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Press release

## **A new national strategy with a 2030 horizon for inclusive, sustainable and sovereign payments**

The members of the Comité national des moyens de paiement (CNMP - the National Retail Payments Committee) and its partners met on October 11, 2024 to release the new National Retail Payments Strategy 2025-2030. As a continuation of the 2019-2024 strategy for cashless means of payment, this new strategy will now include the challenges of cash, and is resolutely in line with the strategic orientations set out since 2021 by the European Commission and the Eurosystem.

The strategy, which has been elaborated by all the French public and private payment stakeholders under the aegis of the CNMP, defines the priorities for the French payment ecosystem over the next six years. To safeguard trust in money, the strategy upholds the principle of **freedom of choice of payment instruments for users**, and in particular defends the universality and full acceptance of cash. It aims to respond to the evolutions of the French and international payments ecosystem, which have accelerated since 2019 with a rapid shift in habits in favour of digitised payments (whether contactless, mobile or instant), the growing involvement of new entrants in the payments value chain (specialised technical service providers, big technology firms, payment start-ups, etc.) but also the emergence of new risks in a more uncertain international landscape.

**The new strategy is built around three pillars, translated into fifteen objectives to ensure that they are readily operational:**

- 1. Trust and sustainability: ensure secure, resilient, inclusive and more sustainable payments;**
- 2. Anticipation and innovation: promote and provide guidance for new uses in payments;**
- 3. Attractiveness and sovereignty: pursue European integration and strengthen French and European autonomy in payments.**

Under the new strategy, payment security and the fight against fraud are to remain key priorities. Societal challenges will also be better addressed, first by catering more effectively to the needs of people with disabilities or with limited digital literacy, and then by better mitigating the carbon and environmental footprint of payments.

The actions undertaken since 2019 will be pursued to modernize the offering of payment means in France, in all its dimensions: supporting changes in the cash industry, facilitating the development and user appropriation of innovative payment journeys, or identifying value-adding ways to valorise payments data.

Finally, the CNMP intends to further strengthen the strategic autonomy of the French and European payment market, by promoting industrial projects with pan-European dimension. The committee thus expresses its support for established or emerging sovereign solutions, such as the national Cartes

Bancaires (CB) card scheme, the SEPA payments ecosystem and the wero payment solution recently launched in France, Germany and Belgium, soon to be followed by the Netherlands and Luxembourg. The CNMP also remains involved in the preliminary discussions on the issuance of a retail digital euro and in the discussions on the legislative framework currently being conducted at European level.

Erick Lacourrège, Managing Director of Cash and Retail Payments at the Banque de France and Chair of the CNMP: *“I’m very pleased with this new strategy in two respects: on the one hand, because it covers all means of payment, from cash to new dematerialized uses, and thus truly consolidates the freedom of choice of all users in their means of payment; on the other hand, because it reflects the very strong ambition of the entire payments ecosystem for reinforcing French and European autonomy in this activity, which is essential to our daily lives and our economy. The success of this strategy is a joint commitment by everyone, professionals and citizens alike. The CNMP will naturally play its full part, through concrete actions and a close monitoring of key indicators.”*

Thierry Laborde, Chair of the Commission for the orientation of payment means at the French Banking Federation (FBF) and Vice-Chair of the CNMP: *“Simplifying the daily habits of our customers while deploying the necessary mechanisms for data protection is a priority for banks. This is what we apply to payments, while continuously developing new solutions to meet their needs, with one example being instant transfers, whose use is growing strongly. The fight against payment fraud guides many of the actions undertaken by banks with customers and by the FBF, as demonstrated by the ongoing major national campaign to raise collective awareness.”*

Florence Ségurel, Chair of the Payments Committee of the French Association of Corporate Treasurers (AFTE) and Vice-Chair of the CNMP: *“Payment is at the heart of our companies' activities, at the heart of our country's economy, and at the heart of every citizen's life. Faced with dominant international players imposing their pricing and their technologies, shaping tomorrow's uses to their advantage, it was essential to define an ambitious strategy for payments. Its implementation will in particular help foster transparency in practices, promote innovations, and support European solutions. Thanks to the contribution of all stakeholders of the French ecosystem within the CNMP, including the retail industry, concrete actions for the common interest have been defined. This strategy is a foundational act for building the payments of tomorrow and striking a new balance.”*

Gabriel Cumenge, Deputy Director of Banks and Public Interest Financing at the French Treasury: *“The new national strategy, which will guide the French payment industry's actions between 2025 and 2030, underlines the importance of French and European sovereignty when it comes to payments. The development of new, innovative and secure payment solutions, taking advantage of instant transfers, will be the best guarantee of our strategic autonomy while at the same time ensuring users' freedom of choice when it comes to cross-border payments.”*

This press release and the new national retail payments strategy are available on the CNMP website : [Présentation du Comité national des moyens de paiement \(CNMP\) | Banque de France \(banque-france.fr\)](#)

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