



BEING REGISTERED BY THE BANQUE DE FRANCE: PRECONCEPTIONS AND GENUINE SOLUTIONS

(recorded on 16 September 2025)

Introduction

LUCILE

Being “registered by the Banque de France”. It sounds scary. But what does it really mean? What if I told you that it’s not the Banque de France that puts your name on its payment incident registers or removes it, and that it can actually help you if you get into trouble.

My name is Lucile, I work at the Banque de France, and together with my colleague Emma, we went to Poitiers to meet the person in charge of these registers.

Welcome to L’Eco en court.

LUCILE

Being registered by the Banque de France means you are placed on one of the registers used to record payment incidents.

There are actually three registers, each of which has a specific role.

People who have written a bounced cheque or misused a CB-branded bank card, or even used one fraudulently, are placed on the *Fichier central des chèques* or FCC, which in English means the Central Cheque Register. Both individuals and legal entities can be placed on the register.

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It can be sole traders, even listed firms. Legal entities, associations, even embassies – we’ve had some of those too.

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If you’re subject to a banking ban, you’re also placed on the FCC. That doesn’t mean that a person on the FCC won’t be able to find a bank to provide them with banking services. But it does mean they’re subject to restrictions:

- People who have written a bad cheque can’t write new ones on any of their accounts until they’ve sorted out their financial situation.
- If the incident involves a bank card, the card is confiscated until the problem is resolved.

You can stay on the register for a maximum of five years for a bounced cheque and two years for a bank card incident. At the end of August 2025, there were over 855,000 names on the FCC, 12% of which were legal entities.

The second register is for individuals who have missed a loan repayment (consumer loan, housing loan or overdraft), and overindebted individuals who have filed for debt restructuring. This register is called the *Fichier des incidents des crédits aux particuliers* or FICP, which means Register of Household Credit Repayment Incidents.

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You don't stay on the register for life; there's a five-year limit. Well, as long as there isn't another repayment incident that extends the five-year period, the maximum is always five years, or seven years if you've applied for debt restructuring.

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At the end of August 2025, there were 2,228,000 names on the FICP.

There are two objectives to listing people on the FCC and FICP:

- The first is to protect individuals and legal entities by assessing their creditworthiness – in other words their ability to pay what they owe – before granting them a loan or a new payment instrument. If someone is overindebted, being placed on the FICP suspends any ongoing debt recovery proceedings.
- The aim is also to protect banks against unpaid debts, which have a direct impact on their finances.

The third register, the *Fichier national des chèques irréguliers* or FNCI, which means National Register of Irregular Cheques, is a bit different: it's designed to combat cheque fraud by recording:

- closed accounts on which cheques have been issued,
- accounts on which lost or stolen cheques have been issued,
- details of fake or falsified cheques.

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With the FNCI, there's a knock-on effect too; when a user or legal entity is given a banking ban because one of their cheques has bounced, the bank on which the cheque was drawn is responsible for reporting the ban. But if that person has accounts at other banks, they are also informed of the ban and are required to place the customer on the FNCI so they don't issue unauthorised cheques. The FNCI is used by retailers who are members of FNCI/Vérifiance; when a banned user writes a cheque, it comes up red in the system and the retailer is alerted.

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So it's the banks and credit institutions that report payment incidents and that are responsible for placing their customers on the register or removing them. Contrary to popular belief, the Banque de France doesn't register anyone. It manages the database, and, if you're in difficulty, it will help you to find out if you've been registered and to sort out your situation.

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We manage the register, but the actual responsibility lies with the credit institution. They're the ones that put people on the register. And they're the ones that are

responsible for reporting it or removing your name. We're there as back-up, to help people.

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We need to dispel this negative image of the Banque de France, because people often associate us with the police or tax authorities, as if we're a bit scary... but we actually provide a service that can help people get out of really difficult situations.

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All an individual really wants to know is whether they've been placed on a Banque de France register. That's it. If they're on one of the registers. Whether they're on the FCC or FICP... we carry out a full analysis.

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Would you like to know if you are listed on one of the registers? You can exercise your right to access the information free of charge by visiting a Banque de France branch. All you have to do is call 3414 to make an appointment. You can also exercise your right of access without leaving your home – by post, or by creating a personal account on the Banque de France website.

In 2024, the Banque de France handled more than 20,000 access requests. Analysing them takes some time.

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There can be many reasons why people request access. And there can be lots of issues with these requests, such as an identity document that doesn't match what's in the registers or on France Connect, a change of name...

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With the Vignal Law, it only takes a month to change your name. So you can take your mother's surname, for example, without having to go through the courts. So you've got people who've changed their name but are still listed under their old name. And you've got people listed under both their new and old names at the same time. These identity issues are sometimes difficult to sort out.

And there are other requests that need to be investigated more thoroughly: for example, complaints – when someone says they shouldn't still be on the register because their situation has been resolved.

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The complaints are probably the cases we spend the most time on. We have to carry out a very personalised investigation for each case.

We have to collect and analyse all documents proving that the person should no longer be listed. Then the Banque de France can contact the institution that reported the payment incident.

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We get involved when the person has sorted out their financial situation but can't get their bank or credit institution to take them off the register. In these cases, they exercise their right to rectify our data files.

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There may have been a problem, and the bank hasn't had them removed, and that's where we step in, and in most cases the person is taken off the register.

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That can happen when a bank sells unpaid loans to a debt collection agency. Let's take an example. As required by law, a bank places a customer on the FICP after they've missed two monthly loan instalments. The bank may then decide to sell the loan on to a debt collection agency. The customer then straightens out their debt but no longer has a contact they can talk to about getting taken off the FICP. The bank that placed the customer on the register no longer carries the debt and the debt collection agency can't directly access the FICP. So the customer can remain on the register for no reason. The transposition into French law of the European directive on consumer credit should make it easier to resolve these situations, by setting out banks' obligations when they sell their loans, and harmonising access to the registers for the various parties involved.

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There's another issue that comes up regularly. Identity theft.

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Yes. Unfortunately, when you exercise your right to access your data, you may find out that you've been the victim of identity theft. This is when you find out that you're on the register through no fault of your own.

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A lot of the time people find out because something has happened. They've lost their bank card. Or someone has stolen their identity documents. Or they've had a problem on the internet – someone has stolen their password or something like that, or they've put together the documents they need to rent a flat, but it turns out the advert was fake and their identity documents have been stolen. For victims of identity theft, things can get very complicated. It can be a real nightmare, that's for sure. At the Consumer Affairs Directorate, we're really committed to helping individual consumers.

LUCILE

If you've had your identity stolen, the Banque de France can help you protect your financial reputation and your access to credit. First you need to report it to the police, and above all keep the police statement, because thieves can use your identity years after it's been stolen. The Banque de France also needs the police statement to fill in the report that it will send to your bank. Your bank will then compare your real ID

with the one it has on file, or compare the date when the suspect account was opened with the date your documents were lost. If the theft is confirmed, the Banque de France will give you a certificate to present to any banks you apply to – to take out a loan, for example.

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Individuals want to be taken off the registers when they're victims of identity theft. But we advise them to stay on the register, but with "identity stolen" marked next to their name, to protect them and stop the thief from trying again at another bank.

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At the end of 2024, around 10,000 people had "identity stolen" marked next to their name in the registers. In some complex cases of identity theft, police investigators can submit a request to the Banque de France to ascertain the full extent of the payment incidents recorded in its registers.

More generally, if you want to check your situation, you can call the Banque de France hotline number, 3414, between the hours of 8 a.m. and 6 p.m.

It's a national service operating in all regions: in Poitiers we've got 19 people handling around 700 calls per day. Their role is to provide callers with information and guidance on the registers, as well as on overindebtedness, the right to a bank account and dealing with banks and insurers.

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The most important thing is to point them in the right direction. Whatever the question, it's important to give them a proper practical answer when we can, and above all, guide them on the next steps to take, so they're really satisfied with the call.

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In 2024, users gave the hotline a satisfaction score of 8.8/10, and 86% of calls were dealt with successfully. Remember though, if you're calling to find out if you're on a register, we can't give out personal information over the phone. But now you know how you can exercise your access rights.

To sum up, then, being "registered" by the Banque de France is something that happens after a payment incident is reported by a bank. And most importantly, there's always a solution.

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That's what we often find when we talk to an individual; most of the time we manage to reassure them by saying "the Banque de France isn't all bad, it's also there to help you and bring something positive" or "We're here to get things back on track and not leave them unresolved".

LUCILE

This episode was produced with the help of the Payment Incident Management Division and I'd like to thank them for taking part. If you liked it, don't forget to subscribe and leave comments and stars. In the next episode, we take a look behind

the Banque de France's doors and relive the Journées européennes du patrimoine.
See you soon!