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The National Payments Committee welcomes the market's commitment to strengthening payment resilience

In 2024 and 2025, mainland France, the overseas territories and several neighbouring countries experienced temporary unavailability of payment methods caused by incidents of various types and intensity that affected public or private infrastructures. These events highlight the importance of ensuring the robustness and resilience of payment instruments — a priority at the heart of the 2025–2030 national payments strategy. **The CNMP is therefore committed to coordinating a comprehensive approach to ensuring the continuity of payment methods available to the public.**

Point-of-sale payments are the first to benefit from this ambition, and will continue to receive special attention from the CNMP :

- The cash sector has long been working on enhancing the resilience of cash, both in the context of managing real-life crises (IT outages, climate disasters, etc.) and through advanced work to identify different crisis scenarios and contingency solutions. These include, for example, reserve stock held by the Banque de France or exceptional increases in recycling capacity.
- **Extending this approach to all payment methods**, initiated in preparation for the Paris 2024 Olympic Games, is part of a cross-cutting effort built with users, merchants and payment service providers. The aim is to ensure payment resilience across different crisis scenarios. This involves better understanding interactions between the various payment networks and systems, in order to build contingency solutions that professionals can easily activate for the benefit of all.
- **Payment actors have also been strongly mobilised to take part in the Hydros 25 crisis simulation exercise**, coordinated by the Paris Police Force, which simulated a major Seine flood from 13 to 17 October of this year.

Expanding the range of payment options promoted by the national strategy represents an additional driver of long-term resilience and continuity :

- The diversification of payment methods and underlying infrastructures — such as the deployment of solutions based on instant credit transfers — provides new alternative pathways for payment continuity. In this respect, the CNMP welcomes the major milestone represented by the rollout of the Wero solution to customers of all French banks, in its three components: person-to-person payments (already available), online payments (expected in 2026) and point-of-sale payments (expected in 2027).
- The deployment of offers combining different payment methods, such as card- or mobile-based cashback services in shops, will also provide greater flexibility for point-of-sale transactions in the event of an incident.
- Finally, the digital euro project — which aims to transpose the features of cash into the digital world — could open new complementary avenues for the resilience of retail payments, particularly through its offline functionality and legal tender status. With a decision expected from the European Parliament in May 2026, the CNMP will contribute to the assessment of this project, ensuring consideration of the interests and balance of the French payments ecosystem.

The CNMP also welcomes the successful rollout of the beneficiary verification service, fully operational in France since 9 October, in line with the deadline set by European regulation. The interbank verification and routing infrastructure, selected by more than 150 French and foreign banks, has already processed more than 250 million verifications with a response rate of around 98%, of which approximately 80% show perfect or near-perfect matches. This is a major development in strengthening the security of all transfers for both the general public and professionals, and marks the second key milestone this year for the attractiveness of instant transfers, following fee alignment with standard transfers in January.

The National Payments Committee is a joint consultation body composed equally of representatives of the supply and demand sides of the payment sector. It was created in 2022 through the merger of the Steering Committee of the Cash Industry (CP2F) and the National Committee for Scriptural Payments (CNPS). The CNMP is chaired by the Banque de France. The [French Banking Federation](#) (FBF) and the [French Association of Corporate Treasurers](#) (AFTE) jointly hold the vice-presidency.

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