



Debit Cards in France

November 2023

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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

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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

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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
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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

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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

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