

Press release

Sline helps retailers to diversify their business using leasing

An innovative initiative by La Fabrique by CA and Crédit Agricole Consumer Finance

Paris, 4 May 2022 – In the era of the circular economy, more and more consumers are turning to leasing as a form of consumption that is more flexible, more affordable and better suited to their needs. In response to this trend, Sline has developed a turnkey solution aggregating all the services needed to launch and manage a leasing offering on retailers' websites or in stores.

With the support of La Fabrique by CA and Crédit Agricole Consumer Finance, Sline illustrates Crédit Agricole's desire to establish itself permanently within the circular economy, in keeping with the Group's societal project, facilitating the transition to the usage economy in which people only pay for what they need and businesses can adapt to new more flexible and more responsible consumer behaviours.

For retailers, the introduction of a new leasing offering means managing a more complex customer experience, developing a number of services and changing their business from the one-off sale of a product to long-term distribution of a service.

Thanks to Sline, retailers now have a turnkey platform for steering their leasing operations, including credit checks, recurring payments, insurance, back and forth logistics, remarketing and cash flow financing in collaboration with Crédit Agricole Consumer Finance.

Sline creates and installs a "Lease" button on the product pages of e-commerce sites and provides a personalised subscription service, in which the end customer configures their lease, including the term, additional products and services, delivery method, etc. Once the order has been approved, customers benefit from a dedicated area to manage their leases and report any claims. Lastly, Sline provides retailers with complete back-office support to configure their services, manage current leases and analyse performance indicators.

The company and its dozen or so employees have already taken on their first clients in the high tech, household equipment and green mobility sectors.

About Sline

Launched in 2021, start-up Sline's ambition is to revolutionise consumer behaviour in France and Europe. Sline offers a technological BtoB solution that allows retailers to offer leasing to their end consumers. With Sline, the Crédit Agricole Group has demonstrated its ambition of establishing a permanent position within the circular economy, in keeping with its societal project.

<https://www.sline.io/>

About La Fabrique by CA

Founded in 2018, La Fabrique by CA is the Crédit Agricole Group's start-up studio. Headed by Laurent Darmon, it aims to create successful start-ups while also helping the Crédit Agricole Group with its transformation and in its innovation challenges. Going even further, the start-up studio finds ideas itself, tests them out, and develops them into a product and then a start-up that will be managed by a team that will be responsible for its growth. La Fabrique by CA has launched eight start-ups since it was created, including jesuisentrepreneur.fr, Yapla, Blank and KLS.

<https://www.lafabriquebyca.com/>

About Crédit Agricole Consumer Finance

Crédit Agricole Consumer Finance is the Crédit Agricole Group's specialist consumer finance subsidiary. As a key player within its industry and financial partner of a number of retailers in Europe, Crédit Agricole Consumer Finance benefits from extensive experience of the circular economy and the ability to cover a wide range of forms of finance.

<https://www.ca-consumerfinance.com/>

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