

## **Germany POS Terminal - Market Share Analysis, Industry Trends & Statistics, Growth Forecasts (2026 - 2031)**

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### **Report description:**

Germany POS Terminal Market Analysis

Germany POS Terminal Market size in 2026 is estimated at USD 12.08 billion, growing from 2025 value of USD 11.20 billion with 2031 projections showing USD 17.62 billion, growing at 7.85% CAGR over 2026-2031. This solid outlook rests on the accelerated shift away from cash, the dominance of contactless transactions, and a regulatory agenda that obliges merchants to modernize terminals for girocard routing and forthcoming digital-euro acceptance. Rising smartphone penetration, strong broadband coverage, and retail omnichannel strategies further reinforce demand for NFC-ready devices, cloud software, and value-added payment services. Market incumbents are responding with remote-update architectures and AI-driven analytics, while new entrants bundle mobile POS readers with merchant wallets to undercut traditional pricing. The accompanying surge in transaction data unlocks opportunities in fraud prevention and customer insight, giving providers additional revenue streams.

Germany POS Terminal Market Trends and Insights

Contactless payment surge reshapes terminal requirements

Contactless transactions processed via girocard surpassed 87% by December 2024, a leap that requires merchants to install NFC-capable readers with tokenization and multi-wallet functionality. Consumers increasingly expect tap-and-go convenience, and 18% experience rejection when a favorite digital option is unavailable, pushing hold-outs to modernize. Germany's PCI DSS v4.0 roll-out adds urgency by mandating stronger encryption and authentication at the device level. Together, these factors expand

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the installed base of modern terminals and sustain the Germany POS terminal market's momentum.

#### mPOS fintech disruption accelerates SME adoption

Mobile POS bundles from SumUp and Zettle lower entry costs with hardware priced below EUR 35 and transparent sub-1% girocard fees, bringing electronic acceptance to micro-retailers and independent cafes. The simplified onboarding and pay-as-you-grow model remove contractual complexity, directly contributing to a 20-point rise in cashless acceptance to 81% of in-store transactions. Hospitality operators benefit from tableside checkout and tipping features, while pop-up retailers leverage smartphone connectivity to avoid fixed terminals. These patterns are expanding the addressable customer base for the Germany POS terminal market.

#### Escalating international scheme costs pressure margins

Visa and Mastercard debit routing often carries merchant service charges several multiples above domestic girocard rates, particularly when transactions originate from mobile wallets that default to international rails. For small retailers, higher fees cut deeply into net margins, prompting them to weigh surcharges, acceptance limits, or terminal routing logic that automatically selects lower-cost instruments. Although regulators promote competitive neutrality, the near-term effect dampens transaction growth on some devices, trimming addressable revenue for the Germany POS terminal market.

Other drivers and restraints analyzed in the detailed report include:

Mandatory routing rules intensify competitive dynamics  
Cloud migration driven by software lifecycle pressures  
Compliance complexity elevates operational costs

For complete list of drivers and restraints, kindly check the Table Of Contents.

#### Segment Analysis

Contactless transactions accounted for 65.18% of in-store payments in 2025 and are on track to advance at a 9.96% CAGR, a trajectory that will raise the Germany POS terminal market size attached to tap-and-go devices throughout the forecast window. This expansion reflects near-universal NFC support on girocards, the popularity of smartwatch wallets, and rising consumer confidence in hygienic, no-touch checkout. The segment's growth also benefits from higher transaction velocities that uplift acquirer fee pools.

Contact-based methods persist for larger-ticket purchases, PIN-required flows above the contactless limit, and verticals such as fuel retail, yet their relative share declines. Upcoming digital-euro pilots will further entrench contactless behavior, as programmable CBDC wallets target rapid low-value settlement. Accordingly, merchants procure terminals capable of dual-interface acceptance, field-upgradeable to handle both offline CBDC and online card authorizations. Vendors that streamline firmware downloads over-the-air gain favor because they minimize cashier downtime.

The Germany POS Terminal Market Report is Segmented by Mode of Payment Acceptance (Contact-Based and Contactless), POS Type (Fixed Point-Of-Sale Systems, Mobile/Portable Point-Of-Sale Systems), End-User Industry (Retail, Hospitality, Healthcare, Transportation and Logistics, and More). The Market Forecasts are Provided in Terms of Value (USD).

#### List of Companies Covered in this Report:

Worldline SA (includes Ingenico) Verifone Systems Inc. PAX Technology Limited NCR Voyix Corporation Diebold Nixdorf AG PayPal

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Holdings Inc. (Zettle) SumUp Payments Limited DATECS Ltd. Dspread Technology (Beijing) Inc. Castles Technology Co. Ltd. Fujian Newland Payment Technology Co. Ltd. Fujian Centerm Information Co. Ltd. myPOS World Ltd. Concordis GmbH (Nets Group) Vectron Systems AG AURES Technologies SA Nayax Ltd. CCV GmbH Bluebird Inc. BBPOS Limited New POS Technology Limited

#### Additional Benefits:

The market estimate (ME) sheet in Excel format  
3 months of analyst support

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