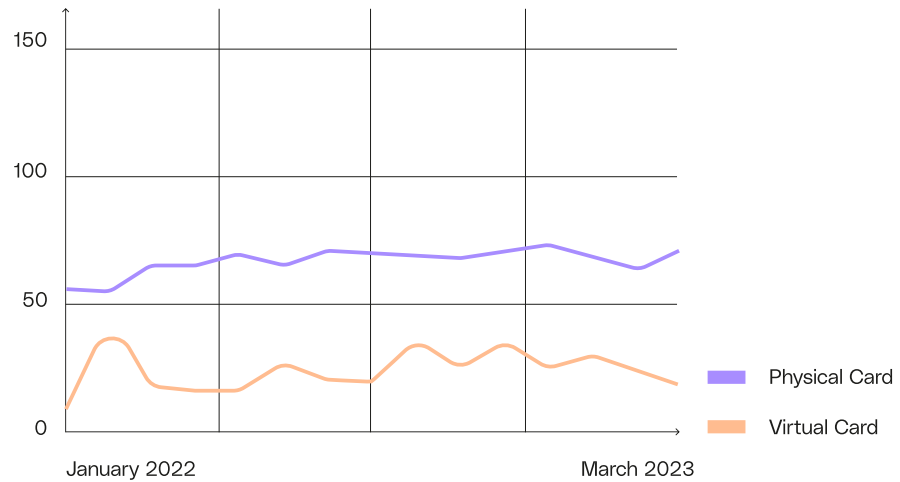


Virtual & physical card usage in Germany

Jan 2022 – Mar 2023

Average number of card transactions per organization



Share of spend on primary needs & online services: Germany

Half of the number of transactions carried out by German SMEs and freelancers are for purchases of food, fuel, transport or online services, combining elementary needs with new digital tools as their most recurring purchases. The data shows a 14% Y-o-Y increase in transactions for online services, and a stable trend for primary goods.

Although almost one transaction in two processed by German SMEs and freelancers is related to one of these spending items, this represents just 17% of the total amounts they spent on average.