

Massy, 09 April 2018.

Press release

The five winners at 'Start & Pulse', Crédit Agricole Consumer Finance's European open innovation challenge for start-ups

In September 2017, Crédit Agricole Consumer Finance – a major player in consumer credit in Europe – launched 'Start & Pulse', its first international challenge open to innovative companies, with five of its European entities. The winners were revealed at the CA Consumer Finance Innovation Day on 5 and 6 April.

Five calls for projects and five winners across Europe

A total of 314 start-ups registered for the first 'Start & Pulse' challenge. Following a pre-selection process based on the innovative nature, quality and relevance of the proposed projects, forty-nine start-ups remained in the running. Finally, after 'pitch parties' in which the start-ups tried to win over the juries, each of the five CA Consumer Finance entities that took part in the 'Start & Pulse' challenge named one winner.

- In France, **Sofinco** chose [Onewave](#), a start-up that offers a universal smart card combining payment, loyalty and travel cards in a single digital format.
- In Italy, **Agos** picked [Stip](#), which is developing a solution to automate and optimise customer service.
- In Portugal, **Credibom** opted for [Doc-Digitizer](#), which specialises in automatic document analysis.
- In Germany, **Creditplus** decided on [Solvemate](#), a start-up that improves customer support by reducing response time.
- Finally, the **Corporate Center**, the central body of CA Consumer Finance, chose [Talentview](#). The start-up has redesigned the candidate recruitment process, developing recruiters' employer brand using video.

"With its international scope, this initial programme has resulted in breakthrough solutions for our clients, partners and employees, developed through interaction, listening to others, and working together to create shared ideas", explains Laureline Serieys, Chief Digital Officer at Crédit Agricole Consumer Finance.

The five winning start-ups in the Start & Pulse challenge presented their project at the Innovation Day, held on 5 and 6 April in Paris at the Village by CA, the Crédit Agricole Group's start-up incubator, then in Massy at CA Consumer Finance headquarters. The event was also an opportunity to highlight the group's international reach within the start-up ecosystem, as well as being a chance to boost the winners' visibility and promote both interaction between participants and cross-border synergies.

The next step in digital acceleration

A flagship aspect of its CA CF 2020 strategic plan, Crédit Agricole Consumer Finance has implemented a digital transformation plan designed to accelerate growth in this area, helping to provide even better service to its customers and partners.

“Through this programme, the Crédit Agricole Group is building on its ambitious approach based on Open Innovation and cooperation with innovative ecosystems and start-ups”, says Bertrand Corbeau, Deputy Chief Executive Officer in charge of Development, Client and Innovation at Crédit Agricole S.A.

“‘Start & Pulse’ demonstrates Crédit Agricole Consumer Finance’s desire to bolster its approach to innovation and its contribution to the Crédit Agricole Group’s Customer Project. We’re putting innovation at the heart of our strategy and using it as a way of ensuring we stand out from the crowd. The services being proposed by the winning start-ups are innovative and perfectly suited to the newest consumer trends in our sector”, adds Philippe Dumont, Deputy Chief Executive Officer in charge of the Specialist Financial Services hub at Crédit Agricole S.A and Chief Executive Officer of Crédit Agricole Consumer Finance.

CA Consumer Finance press office: +33 (0)1 87 38 09 75 presse@ca-cf.fr

About CA Consumer Finance:

Crédit Agricole Consumer Finance, Crédit Agricole SA’s consumer credit subsidiary, distributes a broad range of consumer credit and related services (in France, principally through its commercial trademarks Sofinco, Viaxel and Creditlift Courtage) for distribution channels as a whole: direct sales, point-of-sale financing (automotive and home appliances) and partnerships. Present alongside major distribution, specialised distribution and institutional brands in the various countries where it operates, Crédit Agricole Consumer Finance is a key partner in business.

Crédit Agricole Consumer Finance managed €82.6 billion in outstanding loans at 31 December 2017.

For all information please refer to: www.ca-consumerfinance.com