Table 2 - Payment card functions and accepting devices (end of half year)

	2023 S1	2023 S2	2024 S1	2024 S2	2025 S1	2025 S2
Cards issued by resident PSPs (thousands)						
Cards with a cash function	160,378	155,676	162,224	151,142	158,320	150,166
Cards with a payment function (except cards with an e-money function only)	169,867	177,958	188,335	196,101	209,305	217,840
of which:						
Cards with a debit function	134,611	143,144	153,657	160,753	172,708	181,103
Cards with a delayed debit function	28,941	28,286	28,427	27,747	28,798	29,971
Cards with a credit function	6,315	6,527	6,252	7,600	7,799	6,766
Cards with an e-money function 1	27,485	13,741	8,431	6,214	5,179	4,913
Total number of cards 2	181,539	188,570	199,091	207,060	218,869	228,201
of which:						
Cards with a contactless payment function	154,629	153,359	157,963	156,893	164,697	160,805
Terminals provided by resident PSPs						
ATMs 3	77,062	76,517	75,843	74,099	73,504	71,609
of which:						
Located in the reporting country	76,097	75,571	74,903	73,288	72,700	70,739
Located abroad	965	946	940	811	804	870
of which:						
ATMs with a cash withdrawal function	53,007	52,264	51,681	50,515	49,726	48,925
of which:						
Located in the reporting country	52,042	51,318	50,741	49,704	48,922	48,055
Located abroad	965	946	940	811	804	870
ATMs with a credit transfer function	22,728	23,231	23,118	22,491	22,477	21,663
EFTPOS terminals 4	1,413,928	1,426,787	1,478,636	1,495,864	1,566,703	1,670,007
of which:						
Located in the reporting country 5	1,096,427	1,124,000	1,172,929	1,196,394	1,244,325	1,327,733
Located abroad	317,501	302,787	305,707	299,470	322,378	342,274
E-money card terminals	1,541,468	1,562,086	1,617,736	1,436,575	1,488,247	1,589,718
of which:						
Located in the reporting country	1,359,536	1,386,355	1,435,284	1,246,076	1,294,007	1,375,990
Located abroad	181,932	175,731	182,452	190,499	194,240	213,728
of which:						
E-money card-loading terminals	52,610	51,856	51,856	49,683	49,683	48,258
E-money card-accepting terminals	1,488,858	1,510,230	1,565,880	1,386,892	1,438,564	1,541,460
of which:						
Located in the reporting country	1,306,927	1,334,500	1,383,429	1,196,394	1,244,325	1,327,733
Located abroad	181,931	175,730	182,451	190,498	194,239	213,727

1 The "Geldkarte" function will be gradually discontinued by the end of 2024.
2 Irrespective of the card's number of functions.
3 One physical device can have several of the functions listed below. ATMs are reported by the ATM provider. Therefore, no multiple counts of ATMs should occur.
4 Only active terminals (terminals with at least one transaction in the reference period). Including e-money retail payment terminals.
5 To avoid double-counting, the number of terminals includes the most widespread scheme only, since terminals usually accept different card brands. Data source: Deutsche Kreditwirtschaft (DK).