

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

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
<b>Cards issued by resident PSPs (thousands)</b>					
Cards with a cash function	163,513	160,806	160,456	155,668	156,159
Cards with a payment function (except cards with an e-money function only)	174,058	168,094	170,427	178,388	189,903
of which:					
Cards with a debit function	136,655	132,570	134,964	143,315	154,603
Cards with a delayed debit function	31,421	29,426	29,147	28,544	29,032
Cards with a credit function	5,983	6,098	6,316	6,529	6,268
Cards with an e-money function <sup>1</sup>	41,797	28,953	28,660	21,596	8,398
Total number of cards <sup>2</sup>	180,472	178,214	180,707	188,551	199,841
of which:					
Cards with a contactless payment function	151,019	152,273	154,820	153,466	158,637
<b>Terminals provided by resident PSPs</b>					
ATMs <sup>3</sup>	81,450	78,935	77,637	77,449	76,988
of which:					
Located in the reporting country	80,508	77,588	76,117	75,488	74,986
Located abroad	942	1,347	1,520	1,961	2,002
of which:					
ATMs with a cash withdrawal function	55,597	53,578	52,991	52,170	51,717
of which:					
Located in the reporting country	54,689	52,652	52,026	51,224	50,777
Located abroad	908	926	965	946	940
ATMs with a credit transfer function	24,507	24,266	22,764	23,244	23,150
EFTPOS terminals <sup>4</sup>	1,290,888	1,361,294	1,392,842	1,404,971	1,456,854
of which:					
Located in the reporting country <sup>5</sup>	1,022,550	1,045,259	1,096,427	1,124,000	1,172,929
Located abroad	268,338	316,035	296,415	280,971	283,925
E-money card terminals	1,524,295	1,534,004	1,541,468	1,562,086	1,617,736
of which:					
Located in the reporting country	1,341,147	1,318,868	1,359,536	1,386,355	1,435,284
Located abroad	183,148	215,136	181,932	175,731	182,452
of which:					
E-money card-loading terminals	56,098	52,610	52,610	51,856	51,856
E-money card-accepting terminals	1,468,197	1,481,394	1,488,858	1,510,230	1,565,880
of which:					
Located in the reporting country	1,285,050	1,266,259	1,306,927	1,334,500	1,383,429
Located abroad	183,147	215,135	181,931	175,730	182,451

<sup>1</sup> The "Geldkarte" function will be gradually discontinued by the end of 2024.

<sup>2</sup> Irrespective of the card's number of functions.

<sup>3</sup> 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.

<sup>4</sup> Only active terminals (terminals with at least one transaction in the reference period).

Including e-money retail payment terminals.

<sup>5</sup> 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).