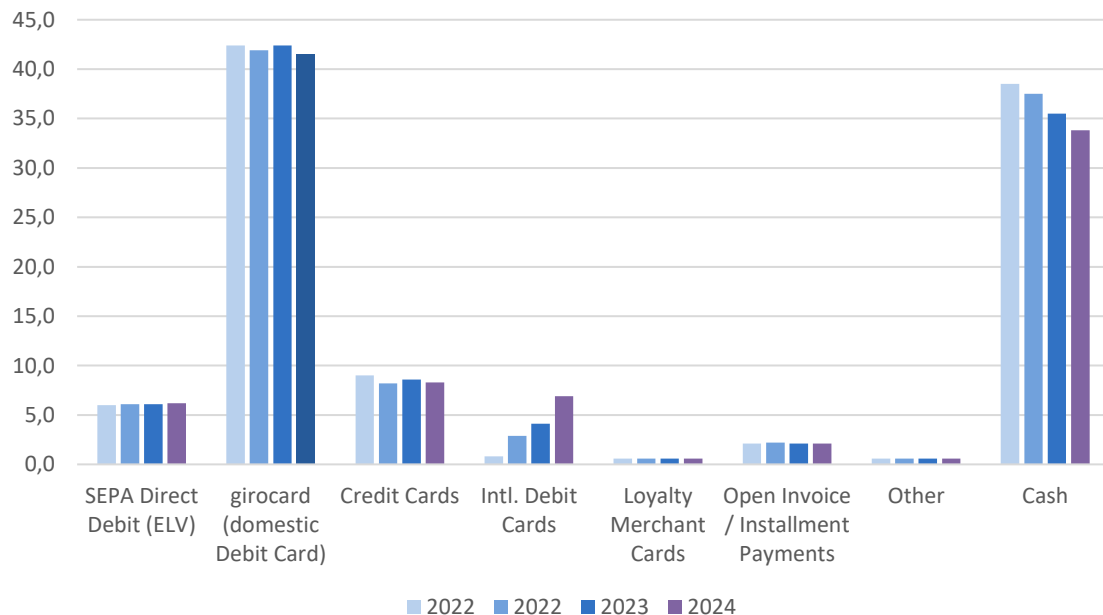


Update Germany Payment Mix EHI data, collected from merchants May 2025

9 May 2025

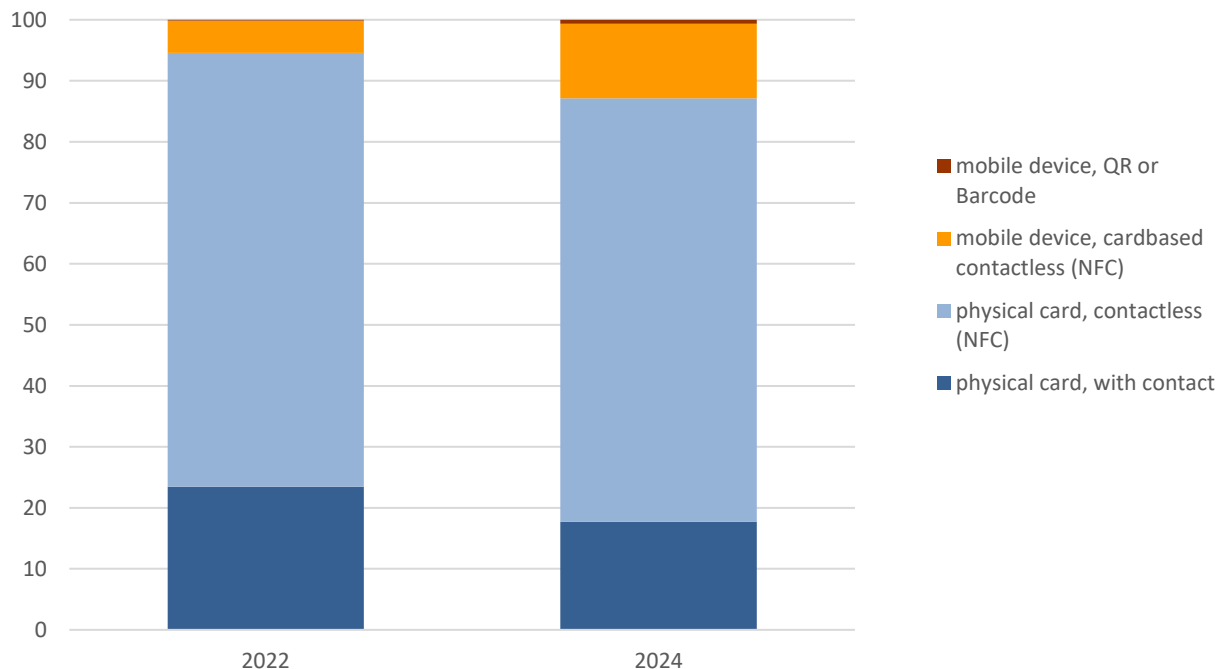
Based on data published by EHI Retail Institute, Cologne, Germany
Nicolas Adolph

Germany, Payment Mix at the POS
EHI data from merchants, in % of volume



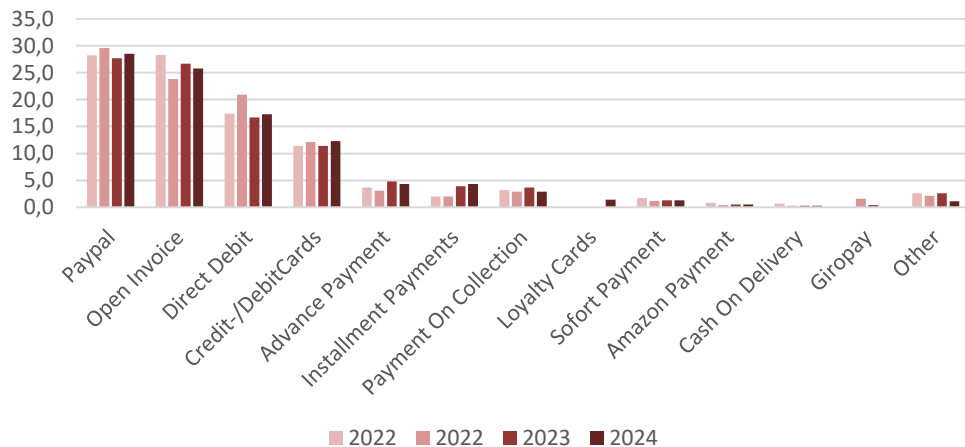
„Further decline in cash, strong growth of Intl. Debit Cards“

Germany, Payment technologies at the POS EHI data from merchants, in % of volume



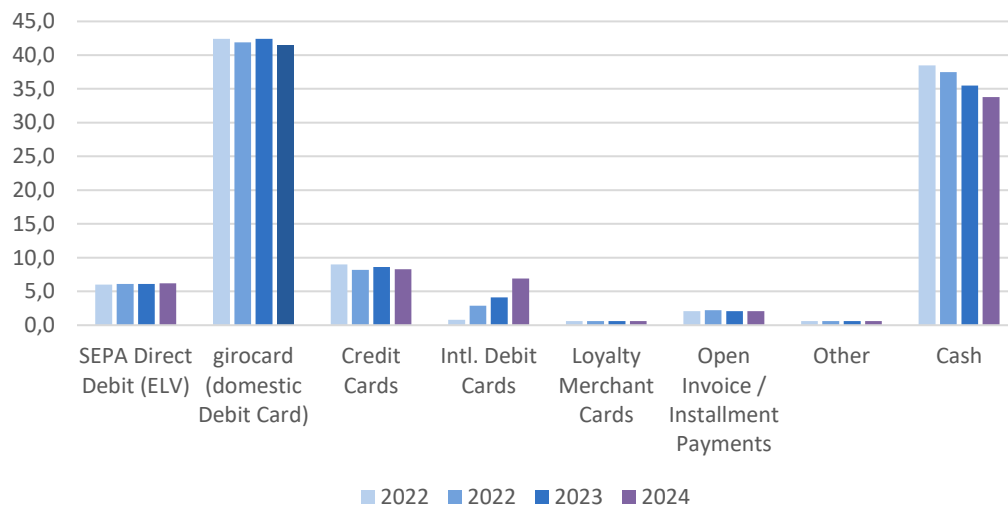
„Strong growth of mobile devices at the POS“

Germany, Payment Mix in E-Commerce EHI data from merchants, in % of volume



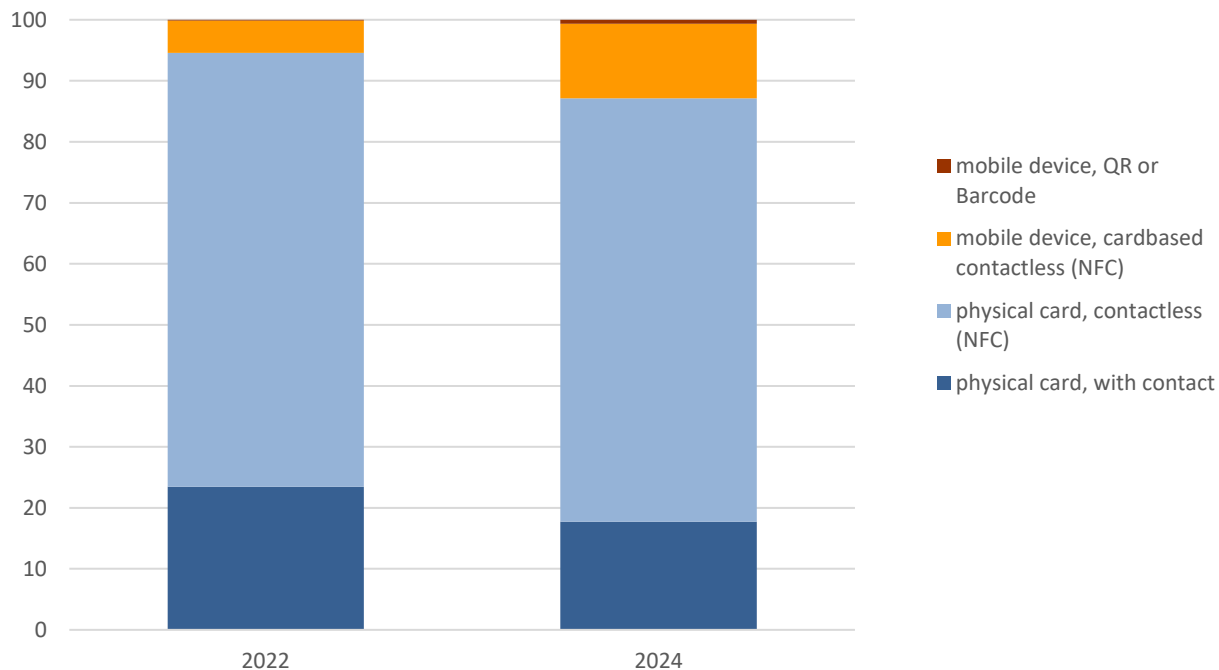
„no major changes“

Germany, Payment Mix at the POS EHI data from merchants, in % of volume



Payments at the POS	2022	2022	2023	2024
SEPA Direct Debit (ELV)	6,0	6,1	6,1	6,2
girocard (domestic Debit Card)	42,4	41,9	42,4	41,5
Credit Cards	9,0	8,2	8,6	8,3
Intl. Debit Cards	0,8	2,9	4,1	6,9
Loyalty Merchant Cards	0,6	0,6	0,6	0,6
Open Invoice / Installment Payments	2,1	2,2	2,1	2,1
Other	0,6	0,6	0,6	0,6
Cash	38,5	37,5	35,5	33,8

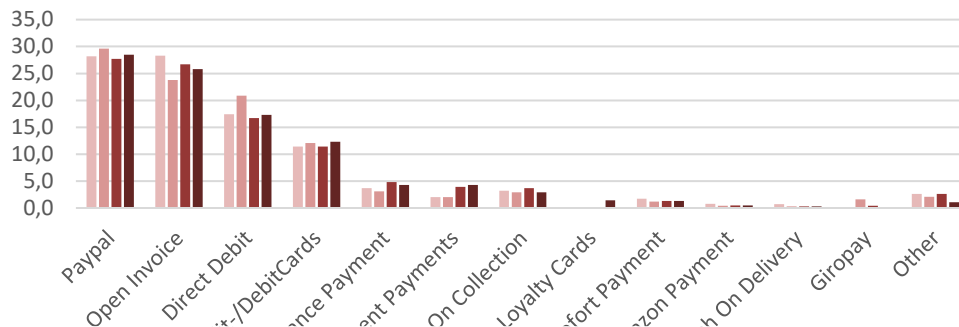
Germany, Payment technologies at the POS EHI data from merchants, in % of volume



Payment technologies at the POS	2022	2022	2023	2024
physical card, with contact		23,5		17,8
physical card, contactless (NFC)		71,1		69,4
mobile device, cardbased contactless (NFC)		5,3		12,2
mobile device, QR or Barcode		0,1		0,7

Germany, Payment Mix in E-Commerce

EHI data from merchants, in % of volume



E-com payments	2022	2022	2023	2024
Paypal	28,2	29,6	27,7	28,5
Open Invoice	28,3	23,8	26,7	25,8
Direct Debit	17,4	20,9	16,7	17,3
Credit-/DebitCards	11,4	12,1	11,4	12,3
Advance Payment	3,7	3,1	4,8	4,3
Installment Payments	2,0	2,0	3,9	4,3
Payment On Collection	3,2	2,9	3,7	2,9
Loyalty Cards				1,4
Sofort Payment	1,7	1,2	1,3	1,3
Amazon Payment	0,8	0,4	0,5	0,5
Cash On Delivery	0,7	0,3	0,3	0,3
Giropay		1,6	0,4	
Other	2,6	2,1	2,6	1,1