FRADECO

BRIEFING NOTE · PAYROLL

The French payslip
explained line by line.

A French payslip (“bulletin de paie”) follows a prescribed model: set lines, a set order, with employer contributions on the same document. This note explains each line, who bears it and what it means for a head office abroad.

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AT A GLANCE

Three features of a French payslip

A prescribed order

The lines and their order are set by ministerial order. Labels may only be shortened; details go on the back or in an annex.

Employer contributions are shown

Each contribution line shows the employee and employer share. At the bottom is the total cost to the employer.

Tax withheld at source

Since 2019 the employer withholds income tax at the rate the tax authority sends back in response to the monthly social security return (DSN).

New model from 1 January 2027

Until 31 December 2026 two models are allowed, a provisional one and a permanent one. From 1 January 2027 only the permanent model is permitted. It separates compulsory from optional contributions and groups reimbursements in a block of their own. This note follows the permanent model (article R. 3243-2 of the Labour Code, order of 31 January 2023 as amended).

What every payslip also shows

The employer and its SIRET number, the applicable collective agreement, the employee’s job and classification, the pay period and hours paid, and a reminder that the employee should keep the payslip without time limit.

The payslip may be issued electronically unless the employee objects. The employer keeps a copy for five years.

REFERENCES

art. R. 3243-1
Mandatory details

art. R. 3243-2
Model set by order

art. L. 3243-2
Electronic issue

art. L. 3243-4
Five-year retention

The lines in order

Lines for contributions that do not apply to the employee may be left out. The tax lines appear even when the amount is zero. Labels are shortened here, as the model allows. Current rates are published by the Urssaf and Agirc-Arrco.

LINE ON THE PAYSLIP	WHAT IT COVERS	BORNE BY
Montant brut Gross pay	Base salary with bonuses, overtime and benefits in kind. The starting point for all contributions.	–
COTISATIONS ET CONTRIBUTIONS SOCIALES OBLIGATOIRES · COMPULSORY CONTRIBUTIONS		
Santé · Sécurité sociale Health, maternity, invalidity, death	Statutory health insurance. There is no employee share, except in Alsace-Moselle.	employer
Complémentaire frais de santé Supplementary health cover	The collective supplementary health plan (“mutuelle”) offered to all employees, at least half paid by the employer. The employer’s share is subject to CSG/CRDS and to the employee’s income tax.	both
Accidents du travail Work accidents and occupational diseases	The rate depends on the company and is notified by the regional fund (Carsat).	employer
Retraite · Sécurité sociale State pension, capped and uncapped	Two lines: one contribution up to the social security ceiling (“plafond”) and one on the whole salary.	both
Retraite complémentaire, CEG, CET Agirc-Arrco, tranches 1 and 2	Compulsory supplementary pension. Tranche 1 up to the ceiling, tranche 2 above it. As a rule 60 % employer and 40 % employee, including CEG and CET.	both
Famille Family allowances	Contribution to the family allowance fund.	employer
Assurance chômage Unemployment insurance	The employee share was abolished on 1 October 2018.	employer
Apec Contribution for executives	For executives (“cadres”) only: a small contribution to the executives’ employment association.	both
Autres charges dues par l’employeur Other employer charges	Including the housing levy (FNAL), solidarity contribution for autonomy (CSA), social dialogue contribution, mobility levy from 11 employees, vocational training and apprenticeship tax.	employer
Cotisations conventionnelles Collective agreement contributions	Contributions required by a statute or the collective agreement.	per agreement
CSG déductible Social contribution, deductible	General social contribution (CSG) of 9.2 % in total, calculated on 98.25 % of gross pay (up to four times the ceiling). 6.8 points are deductible from taxable income.	employee
CSG/CRDS non déductible Social contribution, non-deductible	The remaining 2.4 points of CSG and the social debt repayment contribution (CRDS) of 0.5 %, on the same base.	employee

LINE ON THE PAYSLIP	WHAT IT COVERS	BORNE BY
CSG/CRDS sur revenus non imposables On tax-exempt items	CSG and CRDS on pay items that are not subject to income tax.	employee
Total des cotisations obligatoires Total compulsory contributions	Sum of the block, employee and employer share.	
AFTER THE COMPULSORY CONTRIBUTIONS		
Exonérations et allègements Relief	Mainly the general reduction in employer contributions, since 1 January 2026 in the form of a single degressive reduction (RGDU) for pay below three times the minimum wage (SMIC).	relieves the employer
Cotisations facultatives Optional contributions	Death, invalidity and incapacity cover (“prévoyance”) and supplementary pension. For executives the employer pays at least 1.50 % of salary up to the ceiling, primarily for death cover.	per contract
Montant net social Social net amount	Compulsory since 1 July 2023. The amount the employee declares for benefits such as the “prime d’activité”; it is also reported in the DSN.	
Remboursements et déductions Reimbursements and deductions	For example reimbursement of public transport passes, the employee share of meal vouchers (“titres-restaurant”), holiday vouchers.	–
Net à payer avant impôt Net pay before tax	Compulsory line: the amount that would be paid without the tax withholding.	
Impôt sur le revenu Income tax withheld at source	Taxable net pay, then base, rate and amount withheld (“prélèvement à la source”). The tax authority sends the rate back in response to each DSN; without it, the default scale applies.	employee
Net à payer Net pay	What reaches the employee’s account.	
Total versé par l’employeur Total cost to the employer	Gross pay plus employer contributions, less relief. This line, not gross pay, gives the staff cost for budgets and consolidation.	

What FRADECO takes on

We prepare the payslips, file the DSN every month and handle registration with the Urssaf. We work in French, German and English. More: fradeco.fr/en/our-services/payroll-hr

A question about your situation?

We answer in French, German and English.
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This document provides general information and does not replace advice tailored to your situation. It reflects the law as at the date stated on the cover; the sources consulted are cited in the document.