

Debit Cards in France

December 2022

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KEY DATA FINDINGS

2022 DEVELOPMENTS

Ongoing (albeit slower) growth seen in 2022, following the boost in 2021 after the pandemic declines

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

Recovery in commercial charge cards has begun and looks set to continue, but challenges are also afoot

Biometrical recognition and instant transfers, two main challenges and opportunities for charge cards

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2022 DEVELOPMENTS

Robust growth seen in the number of credit cards from mid-2021, thanks to lessening of pandemic restrictions

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

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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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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Open loop pre-paid cards see ongoing success, but at lower rates than expected due to the ongoing use of paper vouchers

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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Store Cards in France - Category analysis

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Store cards continue on a historic decline, especially in the light of rising inflation

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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