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## YOUR CONTACT



**Cecilia ZANELLA**

## SUPPORT BY THE CRÉDIT AGRICOLE GROUP



*Last updated: july 2023*

The Italy International Desk ensures the support of the Crédit Agricole Group's business clients for the development of their activities in Italy and abroad.

It relies on the network of Crédit Agricole Italia community banks, these representing an integral component of the Crédit Agricole Group since 2007. The community bank represents the central pivot in the Crédit Agricole Group's presence in Italy, supporting all business lines offered in the country:

- Consumer lending: Agos Ducato, FCA Bank
- Leasing: CA Leasing
- Factoring: CA Eurofactor
- Investment banking: CA-CIB
- Asset management: Amundi
- Asset servicing: CACEIS
- Insurance: CA Assicurazioni, CA Vita, CA Creditor Insurance
- Private banking: CA Indosuez Wealth Management, CA Indosuez Fiduciaria
- Le Village by CA

The close collaboration between the commercial branch of the CA Italia bank and the other business lines enables us to provide an expansive and integrated suite of services in Italy to all levels of economic players.

For non-banking matters, the International Desk offers the support of local law or accounting offices and its partners as well as expertise in business internationalisation.

[Access the Crédit Agricole Italy website](#)

For more information, [see the list of the Crédit Agricole Group's locations](#).

### Crédit Agricole Italia in figures

- **2,700,000** clients assets
- **1,380** offices
- **13,500** partners

*Source : CA Italy*

### Positioning and organisation of businesses in the market

Crédit Agricole Italia deals with all business sectors, from SMEs to multinational companies. The business clients of Crédit Agricole Italia are supported by specialised advisors in 27 business centres and 4 large corporate poles across Italy.

After the successful takeover bid in April 2021, Crédit Agricole Italia has completed the acquisition of Credito Valtellinese.

The full integration of FriulAdria into the Group was also successfully completed in November 2022.

With this acquisition and integration, Crédit Agricole Italia consolidates its competitive position by becoming the sixth largest commercial bank in the Italian market in terms of assets under management and the seventh largest in terms of total assets and number of customers.

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## MEANS OF PAYMENT



### With Italy

Company cheque  
Bank cheque  
SWIFT transfer  
Bill of exchange  
Promissory note  
Documentary remittance  
Documentary credit  
Riba

### Usage

Weak / None  
Weak  
Common  
Weak / None  
Weak / None  
Common  
Common

## ADVICE FROM THE INTERNATIONAL DESK



### General Information

Note similarities between the Italian and the French situation (giorno feriale = jour ouvrable [workday], assegno bancario = chèque d'entreprise et non bancaire [business and non-banking cheque] etc.). It is still not easy to access relevant information (privacy protection law). There is no commercial court, which leads to very long delays in receiving responses.

### Payment Methods & Banking Details

The payment deadline must always be indicated on the invoice in order to be valid. The slightest irregularity in the information provided on a cheque will lead to its immediate rejection; the value date is that of its creation and, in the case of its absence, that of its presentation (cash increase for the issuer).

RIBA is a payment instrument regularly used in Italy. It entails a simple acknowledgement of what is owed; it does not raise any exchange right such as in the case of a bill of exchange and does not, therefore, have any legal value.

Since 2006 businesses have had use electronic solutions to pay taxes. In the same way, businesses operating on public markets for the sale of goods or services are obliged to use electronic billing tools.

### Comments

- Delays in payments are very long, particularly in the health sector (more than 350 days)
- "State" fixed prices are set on account transactions
- A tax of 0.25% is assigned to mid- and long-term loans. It is deducted from the sum of the loan provided to the client and paid directly to the state.
- The majority of loans are short-term and at variable rates ;
- The spread is generally greater than that in France.

## OUR OFFER AVAILABLE IN THIS MARKET

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## OPTIMISE YOUR CASH FLOW

### RESIDENT COMPANY

Availability

#### Account opening

Local  
currency



International currencies



### NON-RESIDENT COMPANY

Availability

#### Local deposit account opening

Local  
currency



International currencies



### PROCESSING LOCAL PAYMENTS METHODS

Availability

Cheque



Bill of  
exchange



Electronic banking



Cash



### CASH MANAGEMENT/E-BANKING

Availability

MT940 Bank  
statements



MT101 Transfer  
order



MT942 Intraday bank  
statements



Cash pooling  
domestic



Cash pooling  
international

