

# Financial Cards and Payments in France

January 2025

Table of Contents

# Financial Cards and Payments in France - Industry Overview

#### **EXECUTIVE SUMMARY**

Financial cards and payments in 2024: The big picture

2024 key trends

Competitive landscape

What next for financial cards and payments?

#### MARKET INDICATORS

- Table 1 Number of POS Terminals: Units 2019-2024
- Table 2 Number of ATMs: Units 2019-2024
- Table 3 Value Lost to Fraud 2019-2024
- Table 4 Card Expenditure by Location 2024
- Table 5 Financial Cards in Circulation by Type: % Number of Cards 2019-2024
- Table 6 Domestic versus Foreign Spend 2024

#### MARKET DATA

- Table 7 Financial Cards by Category: Number of Cards in Circulation 2019-2024
- Table 8 Financial Cards by Category: Number of Accounts 2019-2024
- Table 9 Financial Cards Transactions by Category: Value 2019-2024
- Table 10 Financial Cards by Category: Number of Transactions 2019-2024
- Table 11 Consumer Payments by Category: Value 2019-2024
- Table 12 Consumer Payments by Category: Number of Transactions 2019-2024
- Table 13 M-Commerce by Category: Value 2019-2024
- Table 14 M-Commerce by Category: % Value Growth 2019-2024
- Table 15 Financial Cards: Number of Cards by Issuer 2019-2023
- Table 16 Financial Cards: Number of Cards by Operator 2019-2023
- Table 17 Financial Cards: Card Payment Transactions Value by Operator 2019-2023
- Table 18 Financial Cards: Card Payment Transactions Value by Issuer 2019-2023
- Table 19 Forecast Financial Cards by Category: Number of Cards in Circulation 2024-2029
- Table 20 Forecast Financial Cards by Category: Number of Accounts 2024-2029
- Table 21 Forecast Financial Cards Transactions by Category: Value 2024-2029
- Table 22 Forecast Financial Cards by Category: Number of Transactions 2024-2029
- Table 23 Forecast Consumer Payments by Category: Value 2024-2029
- Table 24 Forecast Consumer Payments by Category: Number of Transactions 2024-2029
- Table 25 Forecast M-Commerce by Category: Value 2024-2029
- Table 26 Forecast M-Commerce by Category: % Value Growth 2024-2029

## DISCLAIMER

# **SOURCES**

Summary 1 - Research Sources

# Charge Cards in France - Category analysis

# KEY DATA FINDINGS

# 2024 DEVELOPMENTS

Charge cards enjoy growing merchant acceptance in 2024

2024 sees continued recovery for business tourism and MICE, supporting growth for charge cards

CB remains the overall leader, though other operates are gaining ground

#### PROSPECTS AND OPPORTUNITIES

Charge cards may see more modest growth during the forecast period

FrenchSys and others set to free themselves further from the CB system

Charge cards to benefit from more favourable environment for mobile payments and digital wallets

## **CATEGORY DATA**

- Table 27 Charge Cards: Number of Cards in Circulation 2019-2024
- Table 28 Charge Cards Transactions 2019-2024
- Table 29 Charge Cards in Circulation: % Growth 2019-2024
- Table 30 Charge Cards Transactions: % Growth 2019-2024
- Table 31 Commercial Charge Cards: Number of Cards in Circulation 2019-2024
- Table 32 Commercial Charge Cards Transactions 2019-2024
- Table 33 Commercial Charge Cards in Circulation: % Growth 2019-2024
- Table 34 Commercial Charge Cards Transactions: % Growth 2019-2024
- Table 35 Personal Charge Cards: Number of Cards in Circulation 2019-2024
- Table 36 Personal Charge Cards Transactions 2019-2024
- Table 37 Personal Charge Cards in Circulation: % Growth 2019-2024
- Table 38 Personal Charge Cards Transactions: % Growth 2019-2024
- Table 39 Charge Cards: Number of Cards by Issuer 2019-2023
- Table 40 Charge Cards: Number of Cards by Operator 2019-2023
- Table 41 Charge Cards Payment Transaction Value by Issuer 2019-2023
- Table 42 Charge Cards Payment Transaction Value by Operator 2019-2023
- Table 43 Commercial Charge Cards: Number of Cards by Issuer 2019-2023
- Table 44 Commercial Charge Cards: Number of Cards by Operator 2019-2023
- Table 45 Commercial Charge Cards Payment Transaction Value by Issuer 2019-2023
- Table 46 Commercial Charge Cards Payment Transaction Value by Operator 2019-2023
- Table 47 Personal Charge Cards: Number of Cards by Issuer 2019-2023
- Table 48 Personal Charge Cards: Number of Cards by Operator 2019-2023
- Table 49 Personal Charge Cards Transaction Value by Issuer 2019-2023
- Table 50 Personal Charge Cards Transaction Value by Operator 2019-2023
- Table 51 Forecast Charge Cards: Number of Cards in Circulation 2024-2029
- Table 52 Forecast Charge Cards Transactions 2024-2029
- Table 53 Forecast Charge Cards in Circulation: % Growth 2024-2029
- Table 54 Forecast Charge Cards Transactions: % Growth 2024-2029
- Table 55 Forecast Commercial Charge Cards: Number of Cards in Circulation 2024-2029
- Table 56 Forecast Commercial Charge Cards Transactions 2024-2029
- Table 57 Forecast Commercial Charge Cards in Circulation: % Growth 2024-2029
- Table 58 Forecast Commercial Charge Cards Transactions: % Growth 2024-2029
- Table 59 Forecast Personal Charge Cards: Number of Cards in Circulation 2024-2029
- Table 60 Forecast Personal Charge Cards Transactions 2024-2029
- Table 61 Forecast Personal Charge Cards in Circulation: % Growth 2024-2029
- Table 62 Forecast Personal Charge Cards Transactions: % Growth 2024-2029

# Credit Cards in France - Category analysis

# KEY DATA FINDINGS

# 2024 DEVELOPMENTS

2024 sees fragile recovery of consumer credit and credit cards

Concerns remain about BNPL despite its entrenchment in local lives

CB rules in spite of low recognition, while issuers record slight improvements in 2024

# PROSPECTS AND OPPORTUNITIES

The French save more than they borrow, dampening growth for credit cards BNPL faces uncertain future, with growing competitive threat from charge cards

Online banks and neobank credit cards have room for growth but appear increasingly fragile

#### **CATEGORY DATA**

- Table 63 Credit Cards: Number of Cards in Circulation 2019-2024
- Table 64 Credit Cards Transactions 2019-2024
- Table 65 Credit Cards in Circulation: % Growth 2019-2024
- Table 66 Credit Cards Transactions: % Growth 2019-2024
- Table 67 Commercial Credit Cards: Number of Cards in Circulation 2019-2024
- Table 68 Commercial Credit Cards Transactions 2019-2024
- Table 69 Commercial Credit Cards in Circulation: % Growth 2019-2024
- Table 70 Commercial Credit Cards Transactions: % Growth 2019-2024
- Table 71 Personal Credit Cards: Number of Cards in Circulation 2019-2024
- Table 72 Personal Credit Cards Transactions 2019-2024
- Table 73 Personal Credit Cards in Circulation: % Growth 2019-2024
- Table 74 Personal Credit Cards Transactions: % Growth 2019-2024
- Table 75 Credit Cards: Number of Cards by Issuer 2019-2023
- Table 76 Credit Cards: Number of Cards by Operator 2019-2023
- Table 77 Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 78 Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 79 Commercial Credit Cards: Number of Cards by Issuer 2019-2023
- Table 80 Commercial Credit Cards: Number of Cards by Operator 2019-2023
- Table 81 Commercial Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 82 Commercial Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 83 Personal Credit Cards: Number of Cards by Issuer 2019-2023
- Table 84 Personal Credit Cards: Number of Cards by Operator 2019-2023
- Table 85 Personal Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 86 Personal Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 87 Forecast Credit Cards: Number of Cards in Circulation 2024-2029
- Table 88 Forecast Credit Cards Transactions 2024-2029
- Table 89 Forecast Credit Cards in Circulation: % Growth 2024-2029
- Table 90 Forecast Credit Cards Transactions: % Growth 2024-2029
- Table 91 Forecast Commercial Credit Cards: Number of Cards in Circulation 2024-2029
- Table 92 Forecast Commercial Credit Cards Transactions 2024-2029
- Table 93 Forecast Commercial Credit Cards in Circulation: % Growth 2024-2029
- Table 94 Forecast Commercial Credit Cards Transactions: % Growth 2024-2029
- Table 95 Forecast Personal Credit Cards: Number of Cards in Circulation 2024-2029
- Table 96 Forecast Personal Credit Cards Transactions 2024-2029
- Table 97 Forecast Personal Credit Cards in Circulation: % Growth 2024-2029
- Table 98 Forecast Personal Credit Cards Transactions: % Growth 2024-2029

# Debit Cards in France - Category analysis

## **KEY DATA FINDINGS**

# 2024 DEVELOPMENTS

Inflation subsides in 2024, with growth fuelled by high prices and continued recovery in travel Neobanks represent rising competitive threat to traditional players

Digital payments expand

## PROSPECTS AND OPPORTUNITIES

Potential for growth remains amid rising threats and challenges

Digital and neobanks will rise, but their future is uncertain

As digital payments expand, security comes under greater scrutiny

#### CATEGORY DATA

- Table 99 Debit Cards: Number of Cards in Circulation 2019-2024
- Table 100 Debit Cards Transactions 2019-2024
- Table 101 Debit Cards in Circulation: % Growth 2019-2024
- Table 102 Debit Cards Transactions: % Growth 2019-2024
- Table 103 Debit Cards: Number of Cards by Issuer 2019-2023
- Table 104 Debit Cards: Number of Cards by Operator 2019-2023
- Table 105 Debit Cards Payment Transaction Value by Issuer 2019-2023
- Table 106 Debit Cards Payment Transaction Value by Operator 2019-2023
- Table 107 Forecast Debit Cards: Number of Cards in Circulation 2024-2029
- Table 108 Forecast Debit Cards Transactions 2024-2029
- Table 109 Forecast Debit Cards in Circulation: % Growth 2024-2029
- Table 110 Forecast Debit Cards Transactions: % Growth 2024-2029

## Pre-Paid Cards in France - Category analysis

#### **KEY DATA FINDINGS**

#### 2024 DEVELOPMENTS

Dematerialisation and more trips boost closed loop prepaid cards across 2023-24

Open loop pre-paid cards for luncheon vouchers see dynamism despite delayed digitalisation

Meal vouchers caught in tangled web

#### PROSPECTS AND OPPORTUNITIES

Pre-paid cards faces both opportunities and threats in the forecast period

Ongoing potential for open loop pre-paid gift cards

Competitive landscape likely to remain volatile

#### CATEGORY DATA

- Table 111 Pre-paid Cards: Number of Cards in Circulation 2019-2024
- Table 112 Pre-paid Cards Transactions 2019-2024
- Table 113 Pre-paid Cards in Circulation: % Growth 2019-2024
- Table 114 Pre-paid Cards Transactions: % Growth 2019-2024
- Table 115 Closed Loop Pre-paid Cards Transactions 2019-2024
- Table 116 Closed Loop Pre-paid Cards Transactions: % Growth 2019-2024
- Table 117 Open Loop Pre-paid Cards Transactions 2019-2024
- Table 118 Open Loop Pre-paid Cards Transactions: % Growth 2019-2024
- Table 119 Pre-paid Cards: Number of Cards by Issuer 2019-2023
- Table 120 Pre-paid Cards: Number of Cards by Operator 2019-2023
- Table 121 Pre-paid Cards Transaction Value by Issuer 2019-2023
- Table 122 Pre-paid Cards Transaction Value by Operator 2019-2023
- Table 123 Closed Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023
- Table 124 Closed Loop Pre-paid Cards: Number of Cards by Operator 2019-2023
- Table 125 Closed Loop Pre-paid Cards Transaction Value by Issuer 2019-2023
- Table 126 Closed Loop Pre-paid Cards Transaction Value by Operator 2019-2023
- Table 127 Open Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023
- Table 128 Open Loop Pre-paid Cards: Number of Cards by Operator 2019-2023
- Table 129 Open Loop Pre-paid Cards Transaction Value by Issuer 2019-2023
- Table 130 Open Loop Pre-paid Cards Transaction Value by Operator 2019-2023
- Table 131 Forecast Pre-paid Cards: Number of Cards in Circulation 2024-2029
- Table 132 Forecast Pre-paid Cards Transactions 2024-2029
- Table 133 Forecast Pre-paid Cards in Circulation: % Growth 2024-2029
- Table 134 Forecast Pre-paid Cards Transactions: % Growth 2024-2029

Table 135 - Forecast Closed Loop Pre-paid Cards Transactions 2024-2029

Table 136 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2024-2029

Table 137 - Forecast Open Loop Pre-paid Cards Transactions 2024-2029

Table 138 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2024-2029

# Store Cards in France - Category analysis

#### **KEY DATA FINDINGS**

## 2024 DEVELOPMENTS

Store cards sees possible beginnings of recovery

Category progress impacted by concerns about BNPL and cannibalisation from more contemporary options

Most issuers struggling despite some promising developments

#### PROSPECTS AND OPPORTUNITIES

Despite advances in m-commerce, an uncertain retail future translates to uncertainty over store cards

Consumer reluctance to go into debt curbs category growth prospects

E-wallets and m-commerce hold further growth potential

#### **CATEGORY DATA**

Table 139 - Store Cards: Number of Cards in Circulation 2019-2024

Table 140 - Store Cards Transactions 2019-2024

Table 141 - Store Cards in Circulation: % Growth 2019-2024

Table 142 - Store Cards Transactions: % Growth 2019-2024

Table 143 - Store Cards: Number of Cards by Issuer 2019-2023

Table 144 - Store Cards: Payment Transaction Value by Issuer 2019-2023

Table 145 - Forecast Store Cards: Number of Cards in Circulation 2024-2029

Table 146 - Forecast Store Cards Transactions 2024-2029

Table 147 - Forecast Store Cards in Circulation: % Growth 2024-2029

Table 148 - Forecast Store Cards Transactions: % Growth 2024-2029

# About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- Strategy Briefings: Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- Company Profiles: Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- Country Reports: For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer
  trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with
  country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/financial-cards-and-payments-in-france/report.