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obtaining a contract abroad? Thanks to the financing of export receivables from Crédit Agricole Group you can retain your liquid assets.



BASIC PRINCIPLES

MCNE (Financing of Export Receivables) is short-term debt financing carried out under a line of credit granted by a bank to an exporter. MCNE allows you to finance your export receivables and immediately make use of the amount of the receivables pending the actual receipt of the proceeds of sales made.

How does this work?

To finance your trade receivables, you assign the receivables you hold on your foreign customers. The transferee (the bank) makes an advance payment of up to 100% of the amount of the assigned receivables. This is reimbursed upon receipt of the settlement of invoices by foreign clients.



YOUR NEEDS

You are an exporter with receivables with maturity of 30 to 180 days.



BENEFITS

- **Optimisation of your cash flow** : the receivable is financed up to 100% of the amount,
- **Speed of availability**: When creating a MCNE, the bank makes the funds available to you from the creation of the receivable and the exit of the goods from French customs territory,
- **Facilitate trade negotiation** by allowing you to offer payment terms to your foreign customers.



OUR ADVICE

- Receivables in foreign currencies may be convertible into euros on the day of the creation of the financing note. To avoid any exchange risk, our experts are available to advise you and assist you on currency hedging solutions.
- You have the option of taking out a Bpifrance Assurance Export insurance policy to protect yourself against the risk of your client defaulting.

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