



Bpifrance

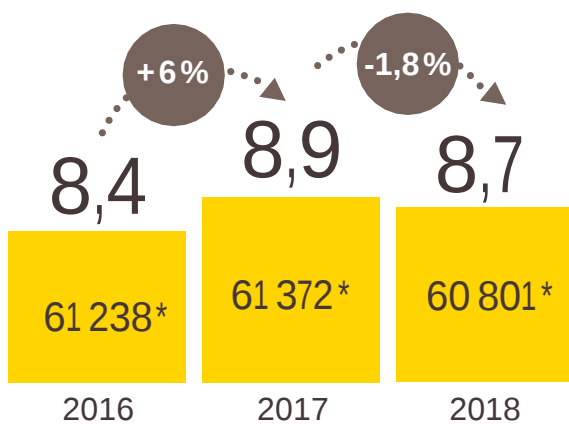
Extranet Garantie

*MENA Guarantee Forum – Beyrut
3-5 April 2019*

Présentation – 26 Mars 2019

2018, Bpifrance Guarantee activities

Guaranteed loan in 2018 (EN Md€)



• Number of enterprises

Leverage :

1 € public fund =
9,8 € Bpifrance EAD =
21 € bank loans to the
entrepreneur

Bpifrance Extranet for banking partners : why ?

In 2005 when the decision is taken :

- Guarantee activity growth(**more than 50 000 cases /year among which 20 000 individual**), increasing operation on the portfolio, in particular contract modifications (50% of individual guarantees)
- **Live portfolio above 300 000 guarantees**
- **13 000 guarantee claim requests per annum**

Bpifrance Extranet for banking partners : objectives

The major objective is to allow the Banking Partners to transmit directly online to Bpifrance any request concerning a guarantee agreement whether for individual or portfolio Guarantees

The advantage of the Extranet procedure is twofold:

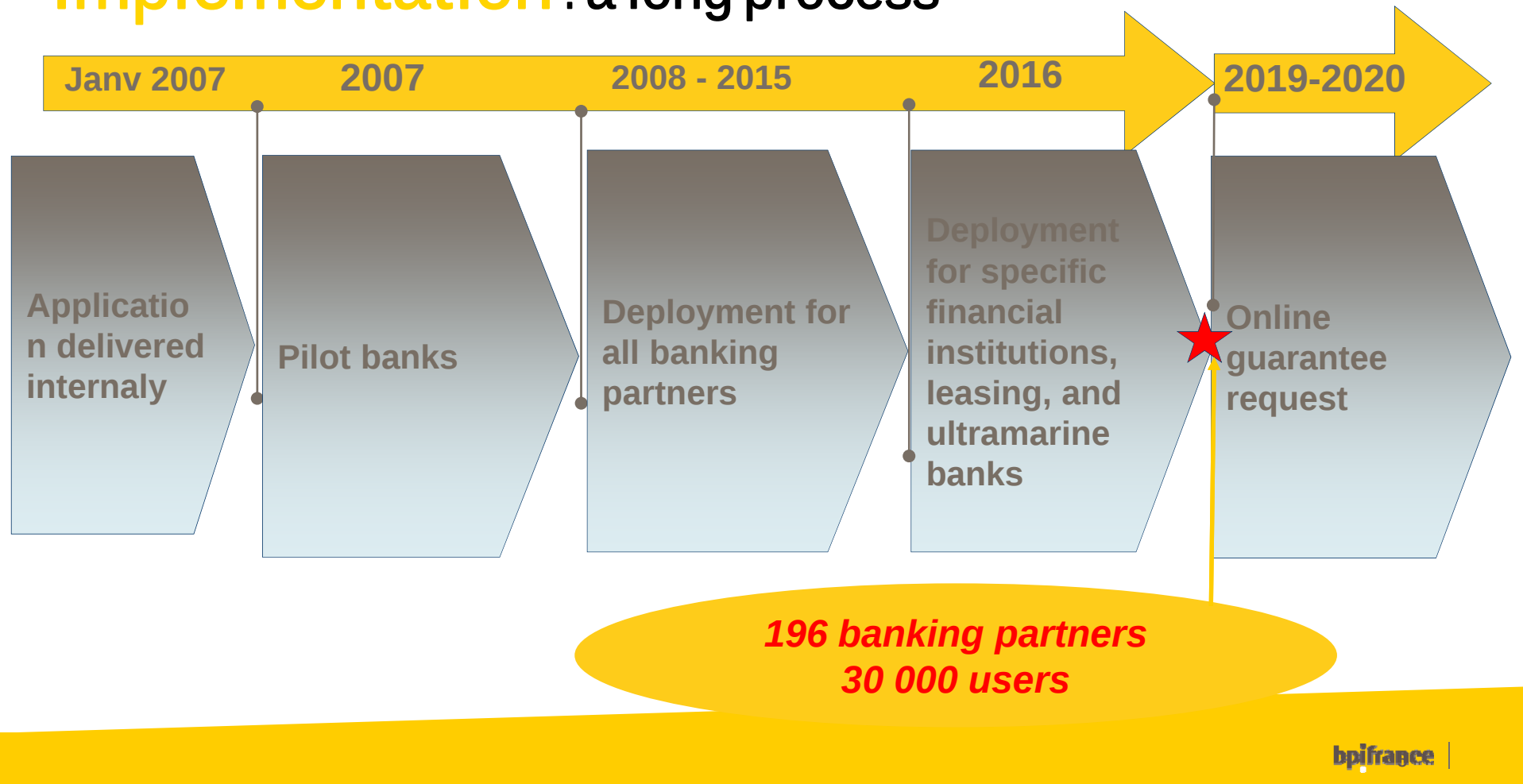
Simplify the bankers guarantee management

- Online view on the files and the events for all of them, Provides transparency and tracability, The guarantee official document are editable directly from the extranet, Follow up of all requests concerning guarantee files

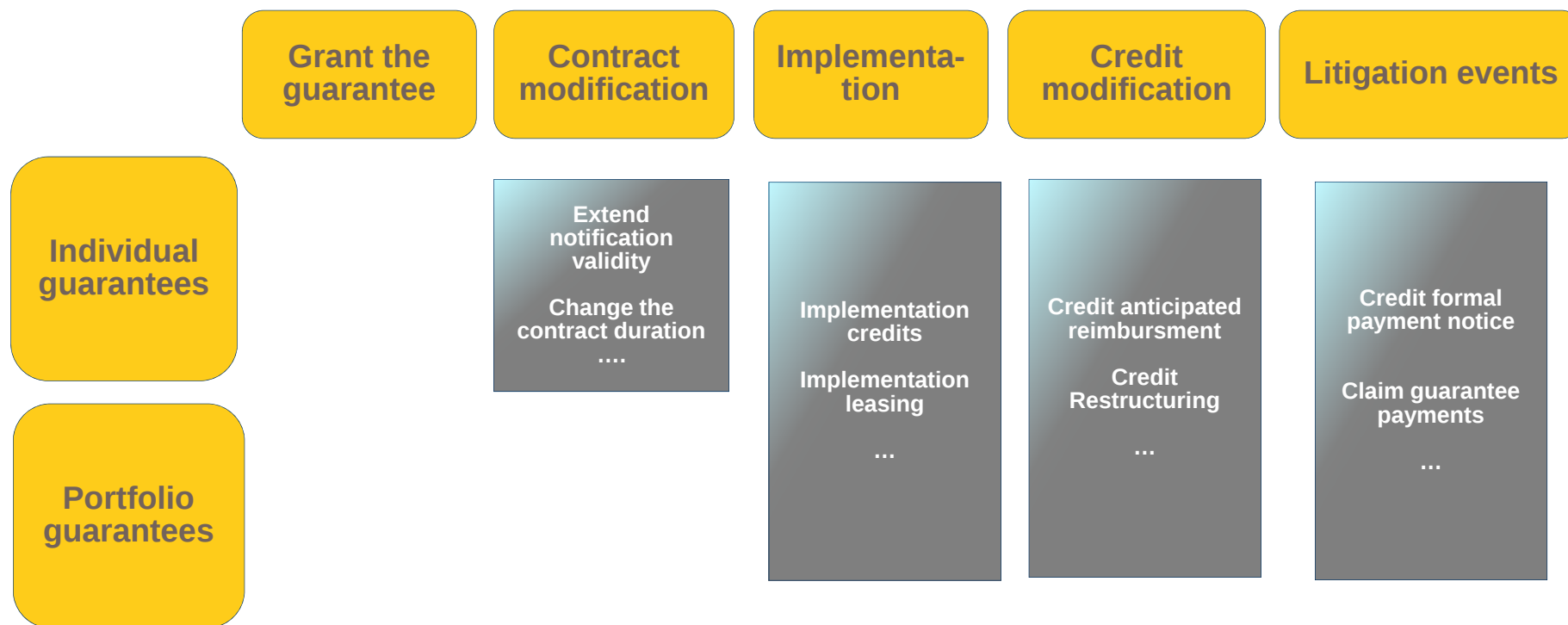
Save time in the decision process

- Directing the request directly to the Bpifrance recipient in charge, Automatic agreement is issued by the Guarantee Extranet when the demand has little impact on the overall risk of the project

Implementation : a long process



Functionalities : most activities are covered

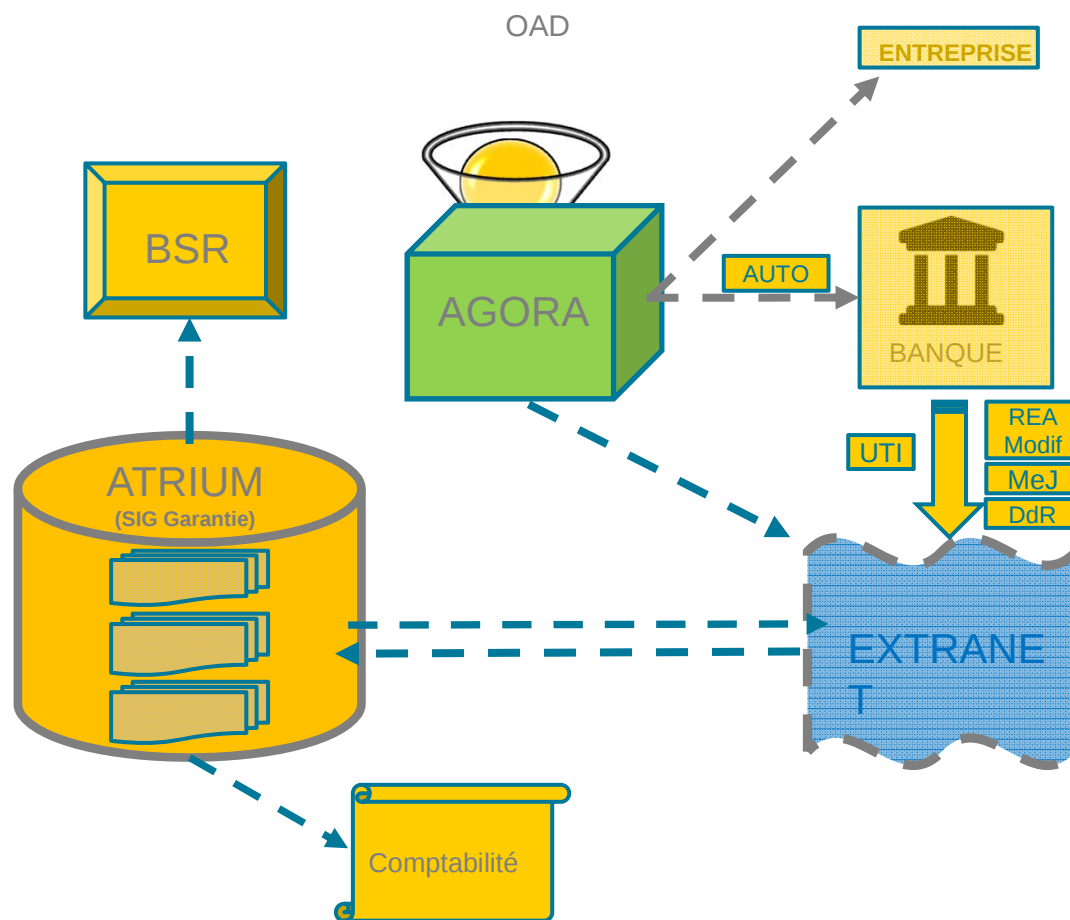


The Bpifrance logo is a dark grey circle with the word "Bpifrance" in white text. It is positioned on the left side of a yellow rectangular background.

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Appendix

Global IT architecture



Possible actions for guarantee officer 1/2

Type d'action	Etat de l'autorisation		Type de dossiers			
	Notifié	Vivant	Prêt	CBM	CBI	Contrat de Garantie
Implementation / mise en loyer d'un prêt	✓	✗	✓	✓	✗	✓
Beneficiary update	✓	✓	✓	✓	✓	✓
Guarantee transfer on a new beneficiary	✓	✓	✓	✓	✓	✓
extension of limit implementation date	✓	✗	✓	✓	✓	✗
Change of bank branch (same beneficiary)	✓	✗	✓	✓	✓	✗
Change amount	✓	✗	✓	✓	✓	✗
Change credit type	✓	✗	✓	✓	✓	✗
Change credit purpose	✓	✗	✓	✓	✓	✗
Change of grace period	✓	✗	✓	✓	✓	✗

Possible actions for guarantee officer 2/2

Type d'action	Stade de l'autorisation		Type de dossiers			
	Notifié	Vivant	Prêt	CBM	CBI	Contrat de Garantie
Change credit duration	✓	✗	✓	✓	✓	✗
Change of contract specific conditions	✓	✓	✓	✓	✓	✗
Modification of credit references	✗	✓	✓	✓	✓	✗
Demander un gel d'échéances	✗	✓	✓	✓	✓	✗
Credit restructuring request Request for missing information	✗	✓	✓	✓	✓	✗
Restructuring validation	✗	✓	✓	✓	✗	✓
Credit anticipated reimbursement	✗	✓	✓	✓	✗	✓
Default information (in/out)	✗	✓	✓	✓	✓	✓

Possible actions for the litigation officer

Type d'action	Stade de l'utilisation	
	Mise en place	Mise en jeu ou Mise en jeu validée
Déclarer une entrée/sortie de défaut	✓	✗
Request for formal payment notice	✓	✗
Agreement for formal payment notice/ agreement cancelation	✓	✗
Guarantee claim request	✓	✗
Document transmission on litigation process	✗	✓
Request for settlement agreement	✗	✓
Declare total/partial recovery	✗	✓
Request for guarantee payment	✗	✓

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