

Financial Cards and Payments in France

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Report description:

At first sight, financial cards and payments continue to show signs of improvement in 2022. The total number of cards enjoys more robust volume growth thanks to the growing number of functions, while average value amounts remain more modest. The event of the COVID-19 pandemic and associated restrictions suppressed sales across a wide range of non-essential outlets, alongside foodservice, tourism, and hospitality. Furthermore, even with the lifting of pandemic restrictions from 2021, there is a l...

Euromonitor International's Financial Cards and Payments in France report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Financial Cards in Circulation, M-Commerce, Transactions.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

- * Get a detailed picture of the Financial Cards and Payments market;
- * Pinpoint growth sectors and identify factors driving change;
- * Understand the competitive environment, the market's major players and leading brands;
- * Use five-year forecasts to assess how the market is predicted to develop.

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Summary 1 Research Sources

DEBIT CARDS IN FRANCE

KEY DATA FINDINGS

2022 DEVELOPMENTS

Ongoing progression in the number of debit cards, while average transaction values remain more modest

Ongoing growth for contactless payments in 2022, while remote and proxy payments forge ahead

CB is back in the game of operators, while players release successful 2021 financial figures

PROSPECTS AND OPPORTUNITIES

Ongoing growth following the acceleration of digitised payments and the recovery of commercial debit cards

The maintenance of free services and the strengthening of security in terms of both physical and online payments will remain crucial

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Commercial charge cards are back in the game following their collapse during the pandemic lockdowns

Groupement des Cartes Bancaires remains the leader ahead of Visa, Mastercard and American Express

PROSPECTS AND OPPORTUNITIES

New incentives for charge cards (lower prices, BNPL), but this is not an absolute priority target for a banker

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 Closed loop pre-paid cards see more robust growth, as sales maintained through the era of the pandemic due to rise in demand for gift cards

Almost all players are now back in business, with Edenred looking to accelerate digitisation in luncheon cards

PROSPECTS AND OPPORTUNITIES

Open loop to forge ahead more in volume than in value, as closed loop set to see acceleration due to pending Olympic Games
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BNPL and e-commerce options offer advantages, but strong competition comes from co-branded credit cards

Issuers face ongoing challenges, whilst some brands find inventive ways to attract customers

PROSPECTS AND OPPORTUNITIES

Ongoing issues in tracking consumer experiences, a continuous surge of multi-fascia cards and co-branded credit cards, alongside the questioning of BNPL

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CREDIT CARDS IN FRANCE

KEY DATA FINDINGS

2022 DEVELOPMENTS

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The need to use credit cards during the post-pandemic crisis vs skyrocketing debt consolidation and national tendency to save rather than borrow during hard times

Mastercard proves competition to the ubiquitous CB with co-branding options

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PROSPECTS AND OPPORTUNITIES

Credit cards set to see stronger recovery than expected, supported by the controversial BNPL method

Consumers will continue to seek low risk options, with the ongoing success of BNPL unknown

More room for growth for both existing and new issuers, with a range of attractive offers expected over the forecast period

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