Euromonitor International

# Credit Cards in France

January 2026

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Charge Cards in France - Company Profile

KEY DATA FINDINGS

2025 DEVELOPMENTS

Increasingly broad acceptance

INDUSTRY PERFORMANCE

More merchant acceptance sustains charge cards

Favourable business travel context boosts demand

WHAT'S NEXT?

Charge cards likely to see moderate growth during the forecast period

Charge cards to take advantage of better conditions for mobile payments, digital wallets and better protected alternative payment methods

FrenchSys and others plan to further distance themselves from the CB system

COMPETITIVE LANDSCAPE

CB still ahead, but competitors catching up

AirPlus corporate card standardises payment solutions across countries

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2025 DEVELOPMENTS

Continued rebound despite unfavourable conditions

INDUSTRY PERFORMANCE

Paradoxical rebound despite unfavourable context
Digital developments contribute to recovery of credit cards, while BNPL grows

WHAT'S NEXT?

More favourable ground in terms of regulation and interest, maybe not for consumer confidence
Despite greater signs of vulnerability, online banks and neobank credit cards have potential for expansion
The outlook for BNPL services in France is debated

COMPETITIVE LANDSCAPE

Further erosion of the leadership of CB within operators
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2025 DEVELOPMENTS

A challenging year

INDUSTRY PERFORMANCE

Minimal inflation and degraded economic and social situation result in stagnation
Digital payments play increasingly important role

WHAT'S NEXT?

Persistent uncertainty about a recovery in the short term
Many regulatory threats & technical changes expected in the very short term
Despite unclear prospects, digital and neobanks to forge ahead, as well as hybrid banking

COMPETITIVE LANDSCAPE

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## Pre-Paid Cards in France - Category analysis

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### KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Significant growth for pre-paid cards

### INDUSTRY PERFORMANCE

Move to digital cards

Increased travel drives growth in closed loop pre-paid cards

### WHAT'S NEXT?

Pre-paid cards to encounter both opportunities and challenges during the forecast period.

The competitive landscape for pre-paid cards is expected to remain unstable, with frequent changes and new participants entering the market.

There is continued potential for open-loop pre-paid gift cards

### COMPETITIVE LANDSCAPE

RATP leads closed loop pre-paid cards

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2025 DEVELOPMENTS

Consumers looking for a range of benefits

INDUSTRY PERFORMANCE

Store cards shaped by number of major trends

The weight of low consumption and cannibalisation from more contemporary options

WHAT'S NEXT?

Gloomy outlook expected but not m-commerce

Digital wallets and mobile commerce in France have room to grow

Consumer hesitancy towards incurring debt continues to limit some interesting growth opportunities

COMPETITIVE LANDSCAPE

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## Financial Cards and Payments in France - Industry Overview

EXECUTIVE SUMMARY

Growth amid political instability and economic uncertainty

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INDUSTRY PERFORMANCE

Robust growth despite negative economic and political context

Dematerialisation of luncheon vouchers and increased travel fuelling the growth of pre-paid cards

Mobile, digital and instant payments and settlement of Wero

WHAT'S NEXT?

Political instability and public debt

Inflation effect wearing off

Ongoing digitalisation

COMPETITIVE LANDSCAPE

Major traditional institutions forced to cut costs

Synedis showing strong growth

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