

**Table 5 - Payment card functions and accepting devices
 (end of year)**

	2017	2018	2019	2020	2021
Cards issued by resident PSPs (thousands)					
Cards with a cash function	151,014	153,977	159,106	161,710	159,855
Cards with a payment function (except cards with an e-money function only)	144,364	147,448	152,948	158,967	159,771
of which:					
Cards with a debit function	109,312	111,551	115,665	118,392	121,332
Cards with a delayed debit function	29,772	30,221	31,552	34,735	32,652
Cards with a credit function	5,280	5,677	5,731	5,839	5,787
Cards with an e-money function	78,628	77,207	77,449	67,444	51,580
of which:					
Cards on which e-money can be stored directly	77,761	76,449	76,584	66,614	50,572
Cards which give access to e-money stored on e-money accounts	867	757	865	830	1,009
Cards with an e-money function which have been loaded at least once	4,179	3,933	3,626	6,513	6,346
Total number of cards ¹	156,985	159,378	164,760	174,075	174,208
of which:					
Cards with a combined debit, cash and e-money function	74,906	74,164	74,426	61,007	44,981
<i>Memorandum item:</i>					
Retailer cards with a payment function ²	9,400	8,553	8,000	7,500	...
Terminals provided by resident PSPs					
ATMs ³	85,092	86,034	85,383	83,749	81,007
of which:					
ATMs with a cash withdrawal function	58,112	58,771	58,445	57,090	55,279
of which:					
Located in the reporting country	58,108	.	58,364	56,961	55,136
of which:					
ATMs with a credit transfer function	27,837	27,900	26,715	26,216	25,049
POS terminals	1,389,598	1,358,404	1,338,353	1,401,411	1,532,183
of which:					
Located in the reporting country ^{4 5}	1,206,830	1,179,321	1,146,884	1,176,068	1,242,946
Located abroad	182,768	179,083	191,469	225,343	289,237
of which:					
EFTPOS terminals	998,278	1,018,037	1,061,592	1,128,254	1,261,614
E-money card terminals ⁴	493,769	463,900	386,005	383,507	384,576
of which:					
E-money card-loading terminals	58,393	57,785	59,497	60,774	56,119
E-money card-accepting terminals	435,397	406,136	326,529	322,754	328,478

¹ Irrespective of the card's number of functions.

² Data source: PaySys Consultancy GmbH. Data for reference period 2021 has not been available yet.

³ One physical device can have several of the functions listed below. If a terminal is acquired by different payment service providers, multiple counts cannot be ruled out.

⁴ Only active terminals (terminals with at least one transaction in the reference period). Including e-money retail payment terminals. Data source: Deutsche Kreditwirtschaft (DK).

⁵ To avoid double-counting, the number of terminals includes the most widespread scheme only, since terminals usually accept different card brands.