



Major European payment infrastructure, STET and G+D are forming a strategic partnership to implement Click to Pay in France and beyond, in a joint move to boot e-commerce payment experience

Paris and Munich, April 8th, 2025

[STET](#) and [Giesecke+Devrient](#) (G+D) announced today that they have entered into a key partnership to leverage STET's footprint in the digital era.

The first step of this collaboration is the implementation in 2026 of a proprietary Click to Pay solution based on EMVCo standards and adapted to the French co-badging environment provided by G+D Netcetera.

This partnership combines [STET](#)'s expertise in real time tokenization for issuers and [G+D](#)'s merchant integration capabilities and deep understanding of this ecosystem. Together they will enable [Cartes Bancaires](#) (CB), the French domestic card scheme, and its banking community to benefit from an innovative and tailored solution.

The solution will complement CB's digital payment capabilities, thus offering secure and seamless journeys for cardholders in e-commerce and maximizing the cart conversion rate for merchants.

It will also offer a robust and efficient alternative to non-European e-commerce payment solutions, thereby reinforcing sovereignty in digital payments.

Régis Folbaum, CEO of [STET](#) declared: "This collaboration with a leading European player is a tremendous opportunity for STET to bring innovation and enhance sovereignty in the digital payment services to the benefit of the French domestic card scheme [Cartes Bancaires](#) and the French banking community".

Philippe Delanoue, CEO of [G+D](#) France said: "We are proud to partner with STET on this groundbreaking initiative that will bring Click to Pay to France for the first time. This collaboration allows us to provide Cartes Bancaires with a secure, seamless one-click online transaction solution that enhances the digital payment experience while maintaining European sovereignty. Our combined expertise will deliver a tailored solution that meets the unique needs of the French market while setting new standards for e-commerce payment security and convenience."

About Giesecke+Devrient

G+D is a global SecurityTech company headquartered in Munich, Germany. G+D makes the lives of billions of people more secure. The company shapes trust in the digital age, with built-in security technology in three segments: Digital Security, Financial Platforms and Currency Technology.

G+D was founded in 1852 and today has a workforce of more than 14,000 employees. In the fiscal year 2023, the company generated a turnover of €3 bn. G+D is represented by 123 subsidiaries and joint ventures in 40 countries.

Further information: www.gi-de.com

About STET

[STET](#) is a critical operator for its clients, the banks and the banking communities it serves every day. As a Systemically Important Payment System (SIPS), STET commits to respecting the highest level of security, rigor, and transparency. Since its creation 20 years ago, STET's vision is that European harmonization will not preclude market diversity. Hence, we develop flexible and sustainable architecture, designed to host the various needs of our clients with user-friendly multi-channel services. Having a consistent 360° service offering including a clearing system able to handle the whole range of payment instruments (domestic and SEPA) as well as a routing and authorization network means that we can support all payment challenges.

Media Contacts: Isabelle Thiebault | Head of Strategy and Communications | isabelle.thiebault@stet.eu