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France’s Senate Approves Split Meal-Voucher Spending Limits Starting in 2028

Restaurants and ready-to-eat food would get a higher daily ceiling than groceries under the bill, which still requires further approval

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France’s Senate approved a change on Thursday, November 19 that would split meal-voucher spending limits between restaurants and food retail beginning in 2028, a move that could affect how voucher spending is shared between the hospitality sector and grocery channels.

According to the Senate’s published text, the upper chamber amended and passed in first reading a bill aimed at modernizing and rebalancing the French title-restaurant system, known in France as the titre-restaurant. The measure was examined under the accelerated procedure and is not yet final law. The Senate document is also marked as a provisional adopted text, meaning further legislative steps are still required.

For restaurants, the most important change is the creation of two separate spending ceilings from 2028. Under the Senate version, a higher daily limit would apply to restaurants and ready-to-eat food, while a lower limit would apply to food products bought to prepare meals. That distinction matters because meal vouchers are widely used for lunch and other meal purchases, and any change in how they can be spent can influence demand across restaurants, bakeries, prepared-food counters and supermarkets.

The Senate text points to a more explicit separation between immediate meal consumption and home meal preparation. In practical terms, a higher ceiling for restaurant use would make vouchers more usable for full foodservice purchases, while a lower ceiling for groceries intended for home cooking would restrict the amount that can be directed to those purchases on a given day. The measure does not remove food retail from the system, but it would treat the two uses differently.

The bill goes beyond the spending cap issue. In the version adopted by the Senate, the meal voucher would be defined as a dematerialized special payment instrument. The text says it can be used to pay all or part of the price of a meal or of food products that make it possible to prepare a meal. It also says some food categories that do not meet workers' meal needs could later be excluded by decree. The same provision states that vouchers could be used for purchases made under distance-selling contracts, reflecting the growing use of digital payment channels.

Another part of the Senate text tightens rules for issuers. It says specialized companies involved in issuing meal vouchers would need approval from the competent authority. It also bars the granting of discounts, rebates or similar financial advantages to employers if those practices lower the purchase price of meal vouchers below the full face value issued. That section appears designed to reshape competition and pricing in the issuing market rather than the acceptance side used by restaurants.

For the hospitality industry, the other closely watched issue is merchant commissions. The Senate text, as reflected in the adopted version, would delay any possible statutory limit on commissions until July 2028. That means restaurants and other foodservice operators should not expect an immediate legal reduction in the fees they pay to accept meal vouchers, even if lawmakers are moving toward a broader rebalancing of the system.

That point is likely to be as important to operators as the spending-cap reform itself. A higher allowed spend in restaurants could help support ticket size and voucher-funded traffic, especially in urban lunch markets. But if acceptance fees remain unchanged until at least July 2028, businesses would still face the existing cost structure for processing those payments in the meantime.

The Senate said it modified the bill after the National Assembly had already approved its own version in first reading. That means the text still can change before it becomes law. At this stage, Thursday’s vote shows the Senate backing a model that keeps meal vouchers available for both restaurants and food purchases, while giving a clearer advantage to restaurant and ready-to-eat use and pushing back any decision on commission limits.

Until a final version is agreed, the current legal framework remains in place. For restaurants, the Senate’s position offers a sign that lawmakers want future voucher rules to favor foodservice more clearly than general grocery use, but it does not yet deliver a near-term change in acceptance costs.