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Monday 2 June 2025, Paris

Payments sovereignty: (re)acting now and preparing for the future

While geopolitical tensions have intensified in recent months, increasing the general level of uncertainty, the CNMP recalls that payments are a key link of our economic resilience, of our industrial autonomy and, ultimately, of our national security.

The objective of sovereignty in payments is becoming, now more than ever, a strategic imperative. To meet this objective, the CNMP emphasizes the importance to act now, to prepare for the future.

First, the current vectors of sovereignty in payments must be preserved, in particular the role of cash and that of Groupement Cartes Bancaires (CB) in France.

- Where large-scale incidents such as the cyclone Chido in Mayotte at the end of 2024 or the giant power cut in Spain on 28th April have interrupted the normal operation of electronic payments, **cash was the only means of payment available on each of those occasions**. For cash to be available in such situations, a sufficient level of access must continue to be guaranteed at all times. This is why the CNMP is looking forward to the forthcoming **deployment of a new interbank service of cash-in-shop**, set up at the initiative of CB, which will complement the existing banknote access channels such as the ATMs. This continuous ability to access banknotes and coins, to which French people remain deeply attached, is a key factor in consumers' freedom of choice and their confidence in money.
- The CNMP is also pleased that **the legal tender status of cash**, which obliges retailers to accept cash as means of payment, **is widely respected** by retailers. Any infringement can be reported on the [SignalConso](#) website of the DGCCRF (Direction Générale de la Concurrence, de la Consommation et de la Répression des Fraudes). Banque de France is engaging on a frequent basis with professionals and their representative associations to regularly remind them of this legal obligation.
- The CNMP also expresses its support for the **co-branding of cards**, which provides access to the CB network and to a partner international payment network. It calls on financial institutions and acceptance service providers operating in France to allow payment via CB in order to offer consumers and merchants a real choice of brand, and greater transparency in the pricing practices of card payment networks.

Preparing for the future requires to support the development of pan-European payment solutions, such as Wero, which has been successfully launched in France, and to contribute actively to the discussion on the digital euro.

- The CNMP welcomes the **successful launch of Wero** in France, which has already been adopted by a large number of users. This payment solution, already available in France and three other neighbouring countries (Germany, Belgium and Luxembourg), provides a simple and instant method of payment between individuals and professionals. The CNMP is calling on all financial institutions operating in France to join this initiative and to participate to the extension of its range of services, in particular to the e-commerce functionality, which should be launched in the first half of 2026 in France. It welcomes the launch of a strategic dialogue between this solution and other pan-European solutions.
- While the European Central Bank has just [published](#) an official list of 70 private sector partners who will take part this year in its digital euro innovation platform to explore certain functionalities, the CNMP takes note of the progress made in the **preparation phase for the launch of a digital euro**. By building a digital payment solution that is accepted in all Eurozone countries and complementary to existing offerings, the digital euro could ultimately provide a basis for sovereignty, compatible with payment solutions such as CB or Wero. Given the international context and market actors' need for visibility, the CNMP will pay close attention to the work carried out by co-legislators to define the legal framework of the digital euro.

The Comité national des moyens de paiement is a consultative body made up equally of representatives of supply and demand in the payments sector. It was formed in 2022 from the merger of the Comité de pilotage de la filière fiduciaire (CP2F) and the Comité national des paiements scripturaux (CNPS). The CNMP is chaired by the Banque de France. The [French Banking Federation](#) and the [French Association of Corporate Treasurers](#) jointly hold the vice-presidency.

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