

# Financial Cards and Payments in France

November 2023

Table of Contents

### EXECUTIVE SUMMARY

Financial cards and payments in 2023: The big picture

2023 key trends

Competitive landscape

What next for financial cards and payments?

### MARKET INDICATORS

Table 1 - Number of POS Terminals: Units 2018-2023

Table 2 - Number of ATMs: Units 2018-2023

Table 3 - Value Lost to Fraud 2018-2023

Table 4 - Card Expenditure by Location 2023

Table 5 - Financial Cards in Circulation by Type: % Number of Cards 2018-2023

Table 6 - Domestic versus Foreign Spend 2023

### MARKET DATA

Table 7 - Financial Cards by Category: Number of Cards in Circulation 2018-2023

Table 8 - Financial Cards by Category: Number of Accounts 2018-2023

Table 9 - Financial Cards Transactions by Category: Value 2018-2023

Table 10 - Financial Cards by Category: Number of Transactions 2018-2023

Table 11 - Consumer Payments by Category: Value 2018-2023

Table 12 - Consumer Payments by Category: Number of Transactions 2018-2023

Table 13 - M-Commerce by Category: Value 2018-2023

Table 14 - M-Commerce by Category: % Value Growth 2018-2023

Table 15 - Financial Cards: Number of Cards by Issuer 2018-2022

Table 16 - Financial Cards: Number of Cards by Operator 2018-2022

Table 17 - Financial Cards: Card Payment Transactions Value by Operator 2018-2022

Table 18 - Financial Cards: Card Payment Transactions Value by Issuer 2018-2022

Table 19 - Forecast Financial Cards by Category: Number of Cards in Circulation 2023-2028

Table 20 - Forecast Financial Cards by Category: Number of Accounts 2023-2028

Table 21 - Forecast Financial Cards Transactions by Category: Value 2023-2028

Table 22 - Forecast Financial Cards by Category: Number of Transactions 2023-2028

Table 23 - Forecast Consumer Payments by Category: Value 2023-2028

Table 24 - Forecast Consumer Payments by Category: Number of Transactions 2023-2028

Table 25 - Forecast M-Commerce by Category: Value 2023-2028

Table 26 - Forecast M-Commerce by Category: % Value Growth 2023-2028

### DISCLAIMER

### SOURCES

Summary 1 - Research Sources

## Charge Cards in France - Category analysis

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

Revival of MICE/business tourism boosts the use of charge cards

Merchant acceptance also contributes to the progression of charge cards

CB maintains its overall place thanks to co-branding, while Amex becomes stronger

### PROSPECTS AND OPPORTUNITIES

Good omens for the short term: ongoing structural growth, the Olympic Games, and the continuous success of local tourism

Mobile payments and digital wallets will help to support the growth in charge cards  
FrenchSys and other players to distance themselves from the CB system

## CATEGORY DATA

Table 27 - Charge Cards: Number of Cards in Circulation 2018-2023  
Table 28 - Charge Cards Transactions 2018-2023  
Table 29 - Charge Cards in Circulation: % Growth 2018-2023  
Table 30 - Charge Cards Transactions: % Growth 2018-2023  
Table 31 - Commercial Charge Cards: Number of Cards in Circulation 2018-2023  
Table 32 - Commercial Charge Cards Transactions 2018-2023  
Table 33 - Commercial Charge Cards in Circulation: % Growth 2018-2023  
Table 34 - Commercial Charge Cards Transactions: % Growth 2018-2023  
Table 35 - Personal Charge Cards: Number of Cards in Circulation 2018-2023  
Table 36 - Personal Charge Cards Transactions 2018-2023  
Table 37 - Personal Charge Cards in Circulation: % Growth 2018-2023  
Table 38 - Personal Charge Cards Transactions: % Growth 2018-2023  
Table 39 - Charge Cards: Number of Cards by Issuer 2018-2022  
Table 40 - Charge Cards: Number of Cards by Operator 2018-2022  
Table 41 - Charge Cards Payment Transaction Value by Issuer 2018-2022  
Table 42 - Charge Cards Payment Transaction Value by Operator 2018-2022  
Table 43 - Commercial Charge Cards: Number of Cards by Issuer 2018-2022  
Table 44 - Commercial Charge Cards: Number of Cards by Operator 2018-2022  
Table 45 - Commercial Charge Cards Payment Transaction Value by Issuer 2018-2022  
Table 46 - Commercial Charge Cards Payment Transaction Value by Operator 2018-2022  
Table 47 - Personal Charge Cards: Number of Cards by Issuer 2018-2022  
Table 48 - Personal Charge Cards: Number of Cards by Operator 2018-2022  
Table 49 - Personal Charge Cards Transaction Value by Issuer 2018-2022  
Table 50 - Personal Charge Cards Transaction Value by Operator 2018-2022  
Table 51 - Forecast Charge Cards: Number of Cards in Circulation 2023-2028  
Table 52 - Forecast Charge Cards Transactions 2023-2028  
Table 53 - Forecast Charge Cards in Circulation: % Growth 2023-2028  
Table 54 - Forecast Charge Cards Transactions: % Growth 2023-2028  
Table 55 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2023-2028  
Table 56 - Forecast Commercial Charge Cards Transactions 2023-2028  
Table 57 - Forecast Commercial Charge Cards in Circulation: % Growth 2023-2028  
Table 58 - Forecast Commercial Charge Cards Transactions: % Growth 2023-2028  
Table 59 - Forecast Personal Charge Cards: Number of Cards in Circulation 2023-2028  
Table 60 - Forecast Personal Charge Cards Transactions 2023-2028  
Table 61 - Forecast Personal Charge Cards in Circulation: % Growth 2023-2028  
Table 62 - Forecast Personal Charge Cards Transactions: % Growth 2023-2028

## Credit Cards in France - Category analysis

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

Credit faces serious challenges in France, thus also affecting credit cards  
Consumers switch from FMCGs to second-hand and refurbished – although services continue to perform  
Banks and credit institutions struggle in the economic climate

### PROSPECTS AND OPPORTUNITIES

Ongoing price-sensitivity and an aversion to credit means a gloomy outlook in the short term  
More potential for online banks and neo-bank credit cards – despite their weak profitability

BNPL continues to face negative press

## CATEGORY DATA

Table 63 - Credit Cards: Number of Cards in Circulation 2018-2023

Table 64 - Credit Cards Transactions 2018-2023

Table 65 - Credit Cards in Circulation: % Growth 2018-2023

Table 66 - Credit Cards Transactions: % Growth 2018-2023

Table 67 - Personal Credit Cards: Number of Cards in Circulation 2018-2023

Table 68 - Personal Credit Cards Transactions 2018-2023

Table 69 - Personal Credit Cards in Circulation: % Growth 2018-2023

Table 70 - Personal Credit Cards Transactions: % Growth 2018-2023

Table 71 - Credit Cards: Number of Cards by Issuer 2018-2022

Table 72 - Credit Cards: Number of Cards by Operator 2018-2022

Table 73 - Credit Cards Payment Transaction Value by Issuer 2018-2022

Table 74 - Credit Cards Payment Transaction Value by Operator 2018-2022

Table 75 - Commercial Credit Cards: Number of Cards by Issuer 2018-2022

Table 76 - Personal Credit Cards: Number of Cards by Issuer 2018-2022

Table 77 - Personal Credit Cards: Number of Cards by Operator 2018-2022

Table 78 - Personal Credit Cards Payment Transaction Value by Issuer 2018-2022

Table 79 - Personal Credit Cards Payment Transaction Value by Operator 2018-2022

Table 80 - Forecast Credit Cards: Number of Cards in Circulation 2023-2028

Table 81 - Forecast Credit Cards Transactions 2023-2028

Table 82 - Forecast Credit Cards in Circulation: % Growth 2023-2028

Table 83 - Forecast Credit Cards Transactions: % Growth 2023-2028

Table 84 - Forecast Personal Credit Cards: Number of Cards in Circulation 2023-2028

Table 85 - Forecast Personal Credit Cards Transactions 2023-2028

Table 86 - Forecast Personal Credit Cards in Circulation: % Growth 2023-2028

Table 87 - Forecast Personal Credit Cards Transactions: % Growth 2023-2028

## Debit Cards in France - Category analysis

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

Surprising increase of the number of debit cards and their sales – thanks to MICE and inflation

Digital payments go from strength to strength

CB maintains overall dominance due to co-branding, while competitors continue to take advantage of regulatory changes

### PROSPECTS AND OPPORTUNITIES

Ongoing digitisation will support debit cards' growth, but competition from other options remains on the horizon

Digital and neo-banks likely to forge ahead – despite weak profitability

Reinforcement of security needed, with biometrics tipped for development

## CATEGORY DATA

Table 88 - Debit Cards: Number of Cards in Circulation 2018-2023

Table 89 - Debit Cards Transactions 2018-2023

Table 90 - Debit Cards in Circulation: % Growth 2018-2023

Table 91 - Debit Cards Transactions: % Growth 2018-2023

Table 92 - Debit Cards: Number of Cards by Issuer 2018-2022

Table 93 - Debit Cards: Number of Cards by Operator 2018-2022

Table 94 - Debit Cards Payment Transaction Value by Issuer 2018-2022

Table 95 - Debit Cards Payment Transaction Value by Operator 2018-2022

Table 96 - Forecast Debit Cards: Number of Cards in Circulation 2023-2028

Table 97 - Forecast Debit Cards Transactions 2023-2028

Table 98 - Forecast Debit Cards in Circulation: % Growth 2023-2028

Table 99 - Forecast Debit Cards Transactions: % Growth 2023-2028

## Pre-Paid Cards in France - Category analysis

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

Growth supported by ongoing digitalisation of closed loop pre-paid gift cards and those for travel

Open loop pre-paid cards see continuous digitalisation, despite the resilience of paper luncheon vouchers

Players in pre-paid cards benefit from ongoing digitisation

#### PROSPECTS AND OPPORTUNITIES

Many positive predications for pre-paid cards ahead

Open loop pre-paid cards have continuous room for improvement and dematerialisation

New players could shuffle the status quo in pre-paid cards

#### CATEGORY DATA

Table 100 - Pre-paid Cards: Number of Cards in Circulation 2018-2023

Table 101 - Pre-paid Cards Transactions 2018-2023

Table 102 - Pre-paid Cards in Circulation: % Growth 2018-2023

Table 103 - Pre-paid Cards Transactions: % Growth 2018-2023

Table 104 - Closed Loop Pre-paid Cards Transactions 2018-2023

Table 105 - Closed Loop Pre-paid Cards Transactions: % Growth 2018-2023

Table 106 - Open Loop Pre-paid Cards Transactions 2018-2023

Table 107 - Open Loop Pre-paid Cards Transactions: % Growth 2018-2023

Table 108 - Pre-paid Cards: Number of Cards by Issuer 2018-2022

Table 109 - Pre-paid Cards: Number of Cards by Operator 2018-2022

Table 110 - Pre-paid Cards Transaction Value by Issuer 2018-2022

Table 111 - Pre-paid Cards Transaction Value by Operator 2018-2022

Table 112 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022

Table 113 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2018-2022

Table 114 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2018-2022

Table 115 - Closed Loop Pre-paid Cards Transaction Value by Operator 2018-2022

Table 116 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022

Table 117 - Open Loop Pre-paid Cards: Number of Cards by Operator 2018-2022

Table 118 - Open Loop Pre-paid Cards Transaction Value by Issuer 2018-2022

Table 119 - Open Loop Pre-paid Cards Transaction Value by Operator 2018-2022

Table 120 - Forecast Pre-paid Cards: Number of Cards in Circulation 2023-2028

Table 121 - Forecast Pre-paid Cards Transactions 2023-2028

Table 122 - Forecast Pre-paid Cards in Circulation: % Growth 2023-2028

Table 123 - Forecast Pre-paid Cards Transactions: % Growth 2023-2028

Table 124 - Forecast Closed Loop Pre-paid Cards Transactions 2023-2028

Table 125 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2023-2028

Table 126 - Forecast Open Loop Pre-paid Cards Transactions 2023-2028

Table 127 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2023-2028

## Store Cards in France - Category analysis

### KEY DATA FINDINGS

#### 2023 DEVELOPMENTS

Ongoing decline in store cards – notably due to the sluggish performance of retailing

Cannibalisation from more modern options and concerns around BNPL impact store cards

Some interesting initiatives hold promise, but most issuers tend to struggle

## PROSPECTS AND OPPORTUNITIES

Uncertain outlook in retail means uncertainty about store cards – despite developments in m-commerce

E-wallets and m-commerce still have scope for development

BNPL continues to cast a shadow due to consumers' aversion to debt

## CATEGORY DATA

Table 128 - Store Cards: Number of Cards in Circulation 2018-2023

Table 129 - Store Cards Transactions 2018-2023

Table 130 - Store Cards in Circulation: % Growth 2018-2023

Table 131 - Store Cards Transactions: % Growth 2018-2023

Table 132 - Store Cards: Number of Cards by Issuer 2018-2022

Table 133 - Store Cards: Payment Transaction Value by Issuer 2018-2022

Table 134 - Forecast Store Cards: Number of Cards in Circulation 2023-2028

Table 135 - Forecast Store Cards Transactions 2023-2028

Table 136 - Forecast Store Cards in Circulation: % Growth 2023-2028

Table 137 - Forecast Store Cards Transactions: % Growth 2023-2028

## 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](https://www.euromonitor.com/financial-cards-and-payments-in-france/report).