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AN ACTIVE NETWORK ACROSS MORE THAN 90 COUNTRIES

The Crédit Agricole Group has put in place a dedicated suite of International Desks to provide cross-border support for French businesses in over 90 countries.

The goal is to provide our client businesses that are developing internationally with a comprehensive facility to support and advise them on a daily basis, from end-to-end, both in France and abroad.

The Network of International Desks, consisting of around forty collaborators across the world, has been in existence for 24 years and has supported over 35,000 businesses.

It makes use of the Crédit Agricole Group's international banking branches and a network of large foreign commercial banks with which the Group has concluded specific partnership agreements for the support of its client businesses, thus providing local welcome and advantageous conditions to its clients.

A PERFECT UNDERSTANDING OF THE TERRAIN, BOTH IN FRANCE AND ABROAD

Experienced Crédit Agricole Group collaborators (International Desks) are familiar with international business markets and banking technology. They work together with international experts and the business managers from the regional service centres in France. Thanks to this close cooperation, French businesses overseas are easily accepted and trusted in international markets. The relationship of trust developed in France travels abroad.

Completely integrated in the respective country, the International Desks perfectly understand the language, the economy, and the local commercial and financial habits. Their bi-cultural teams can explain the specificities of the country. They thus help French businesses exploring a new environment win precious time and protect them from various obstacles.

Strongly involved in local business life, the International Desks have regular contact with the country's public and private organisations (Business France, chambers of commerce, investment promotion agencies, specialised consultancies, etc.). They enable their clients to benefit from their networks and privileged professional contacts.

TAILOR-MADE SUPPORT

The International Desks accompany the business during all its development phases abroad, from analysing the business environment to establishing a branch. Alongside the business, they study its needs, guide it with specific advice, and facilitate its processes. They initiate and monitor the business relationship with the local Crédit Agricole branch or that of the partner bank. If necessary, they direct the business towards local providers or consultants that they know to be competent and reliable.

The International Desks bring their experience in numerous areas to businesses daily:

Banking information & advice:

Recommendations on the usual payment methods, the best-performing settlement and collection channels, information on the conditions on site, local banking practices, and financial products specific to the country.

Help with opening an account:

Identification of the nearest banking agency and an introduction to the right contact partner, help in opening an account in order to speed up the process, and then in its operation (if the business requires this help, particularly initially).

“The process of opening an account abroad is becoming increasingly complicated all across the world,” notes Catherine Eydoux, Director of the Crédit Agricole Group’s International Support Division, “and this is why it is important to be supported by your bank. In fact, the banking institutions are subject to the obligation to fill out in detail documents attesting that they know their client and its operations well (Know Your Customer – KYC)”.

Cash management :

Needs study and advice (remote consultation, transfers, centralisation of local and international cash management, etc.), implementation support with specialists from the local bank and from Crédit Agricole in France.

Assistance in setting up local financing:

Needs analysis, advice on the local forms of financing, help in file creation, implementation monitoring.

Trade finance, mergers and acquisitions:

Introduction to the Group’s trade finance experts, currency exchange experts, and merger and acquisition experts.

Periodic review of the relationship:

Synopsis of the business' development in the country and identification of potential new needs, review of the local bank support etc.

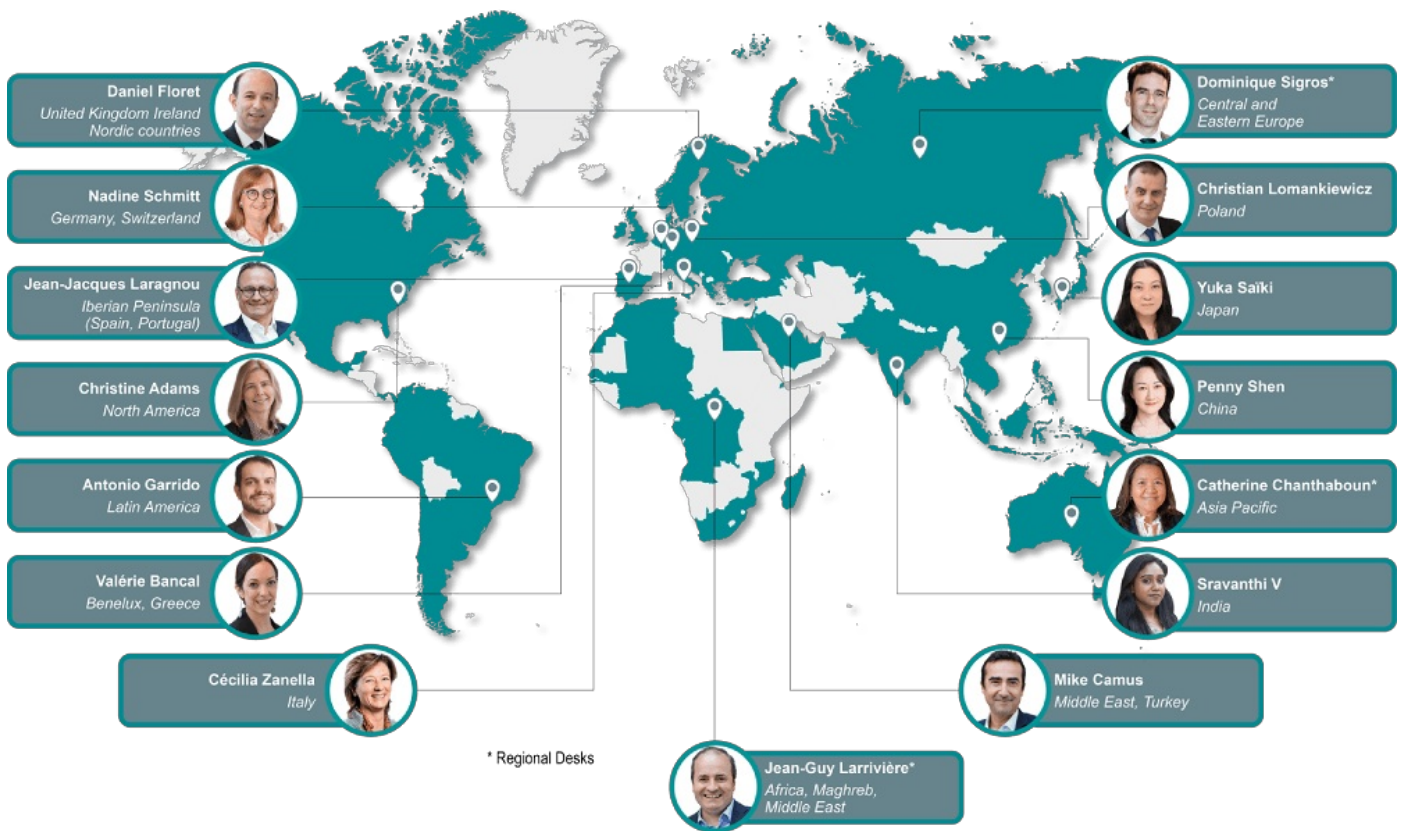
This support is carried out together with the large international players, particularly CCIs, Business France, Bpifrance, and specialised operators in international business –SPIB, in particular Altios International.

“We have been working with our partner, Altios International, for around a decade on surveying tasks and project implementation” explains Catherine Eydoux. “Our Group works with all those who can offer a range of services to businesses, particularly with Business France, the local network of French CCIs abroad, as well as local organisations that promote foreign investors.”

Really an extension of the regional service centres abroad, the International Desks represent an original concept that is distinct from community banks across borders.



ILLUSTRATION



SEARCH FOR A COUNTRY PROFILE