

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

Market Report | 2026-01-16 | 100 pages | Mordor Intelligence

AVAILABLE LICENSES:

- Single User License \$4750.00
- Team License (1-7 Users) \$5250.00
- Site License \$6500.00
- Corporate License \$8750.00

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

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

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

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

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. Concardis 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

Table of Contents:

1 INTRODUCTION

- 1.1 Study Assumptions and Market Definition
- 1.2 Scope of the Study

2 RESEARCH METHODOLOGY

3 EXECUTIVE SUMMARY

4 MARKET LANDSCAPE

- 4.1 Market Overview
- 4.2 Market Drivers
 - 4.2.1 Contactless payment penetration surpassing 65 % of in-store card spend
 - 4.2.2 Mandatory girocard/SEPA instant-payment routing rules cut acquirer margins
 - 4.2.3 Rapid mPOS adoption among SMEs via fintech bundles (SumUp, Zettle)
 - 4.2.4 Retail cloud-POS refresh cycle driven by software end-of-life (5-6 yrs)
 - 4.2.5 AI-enabled loss-prevention and computer-vision self-checkout pilots
 - 4.2.6 Digital-euro readiness clauses in German retailer RFPs (2026-)
- 4.3 Market Restraints
 - 4.3.1 Rising scheme fees on international debit (3-4% girocard)
 - 4.3.2 Cyber-resilience costs for PCI DSS v4.0 and NIS2 compliance
 - 4.3.3 Shrinking high-street footprint reduces absolute terminal growth
 - 4.3.4 Fragmented software stack slows cloud-migration ROI for independents
- 4.4 Industry Value Chain Analysis
- 4.5 Regulatory Landscape
- 4.6 Technological Outlook
- 4.7 Impact of Macroeconomic Factors
- 4.8 Porter's Five Forces Analysis
 - 4.8.1 Bargaining Power of Suppliers
 - 4.8.2 Bargaining Power of Buyers
 - 4.8.3 Threat of New Entrants
 - 4.8.4 Threat of Substitutes
 - 4.8.5 Intensity of Competitive Rivalry
- 4.9 Assessment of Macroeconomic Factors on the Market

5 MARKET SIZE AND GROWTH FORECASTS (USD)

- 5.1 By Mode of Payment Acceptance
 - 5.1.1 Contact-based

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 5.1.2 Contactless
- 5.2 By POS Type
 - 5.2.1 Fixed Point-of-Sale Systems
 - 5.2.2 Mobile / Portable Point-of-Sale Systems
- 5.3 By End-User Industry
 - 5.3.1 Retail
 - 5.3.2 Hospitality
 - 5.3.3 Healthcare
 - 5.3.4 Transportation and Logistics
 - 5.3.5 Other End-User Industries

6 COMPETITIVE LANDSCAPE

- 6.1 Market Concentration
- 6.2 Strategic Moves
- 6.3 Market Share Analysis
- 6.4 Company Profiles (includes Global level Overview, Market level overview, Core Segments, Financials as available, Strategic Information, Market Rank/Share for key companies, Products and Services, and Recent Developments)
 - 6.4.1 Worldline SA (includes Ingenico)
 - 6.4.2 Verifone Systems Inc.
 - 6.4.3 PAX Technology Limited
 - 6.4.4 NCR Voyix Corporation
 - 6.4.5 Diebold Nixdorf AG
 - 6.4.6 PayPal Holdings Inc. (Zettle)
 - 6.4.7 SumUp Payments Limited
 - 6.4.8 DATECS Ltd.
 - 6.4.9 Dspread Technology (Beijing) Inc.
 - 6.4.10 Castles Technology Co. Ltd.
 - 6.4.11 Fujian Newland Payment Technology Co. Ltd.
 - 6.4.12 Fujian Centerm Information Co. Ltd.
 - 6.4.13 myPOS World Ltd.
 - 6.4.14 Concardis GmbH (Nets Group)
 - 6.4.15 Vectron Systems AG
 - 6.4.16 AURES Technologies SA
 - 6.4.17 Nayax Ltd.
 - 6.4.18 CCV GmbH
 - 6.4.19 Bluebird Inc.
 - 6.4.20 BBPOS Limited
 - 6.4.21 New POS Technology Limited

7 MARKET OPPORTUNITIES AND FUTURE OUTLOOK

- 7.1 White-space and Unmet-Need Assessment

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

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

Market Report | 2026-01-16 | 100 pages | Mordor Intelligence

To place an Order with Scotts International:

- ☐ - Print this form
- ☐ - Complete the relevant blank fields and sign
- ☐ - Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Single User License	\$4750.00
	Team License (1-7 Users)	\$5250.00
	Site License	\$6500.00
	Corporate License	\$8750.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2026-02-07"/>
		Signature	

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com



Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com
www.scotts-international.com