

Charge Cards in France

November 2023

Table of Contents

Charge Cards in France - Category analysis

Charge Cards in France - Company Profile

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 1 - Charge Cards: Number of Cards in Circulation 2018-2023
Table 2 - Charge Cards Transactions 2018-2023
Table 3 - Charge Cards in Circulation: % Growth 2018-2023
Table 4 - Charge Cards Transactions: % Growth 2018-2023
Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2018-2023
Table 6 - Commercial Charge Cards Transactions 2018-2023
Table 7 - Commercial Charge Cards in Circulation: % Growth 2018-2023
Table 8 - Commercial Charge Cards Transactions: % Growth 2018-2023
Table 9 - Personal Charge Cards: Number of Cards in Circulation 2018-2023
Table 10 - Personal Charge Cards Transactions 2018-2023
Table 11 - Personal Charge Cards in Circulation: % Growth 2018-2023
Table 12 - Personal Charge Cards Transactions: % Growth 2018-2023
Table 13 - Charge Cards: Number of Cards by Issuer 2018-2022
Table 14 - Charge Cards: Number of Cards by Operator 2018-2022
Table 15 - Charge Cards Payment Transaction Value by Issuer 2018-2022
Table 16 - Charge Cards Payment Transaction Value by Operator 2018-2022
Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2018-2022
Table 18 - Commercial Charge Cards: Number of Cards by Operator 2018-2022
Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2018-2022
Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2018-2022
Table 21 - Personal Charge Cards: Number of Cards by Issuer 2018-2022
Table 22 - Personal Charge Cards: Number of Cards by Operator 2018-2022
Table 23 - Personal Charge Cards Transaction Value by Issuer 2018-2022
Table 24 - Personal Charge Cards Transaction Value by Operator 2018-2022
Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2023-2028
Table 26 - Forecast Charge Cards Transactions 2023-2028
Table 27 - Forecast Charge Cards in Circulation: % Growth 2023-2028
Table 28 - Forecast Charge Cards Transactions: % Growth 2023-2028
Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2023-2028
Table 30 - Forecast Commercial Charge Cards Transactions 2023-2028
Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2023-2028
Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2023-2028
Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2023-2028
Table 34 - Forecast Personal Charge Cards Transactions 2023-2028
Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2023-2028
Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2023-2028

Credit Cards in France - Category analysis

Credit Cards in France - Company Profile

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 37 - Credit Cards: Number of Cards in Circulation 2018-2023

Table 38 - Credit Cards Transactions 2018-2023

Table 39 - Credit Cards in Circulation: % Growth 2018-2023

Table 40 - Credit Cards Transactions: % Growth 2018-2023

Table 41 - Personal Credit Cards: Number of Cards in Circulation 2018-2023

Table 42 - Personal Credit Cards Transactions 2018-2023

Table 43 - Personal Credit Cards in Circulation: % Growth 2018-2023

Table 44 - Personal Credit Cards Transactions: % Growth 2018-2023

Table 45 - Credit Cards: Number of Cards by Issuer 2018-2022

Table 46 - Credit Cards: Number of Cards by Operator 2018-2022

Table 47 - Credit Cards Payment Transaction Value by Issuer 2018-2022

Table 48 - Credit Cards Payment Transaction Value by Operator 2018-2022

Table 49 - Commercial Credit Cards: Number of Cards by Issuer 2018-2022

Table 50 - Personal Credit Cards: Number of Cards by Issuer 2018-2022

Table 51 - Personal Credit Cards: Number of Cards by Operator 2018-2022

Table 52 - Personal Credit Cards Payment Transaction Value by Issuer 2018-2022

Table 53 - Personal Credit Cards Payment Transaction Value by Operator 2018-2022

Table 54 - Forecast Credit Cards: Number of Cards in Circulation 2023-2028

Table 55 - Forecast Credit Cards Transactions 2023-2028

Table 56 - Forecast Credit Cards in Circulation: % Growth 2023-2028

Table 57 - Forecast Credit Cards Transactions: % Growth 2023-2028

Table 58 - Forecast Personal Credit Cards: Number of Cards in Circulation 2023-2028

Table 59 - Forecast Personal Credit Cards Transactions 2023-2028

Table 60 - Forecast Personal Credit Cards in Circulation: % Growth 2023-2028

Table 61 - Forecast Personal Credit Cards Transactions: % Growth 2023-2028

Debit Cards in France - Category analysis

Debit Cards in France - Company Profile

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 62 - Debit Cards: Number of Cards in Circulation 2018-2023
Table 63 - Debit Cards Transactions 2018-2023
Table 64 - Debit Cards in Circulation: % Growth 2018-2023
Table 65 - Debit Cards Transactions: % Growth 2018-2023
Table 66 - Debit Cards: Number of Cards by Issuer 2018-2022
Table 67 - Debit Cards: Number of Cards by Operator 2018-2022
Table 68 - Debit Cards Payment Transaction Value by Issuer 2018-2022
Table 69 - Debit Cards Payment Transaction Value by Operator 2018-2022
Table 70 - Forecast Debit Cards: Number of Cards in Circulation 2023-2028
Table 71 - Forecast Debit Cards Transactions 2023-2028
Table 72 - Forecast Debit Cards in Circulation: % Growth 2023-2028
Table 73 - Forecast Debit Cards Transactions: % Growth 2023-2028

[Pre-Paid Cards in France - Category analysis](#)

[Pre-Paid Cards in France - Company Profile](#)

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 74 - Pre-paid Cards: Number of Cards in Circulation 2018-2023
Table 75 - Pre-paid Cards Transactions 2018-2023
Table 76 - Pre-paid Cards in Circulation: % Growth 2018-2023
Table 77 - Pre-paid Cards Transactions: % Growth 2018-2023
Table 78 - Closed Loop Pre-paid Cards Transactions 2018-2023
Table 79 - Closed Loop Pre-paid Cards Transactions: % Growth 2018-2023
Table 80 - Open Loop Pre-paid Cards Transactions 2018-2023
Table 81 - Open Loop Pre-paid Cards Transactions: % Growth 2018-2023
Table 82 - Pre-paid Cards: Number of Cards by Issuer 2018-2022
Table 83 - Pre-paid Cards: Number of Cards by Operator 2018-2022
Table 84 - Pre-paid Cards Transaction Value by Issuer 2018-2022
Table 85 - Pre-paid Cards Transaction Value by Operator 2018-2022
Table 86 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022
Table 87 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2018-2022
Table 88 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2018-2022
Table 89 - Closed Loop Pre-paid Cards Transaction Value by Operator 2018-2022
Table 90 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022
Table 91 - Open Loop Pre-paid Cards: Number of Cards by Operator 2018-2022

Table 92 - Open Loop Pre-paid Cards Transaction Value by Issuer 2018-2022
Table 93 - Open Loop Pre-paid Cards Transaction Value by Operator 2018-2022
Table 94 - Forecast Pre-paid Cards: Number of Cards in Circulation 2023-2028
Table 95 - Forecast Pre-paid Cards Transactions 2023-2028
Table 96 - Forecast Pre-paid Cards in Circulation: % Growth 2023-2028
Table 97 - Forecast Pre-paid Cards Transactions: % Growth 2023-2028
Table 98 - Forecast Closed Loop Pre-paid Cards Transactions 2023-2028
Table 99 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2023-2028
Table 100 - Forecast Open Loop Pre-paid Cards Transactions 2023-2028
Table 101 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2023-2028

[Store Cards in France - Category analysis](#)

[Store Cards in France - Company Profile](#)

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 102 - Store Cards: Number of Cards in Circulation 2018-2023
Table 103 - Store Cards Transactions 2018-2023
Table 104 - Store Cards in Circulation: % Growth 2018-2023
Table 105 - Store Cards Transactions: % Growth 2018-2023
Table 106 - Store Cards: Number of Cards by Issuer 2018-2022
Table 107 - Store Cards: Payment Transaction Value by Issuer 2018-2022
Table 108 - Forecast Store Cards: Number of Cards in Circulation 2023-2028
Table 109 - Forecast Store Cards Transactions 2023-2028
Table 110 - Forecast Store Cards in Circulation: % Growth 2023-2028
Table 111 - Forecast Store Cards Transactions: % Growth 2023-2028

[Financial Cards and Payments in France - Industry Overview](#)

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 112 - Number of POS Terminals: Units 2018-2023
Table 113 - Number of ATMs: Units 2018-2023
Table 114 - Value Lost to Fraud 2018-2023
Table 115 - Card Expenditure by Location 2023
Table 116 - Financial Cards in Circulation by Type: % Number of Cards 2018-2023
Table 117 - Domestic versus Foreign Spend 2023

MARKET DATA

- Table 118 - Financial Cards by Category: Number of Cards in Circulation 2018-2023
- Table 119 - Financial Cards by Category: Number of Accounts 2018-2023
- Table 120 - Financial Cards Transactions by Category: Value 2018-2023
- Table 121 - Financial Cards by Category: Number of Transactions 2018-2023
- Table 122 - Consumer Payments by Category: Value 2018-2023
- Table 123 - Consumer Payments by Category: Number of Transactions 2018-2023
- Table 124 - M-Commerce by Category: Value 2018-2023
- Table 125 - M-Commerce by Category: % Value Growth 2018-2023
- Table 126 - Financial Cards: Number of Cards by Issuer 2018-2022
- Table 127 - Financial Cards: Number of Cards by Operator 2018-2022
- Table 128 - Financial Cards: Card Payment Transactions Value by Operator 2018-2022
- Table 129 - Financial Cards: Card Payment Transactions Value by Issuer 2018-2022
- Table 130 - Forecast Financial Cards by Category: Number of Cards in Circulation 2023-2028
- Table 131 - Forecast Financial Cards by Category: Number of Accounts 2023-2028
- Table 132 - Forecast Financial Cards Transactions by Category: Value 2023-2028
- Table 133 - Forecast Financial Cards by Category: Number of Transactions 2023-2028
- Table 134 - Forecast Consumer Payments by Category: Value 2023-2028
- Table 135 - Forecast Consumer Payments by Category: Number of Transactions 2023-2028
- Table 136 - Forecast M-Commerce by Category: Value 2023-2028
- Table 137 - Forecast M-Commerce by Category: % Value Growth 2023-2028

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SOURCES

Summary 1 - Research Sources

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