

# Financial Cards and Payments in Germany

November 2021

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### EXECUTIVE SUMMARY

Financial cards and payments in 2021: The big picture  
Digital transformation in consumer finance takes shape  
Economic recovery fuels payment transactions  
Mobile payment options increase amid digitalisation push  
Competitive landscape becomes increasingly multi-layered behind new options  
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### DISCLAIMER

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[Charge Cards in Germany - Category analysis](#)

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Pandemic continues to fuel more frequent use of charge cards in Germany  
Mastercard to improve competitive position with exclusive Deutsche Bank partnership  
E-commerce consumers feel the impact of PSD2 coming into full effect in 2021

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Benefits of co-branding fuel consumer interest in credit cards

## PROSPECTS AND OPPORTUNITIES

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## [Pre-Paid Cards in Germany - Category analysis](#)

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Closed loop pre-paid cards rebounds in 2021

Geldkarte nears its end as Mastercard and Visa grow within open loop pre-paid cards

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## [Store Cards in Germany - Category analysis](#)

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Consumer interest continues to diminish amid contactless surge

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