

# Payments Landscape France Market Highlights and Major Players Analysis 2021

*Payments Landscape France Market 2017: Key Players Visa, Mastercard, American Express, Diners Club*

PUNE, INDIA, December 14, 2017 /EINPresswire.com/ -- Summary

"Payments Landscape in France: Opportunities and Risks to 2021", report provides detailed analysis of market trends in the French cards and payments industry. It provides values and volumes for a number of key performance indicators in the industry, including credit transfers, direct debit, cash, payment cards, and cheques during the review-period (2013-17e).

The report also analyzes various payment card markets operating in the industry, and provides detailed information on the number of cards in circulation, transaction values and volumes during the review-period and over the forecast-period (2017-21f). It also offers information on the country's competitive landscape, including the market shares of issuers and schemes.

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The report brings together research, modeling, and analysis expertise to allow banks and card issuers to identify segment dynamics and competitive advantages. The report also covers details of regulatory policy and recent changes in the regulatory structure.

## Companies mentioned

Crédit Agricole

Crédit Mutuel

Société Générale

Crédit du Nord

La Banque Postale

Groupe BPCE

Oney Bank

BNP Paribas

CB

Visa

Mastercard

American Express

Diners Club

This report provides top-level market analysis, information and insights into the French cards and payments industry, including -

- Current and forecast values for each market in the French cards and payments industry, including debit, credit, and charge cards.
- Detailed insights into payment instruments including credit transfers, direct debit, cheques, cash, and payment cards. It also, includes an overview of the country's key alternative payment instruments.
- E-commerce market analysis and payment methods.
- Analysis of various market drivers and regulations governing the French cards and payments industry.
- Detailed analysis of strategies adopted by banks and other institutions to market debit, credit, and charge cards.

### Scope

- The emergence of digital-only banks is likely to accelerate a shift towards electronic payments in France. In June 2013, BNP Paribas launched a mobile-only bank called Hello, while in January 2014 AXA Banque launched Soon. In December 2015, German-based financial services provider N26 launched its digital-only offering in France, and by the end of 2017 telecom network provider Orange plans to launch mobile-only bank Orange Bank.
- The introduction of maintenance fees on savings and current accounts by major banks is anticipated to increase competition in the French debit card market. With profit margins shrinking and interest rates low, banks have made moves to introduce account fees. BNP Paribas introduced a €2.50 (\$2.60) basic account fee in November 2015. BNP Paribas, Société Générale, and Caisse d'Epargne Île-de-France introduced current account fees of €15-30 (\$15.80-31.60), and La Banque Postale raised account fees from € 4.20 (\$4.40) to €6.20 (\$6.50).
- To drive the adoption of contactless cards, the government increased the limit on contactless transactions from €20 (\$21) to €30 (\$31.60) effective from October 2017. Contactless payments, first introduced in France in 2012, have met with widespread acceptance among French consumers. According to Observatoire de la Sécurité des Moyens de Paiement, a national body intended to exchange information related to the security of cashless payments, a total of 628.5 million contactless payments were made in France in 2016, accounting for €6.5bn (\$6.8bn). The average transaction value for contactless payments was €12.50 (\$13.20) in 2016. The increased contactless transaction limit is expected to further increase average transaction value for contactless transactions during the forecast period.

### Reasons to buy

- Make strategic business decisions, using top-level historic and forecast market data, related to the French cards and payments industry and each market within it.
- Understand the key market trends and growth opportunities in the French cards and payments industry.
- Assess the competitive dynamics in the French cards and payments industry.
- Gain insights into marketing strategies used for various card types in France.

- Gain insights into key regulations governing the French cards and payments industry.

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