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# Charge Cards in France

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Table of Contents

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

CATEGORY DATA

Table 1 - Charge Cards: Number of Cards in Circulation 2020-2025
Table 2 - Charge Cards Transactions 2020-2025
Table 3 - Charge Cards in Circulation: % Growth 2020-2025
Table 4 - Charge Cards Transactions: % Growth 2020-2025
Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2020-2025
Table 6 - Commercial Charge Cards Transactions 2020-2025
Table 7 - Commercial Charge Cards in Circulation: % Growth 2020-2025
Table 8 - Commercial Charge Cards Transactions: % Growth 2020-2025
Table 9 - Personal Charge Cards: Number of Cards in Circulation 2020-2025
Table 10 - Personal Charge Cards Transactions 2020-2025
Table 11 - Personal Charge Cards in Circulation: % Growth 2020-2025
Table 12 - Personal Charge Cards Transactions: % Growth 2020-2025
Table 13 - Charge Cards: Number of Cards by Issuer 2020-2024
Table 14 - Charge Cards: Number of Cards by Operator 2020-2024
Table 15 - Charge Cards Payment Transaction Value by Issuer 2020-2024
Table 16 - Charge Cards Payment Transaction Value by Operator 2020-2024
Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2020-2024
Table 18 - Commercial Charge Cards: Number of Cards by Operator 2020-2024
Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2020-2024
Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2020-2024
Table 21 - Personal Charge Cards: Number of Cards by Issuer 2020-2024
Table 22 - Personal Charge Cards: Number of Cards by Operator 2020-2024
Table 23 - Personal Charge Cards Transaction Value by Issuer 2020-2024
Table 24 - Personal Charge Cards Transaction Value by Operator 2020-2024
Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2025-2030
Table 26 - Forecast Charge Cards Transactions 2025-2030
Table 27 - Forecast Charge Cards in Circulation: % Growth 2025-2030
Table 28 - Forecast Charge Cards Transactions: % Growth 2025-2030
Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2025-2030
Table 30 - Forecast Commercial Charge Cards Transactions 2025-2030
Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2025-2030

Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2025-2030

Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2025-2030

Table 34 - Forecast Personal Charge Cards Transactions 2025-2030

Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2025-2030

Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

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

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

## KEY DATA FINDINGS

### 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

Auchan Group, CA and BPCE stand out amongst issuers

### CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 38 - Credit Cards Transactions 2020-2025

Table 39 - Credit Cards in Circulation: % Growth 2020-2025

Table 40 - Credit Cards Transactions: % Growth 2020-2025

Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 42 - Commercial Credit Cards Transactions 2020-2025

Table 43 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 44 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 45 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 46 - Personal Credit Cards Transactions 2020-2025

Table 47 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 48 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 49 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 50 - Credit Cards: Number of Cards by Operator 2020-2024

Table 51 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 52 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 54 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 57 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 58 - Personal Credit Cards: Number of Cards by Operator 2020-2024

Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024  
Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030  
Table 62 - Forecast Credit Cards Transactions 2025-2030  
Table 63 - Forecast Credit Cards in Circulation: % Growth 2025-2030  
Table 64 - Forecast Credit Cards Transactions: % Growth 2025-2030  
Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030  
Table 66 - Forecast Commercial Credit Cards Transactions 2025-2030  
Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030  
Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030  
Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030  
Table 70 - Forecast Personal Credit Cards Transactions 2025-2030  
Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030  
Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

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

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

## KEY DATA FINDINGS

### 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

CB's sees strength eroded

Neobanks gain further ground on traditional players

### CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2020-2025  
Table 74 - Debit Cards Transactions 2020-2025  
Table 75 - Debit Cards in Circulation: % Growth 2020-2025  
Table 76 - Debit Cards Transactions: % Growth 2020-2025  
Table 77 - Debit Cards: Number of Cards by Issuer 2020-2024  
Table 78 - Debit Cards: Number of Cards by Operator 2020-2024  
Table 79 - Debit Cards Payment Transaction Value by Issuer 2020-2024  
Table 80 - Debit Cards Payment Transaction Value by Operator 2020-2024  
Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030  
Table 82 - Forecast Debit Cards Transactions 2025-2030  
Table 83 - Forecast Debit Cards in Circulation: % Growth 2025-2030  
Table 84 - Forecast Debit Cards Transactions: % Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

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

## 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

Edenred tops rankings in closed loop pre-paid cards

### CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2020-2025

Table 86 - Pre-paid Cards Transactions 2020-2025

Table 87 - Pre-paid Cards in Circulation: % Growth 2020-2025

Table 88 - Pre-paid Cards Transactions: % Growth 2020-2025

Table 89 - Closed Loop Pre-paid Cards Transactions 2020-2025

Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 91 - Open Loop Pre-paid Cards Transactions 2020-2025

Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 94 - Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 95 - Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 96 - Pre-paid Cards Transaction Value by Operator 2020-2024

Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030

Table 106 - Forecast Pre-paid Cards Transactions 2025-2030

Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030

Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030

Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030

Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030

Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030

Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

### COUNTRY REPORTS DISCLAIMER

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

## Store Cards in France - Company Profile

### KEY DATA FINDINGS

#### 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

Mainstream bank issuers and retailer chains lead the way

#### CATEGORY DATA

Table 113 - Store Cards: Number of Cards in Circulation 2020-2025

Table 114 - Store Cards Transactions 2020-2025

Table 115 - Store Cards in Circulation: % Growth 2020-2025

Table 116 - Store Cards Transactions: % Growth 2020-2025

Table 117 - Store Cards: Number of Cards by Issuer 2020-2024

Table 118 - Store Cards: Payment Transaction Value by Issuer 2020-2024

Table 119 - Forecast Store Cards: Number of Cards in Circulation 2025-2030

Table 120 - Forecast Store Cards Transactions 2025-2030

Table 121 - Forecast Store Cards in Circulation: % Growth 2025-2030

Table 122 - Forecast Store Cards Transactions: % Growth 2025-2030

#### COUNTRY REPORTS DISCLAIMER

## Financial Cards and Payments in France - Industry Overview

### EXECUTIVE SUMMARY

Growth amid political instability and economic uncertainty

### KEY DATA FINDINGS

#### 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

Amex expands merchant acceptance

## MARKET INDICATORS

Table 123 - Number of POS Terminals: Units 2020-2025  
Table 124 - Number of ATMs: Units 2020-2025  
Table 125 - Value Lost to Fraud 2020-2025  
Table 126 - Card Expenditure by Location 2025  
Table 127 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025  
Table 128 - Domestic versus Foreign Spend 2025

## MARKET DATA

Table 129 - Financial Cards by Category: Number of Cards in Circulation 2020-2025  
Table 130 - Financial Cards by Category: Number of Accounts 2020-2025  
Table 131 - Financial Cards Transactions by Category: Value 2020-2025  
Table 132 - Financial Cards by Category: Number of Transactions 2020-2025  
Table 133 - Consumer Payments by Category: Value 2020-2025  
Table 134 - Consumer Payments by Category: Number of Transactions 2020-2025  
Table 135 - M-Commerce by Category: Value 2020-2025  
Table 136 - M-Commerce by Category: % Value Growth 2020-2025  
Table 137 - Financial Cards: Number of Cards by Issuer 2020-2024  
Table 138 - Financial Cards: Number of Cards by Operator 2020-2024  
Table 139 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024  
Table 140 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024  
Table 141 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030  
Table 142 - Forecast Financial Cards by Category: Number of Accounts 2025-2030  
Table 143 - Forecast Financial Cards Transactions by Category: Value 2025-2030  
Table 144 - Forecast Financial Cards by Category: Number of Transactions 2025-2030  
Table 145 - Forecast Consumer Payments by Category: Value 2025-2030  
Table 146 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030  
Table 147 - Forecast M-Commerce by Category: Value 2025-2030  
Table 148 - Forecast M-Commerce by Category: % Value Growth 2025-2030

## COUNTRY REPORTS DISCLAIMER

## SOURCES

Summary 1 - Research Sources

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