

# Consumer Payments France: Competitor and Forecast 2016 – 2021

*Consumer Payments France Global Market 2016 Analysis and Forecast to 2021*

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## Summary

The French consumer payments market is unlike many other developed markets in the Western world in that card holding is low, with fewer payment cards than people in 2015. France has a highly developed point of sale (POS) infrastructure as well as a high penetration of contactless cards, although the market as a whole is heavily reliant on cash.



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R E P O R T S

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## Key Findings

- The credit card market is both low-risk and largely untapped in France, and providers may be able to carve out a niche in this space via low-fee offerings.
- E-commerce accounts for the majority of online purchases by value in France, although m-commerce is expected to record a compound annual growth rate of 16% between 2015 and 2020 as consumers become increasingly comfortable using mobiles to shop online.
- The French government has introduced legislation obliging businesses to install payment terminals capable of accepting contactless cards and NFC-based mobile wallets when purchasing new POS terminals.

## Synopsis

“Consumer Payments Country Snapshot: France 2016” examines the consumer payments market in France, considering payment cards, online payments, peer-to-peer (P2P) payments, and newer payment technologies such as mobile wallets and contactless. This report also examines the regulations in force in the market that players must comply with, and how these have changed in recent years.

- Analyzes consumer attitudes to financial services by life stage.
- Analyzes the major payment card types in terms of both card holding and usage.
- Identifies the major competitors in card issuing and how their position in the market has changed over the last five years.
- Considers consumer attitudes towards prepaid cards, P2P tools, mobile payment tools, and contactless cards, and how companies in France are deploying these tools to meet customer needs.
- Explores the online payment market in France by merchant type and payment tool, as well as

providing a five-year forecast for the development of the market.

- Considers the regulations affecting the payments market and how they are likely to affect both incumbents and disruptors.

#### Reasons to Buy

- Understand the key facts and figures in the consumer payments market in France.
- Learn what trends drive consumer behavior at the macro level and plan your strategy accordingly.
- Find out what products the major competitors are launching in the market.
- Discover consumer sentiments towards various payment tools in the French market and use this knowledge to inform product design.
- Learn about the key regulatory requirements affecting payments players in France and any recent or upcoming changes to those requirements.

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