

The “Initiative Gegen die Bezahlkarte Nürnberg” - The Initiative against the payment card, Nuremberg

An example to counter far-right rhetorics and linked politics

Initiative Gegen die Bezahlkarte Nürnberg

Far-right policies are often a reaction by various political forces to far-right claims and rhetorics and do not have to come directly from the far-right actors and parties. This holds true e.g. for Denmark, but for migration policies in Germany, too. This is visible looking at the discussion about payments to asylum seekers in Germany. In early 2024 the German Conference of Prime Ministers decided to establish the payment card for people in Germany who applied for an asylum or residence permit and receive transfer payment (MPK, 2024). This followed earlier decisions of late 2023 to establish such a card in all of Germany (Hessen, 2023). The card was introduced to reduce international money transfers which is considered a pull factor, although this cannot be proven scientifically. Nevertheless, Bavaria decided to introduce the card much earlier than most other federal states and not wait for a card working in all over Germany. This was described by the Prime Minister of Bavaria as “faster and harder”. Even before the decision, the concept was criticized by experts and refugee organizations (Bayerischer Flüchtlingsrat, 2025).

The system then established is operated by a private company and requires the use of an app with comprehensive access rights to the smartphones, which already raises data protection concerns. And this is only one major concern raised about the payment card, next to endangering the existential minimum or following far-right discourses not proven scientifically (Mediendienst Integration, 2024).

Before the introduction of the payment card, the money had been paid out in cash. Now, all money is transferred to a prepaid card that is not connected to a bank account. There is a cash limit of 50 euros per person per month. Each money transfer, for example to a sports club or for a mobile phone contract, must be approved by the responsible caseworker at the social welfare office. And this procedure does not only need a huge amount of time and bureaucracy, but is also prone to errors. But this follows the general lines of regulations for asylum seekers and those applying for a residence permit. In Bavaria, mandatory residence is extremely restrictive compared to the rest of Germany. It is limited to the administrative districts. Accord-

ingly, the payment card is only activated for these districts, which leads to problems particularly in rural regions.

There have been many reports of supermarkets that do not accept the card, either because there are technical problems or because the shop owners do not want to serve refugees. At flea markets and charity second-hand shops, it is often only possible to pay in cash (Bayerischer Flüchtlingsrat, 2025). And digital platforms require Paypal or similar, which in turn requires a bank account – but the card is not connected to one.

The critique is clearly stating that the established card is inhumane, that it disempowers those affected and that it aims to prevent people seeking protection and fleeing from exercising their right to asylum through impoverishment. There have already been court judgements not only in Nuremberg, which confirm that the general cash limit of 50 euros violates the law. The baseline of all asylum policies must be – by law – in Germany ‘human dignity,’ which according to the highest court of Germany also means a certain amount of money. This is clearly violated by the payment card (Bayerischer Flüchtlingsrat, 2025).

This is why our initiative was founded in Summer 2024. We are an alliance of individuals, human rights organizations, political groups and social interest groups from the region. Following the example of similar initiatives in Munich and Hamburg, we decided to offer weekly ‘exchange cafes’ for people affected by the payment card. Every Monday, from 5pm to 7pm, people affected by the payment card can bring us previously purchased vouchers from supermarkets, topped up with a credit balance of 50 euros, and receive the value of the voucher in cash. People in solidarity with those affected by the payment card bring cash and exchange it for the vouchers. With this it is possible to legally bypass the cash limit. In addition to these weekly events, we cooperate with different social initiatives and actors. We do campaign work at events like concerts or other cultural events where our target group is primarily people from the so called or perceived ‘majority of society’ with potential for solidarity. We want to raise awareness of the inhumane practice of the payment card and gain new supporters. Our motto behind is ‘smash the card’: a card that is linked to a bank account could be helpful for many people. But we consider the payment card in its current form, without a bank account and with a cash limit, to be unlawful and inhumane (Bayerischer Flüchtlingsrate, 2024; Instagram, 2025).

We know that our options are limited and perhaps a drop in the ocean. We can only reach a fraction of the people affected in the region and because we can only hold a limited amount of cash, we have to set ourselves very strict limits. For example, we can only exchange one voucher worth 50 euros per person per week and there is always the risk that we will run out of money. We probably will not be able to raise enough money to equal the full amount of money on the payment cards of all the people living in our region, let alone that everyone affected will learn about us or be able to make it to our exchanges. But it annoys the ruling party of Bavaria, the

Christian Social Union – CSU, actively following far-right narratives and adopting far-right policies, much too often with symbolic measures like the introduction of a payment card. We even annoy the Bavarian federal government enough to threaten us with legal consequences. Our exchange cafés are drawing attention to the inhumane practice of the payment card, and we think it is an important signal from civil society. We have received a lot of encouragement and support so far and we hope it motivates others to organize against the payment card. And we can at least show concrete solidarity in individual cases and relieve those affected a little, even if in the end we prefer the abolishment of the payment card altogether.

Though this is a local initiative focusing on a concrete topic, it can also be understood as commitment against far-right tendencies as it is an act of solidarity and resistance within general society tendencies. We understand our actions as a necessary act of solidarity and civil disobedience in a social context in which democratic parties violate basic human rights principles. Extremism of the far right does not exist in a vacuum, but many inhumane attitudes are evident throughout society. We as initiative think that especially when inhumane attitudes become more visible in the so-called middle of society, resistance against them and the support of people who are affected by this inhumanity become all the more important. At the same time, we are facing legal threats – albeit unfounded – from a party that calls itself 'Christian democratic' and which claims to have nothing in common with the far right.

We think a lot about how we can protect people affected by the payment card. In Regensburg, another Bavarian city, there was already a situation of Identitarian far-right activists photographing and denouncing refugees during a voucher exchange. We know that our actions are legal, but that does not necessarily protect us from repression. And of course, we also think about how we can think about solidarity in an intersectional way. For example, we made sure that we chose an accessible location for the exchange. But there are also challenges for which there is no easy solution. If we want to empower people from a feminist perspective, it makes sense that, even in families, all adults independently exchange a voucher for cash. At the same time, the bus journey already costs money and if money is already tight, double the travel costs are an unnecessary expense. How intersectionality, concrete support and the threat from far-right actors can be taken into account at the same time remains an open question.

A challenge for this is that intersectionality can mean different things to different persons, that although we often stress the same discriminatory patterns like racism, sexism, classism, to name the most common, others are not always taken into account. And maybe this is a pragmatic necessity because they are not equally important everywhere: For example, in Nuremberg there is a big Ethiopian and Eritrean community, which makes the topic of anti-black racism a big one. Anti-Muslim Ressentiments are much stronger in rural Bavaria than they are in other German

cities like Cologne for example. But if there are strong Kurdish communities locally, racism from Turkish nationalists may become something to consider. And this still leaves out queerness, attitudes to disabled people, or how we understand class first and foremost. To allow for pragmatic and relatively fast action – as it was and is needed to counter the payment card – it is never possible to connect all diversity aspects. On the other hand, there is an intersectional connection behind the discriminatory patterns of far-right actors and linked politics. There are bridging narratives between far-right sexism, classism or racism, like the Idea that inequality is ‘okay’ or ‘natural,’ whatever the inequality might be, or that there are some ‘natural’ hierarchies or differences, whether this is connected to gender or racist stereotypes.

To bring together the approach of intersectional solidarity, pragmatic activism and critical reflections, as approached in the “Initiative Kartentausch” there are some learnings to consider. A central one is to include a variety of people, with different, and kind of ‘insider’ perspectives. Combining this with patience and self-awareness can allow for critical self-reflections and to stay open for changes and shifts. Further, taking the initiative as example, it can be stressed that there is a necessity to local action next to regional, national or transnational action. Some things have to happen locally, for example the way the payment card is managed differs, even in Bavaria, from municipality to municipality, but from federal state to federal state, too. This requires different reactions. At the same time, we learned a lot from existing initiatives and we are in contact with Initiatives and people who want to found an initiative all over Germany. Connection and solidarity are key here. Allowing for these, across different actors, levels of society and approaches, helps to counter far-right politics and policies in a broad and strong way. It always has to go both ways, making the specific approach a local and regional one and framing and connecting it in wider circles. Local action is concrete and limited at the same time, it has to adapt to different national politics and policies. But keeping it only local limits the reach and effect. It is key to counter far-right policies and tendencies by linking with other initiatives that even may have a different approach. Considering this ‘Kartentausch’ sees itself and its action in line with other activities of intersectional solidarity as ‘Ni una menos’ (Salazar-Pérez & Zebadúa Carboney, 2018). For this exchange via social media is of central importance. At the same time this always needs moderation in reflection of own time budgets. Since ‘Kartentausch’ is totally based on volunteers this has limits leading to more deleting of too often racist comments – focus is the action on the ground not the discussion of positions with those presumably just against the approach of ‘Kartentausch.’

Following ‘Kartentausch’ stresses consisting of individuals, human rights organizations, political groups and social interest groups from the region. This includes groups and actors involved in different or broader fields, as the Bavarian Refugee Council and anti-fascist groups from Nuremberg. But focus of action is the concrete work against the payment card by countering its logic of limitations. We stand

in solidarity with refugees and oppose an increasingly authoritarian political and social atmosphere that criminalizes and excludes asylum seekers. We are convinced that human rights have priority over a policy of refugee defense and that social benefits must not be restricted as a deterrent. Social problems require a solidarity-based solution for society as a whole, which cannot consist of excluding individual population groups. Following this self-image work is less on the abstract political, on a theorist scale, but in concrete, non-profit action. At the same time this has no effect without working on and against the more and more authoritarian framework. It is a dialectic process working in concrete against the discriminatory payment card and linked policies, to alter from the ground upwards policies and politics. And this is based on solidarity, courage and engagement by those behind the initiative, but by all taking part in it in any way, too.

'Kartentausch' is active work against far-right policies based on intersectional solidarity, but it is a call to action, too, a concrete work on the ground, but linked to a wider agency, for a different and more solidaric society. It is a local example with limited scale but signifying the chance to not endure a shift to more far-right and authoritarian policies, but that societies and people can actively, and best together, work against this shift, against the far right. Based on analysis and accompanied by communication 'Kartentausch' is an active intervention countering far-right policies and politics.

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