



## Local Card

The card payments landscape in France is unique, where more than 65% of everyday purchases and over 50% of e-commerce payments are made using a Cartes Bancaires (CB) card, making CB a market leader. 77 million of CB cards are in circulation in France and 95% of them being co-badge cards issued in conjunction with Visa or Mastercard.

## Specifications

### Coverage

Consumer	France
Merchant	Global

### Currencies

Consumer	EUR
Processing	EUR
Settlement	EUR

### Transactions

Timeout

### Features

- ✓ Recurring payments
- ✓ One-click payments
- ✗ In-store/POS
- ✓ Refunds
- ✓ Partial refunds
- ✓ Multiple partial refunds
- ✗ Payment assurance
- ✓ Chargeback risk

## Why Cartes Bancaires?



France is one of Europe's largest markets, with its e-commerce sector valued at a massive US\$190 billion.



Cartes Bancaires offers 2-3%\* higher native acceptance rates compared to Visa and Mastercard, along with lower authentication friction and reduced fees.



Easily perform recurring and one-click payments with a secure PPRO card token and reduce payment friction for the consumer.

## How it works?

