

TRADE FINANCE & SUPPLY CHAIN FINANCE

A comprehensive range of products and services to finance your international activities and hedge your risk



GRUPE BPCE, SECOND-LARGEST BANKING GROUP IN FRANCE⁽¹⁾

Groupe BPCE operates across the full spectrum of the banking and insurance business, leveraging the presence of its two major independent and complementary cooperative commercial banking networks – Banque Populaire and Caisse d’Epargne – and its subsidiaries.

NATIXIS, OUR EXPERTISE AT THE SERVICE OF YOUR GROWTH STRATEGY

Natixis is the international corporate and investment banking, asset management, insurance and financial services arm of Groupe BPCE.

Natixis has a number of areas of expertise that are organized into four main business lines:

Corporate & Investment Banking | Insurance | Specialized Financial Services | Asset & Wealth Management

OUR CLIENTS’ BEST INTERESTS COME FIRST

- ▲ Corporates
- ▲ Financial institutions
- ▲ Groupe BPCE network and their clients
- ▲ Public sector

OUR DISTINCTIVE FEATURES

- ▲ Client centric
- ▲ Entrepreneurial spirit
- ▲ Agility
- ▲ Ingenuity
- ▲ Long-term client relationship

TRADE & TREASURY SOLUTIONS

At the heart of Corporate & Investment Banking, **Trade & Treasury Solutions** leverages its teams of experts, working with you on a daily basis to provide tailored advisory services and build high-performance solutions for your projects.



(1) Market share: 21,5% in customer savings deposits and 20,7% in customer loans (source: Banque de France - T4 2016 - non financial customers)

DEVELOP YOUR INTERNATIONAL ACTIVITIES

We offer a wide range of innovative products and services to finance your transactions safely and securely, help you to reach new markets, or set up your business abroad.

Our experts are here to assist you every step of the way and offer you tailored support in:



TRADE FINANCE

- Import and export letters of credit
- Guarantees, sureties and international standby letters of credit
- Import and export documentary collections



SUPPLY CHAIN FINANCE

- Payables finance
- Receivables finance



INNOVATIVE SOLUTIONS

- we.trade
- Digital data exchange
- Digital banking services

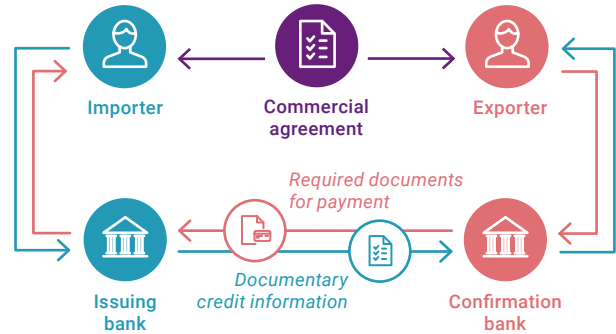
Join together to create
the most suitable
trade finance solution





OUR TRADE FINANCE SOLUTIONS

We offer you a complete range of dedicated Trade Finance services to secure your import and export operations.



LETTERS OF CREDIT



You are an **EXPORTER** and you want to secure payment on your goods.

EXPORT LETTERS OF CREDIT - L/C

You wish to ensure payment on your export trade transactions: Natixis notifies and/or confirms the letter of credit (with an official or “silent” confirmation) and may discount your letter of credit without recourse.

EXPORT STANDBY LETTERS OF CREDIT - SBLC

Used as an alternative to letters of credit to cover routine transactions with your commercial partners, the standby letter of credit is also a type of guarantee which covers the risk of an importer’s failure to pay.

EXPORT DOCUMENTARY COLLECTIONS

This simple and efficient solution is employed between trusted partners. The exporter appoints us as remitting bank to collect from the notifying bank an amount due by the buyer against release of the documents.

AVALIZED BILLS OF EXCHANGE

This type of negotiable instrument is generally guaranteed by the buyer’s bank. Natixis is in charge of the collection process and could also discount the avalized draft depending on the country and bank involved.



You are an **IMPORTER** and want to ensure goods have been shipped before issuing payment.

IMPORT LETTERS OF CREDIT

You benefit from Natixis’ irrevocable undertaking to pay your supplier on your behalf once certain conditions have been fulfilled within the established timeframe. You define the documents required under the LC, as well as the terms and conditions of payment, e.g., payment at sight, deferred payment, payment by acceptance and payment by negotiation.

Natixis also can issue a revolving import letter of credit, this revolves either in value or in time.

IMPORT LETTERS OF CREDIT - USANCE PAID AT SIGHT (UPAS)

Your suppliers can be paid early if the goods have been shipped and if the documents presented comply with all terms and conditions specified in the letter of credit.

IMPORT STANDBY LETTERS OF CREDIT

Used as an alternative to letters of credit to cover risk of non-payment by your regular trading partners, the import standby letter of credit is also a type of guarantee offered to your supplier to cover potential payment defaults.

IMPORT DOCUMENTARY COLLECTION

You are assured that goods have been dispatched before making payment.

INTERNATIONAL GUARANTEES, BONDS, STANDBY LETTERS OF CREDIT

You want to participate in public or private tenders to cover your contractual obligations from the tender stage to the final reception of goods and services.


↳ We issue international guarantees directly to the beneficiary or through a correspondent bank. Depending on the country or applicable laws, this could also take the form of a standby letter of credit guarantees and instruments are used.

We provide:

TRADE GUARANTEES AND STANDBY LETTERS OF CREDIT

- Bid bonds or tender guarantees
- Advance payment bonds/guarantees
- Performance bonds/guarantees
- Retention money bonds/warranty bonds

CUSTOMS GUARANTEES AND TAX GUARANTEES

 Natixis is also an active player in domestic sureties and guarantees issuance.



OUR SUPPLY CHAIN FINANCE SOLUTIONS

You are looking to optimize your cash flows, reduce risk and provide financing to your suppliers or clients.

↳ Our Supply Chain Finance solution enables buyers and suppliers to free up their working capital and secure their receivables.

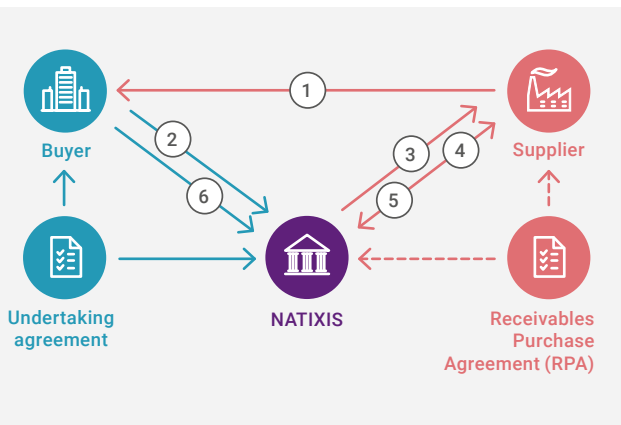


Our teams in France, Asia, EMEA and the Americas leverage on their solid expertise to deliver our importer and exporter clients tailor-made Supply Chain Finance solutions by taking into account each clients requirements and needs. Our teams assist clients throughout the life of their project by providing financing solutions to ensure efficiency over the entire supply chain."

Francis Lacourte, Head of Trade Corporate

▲ PAYABLES FINANCE

As a buyer and a Natixis client: you have a trusted relationship with your suppliers and you want to offer them financing solutions with attractive conditions.

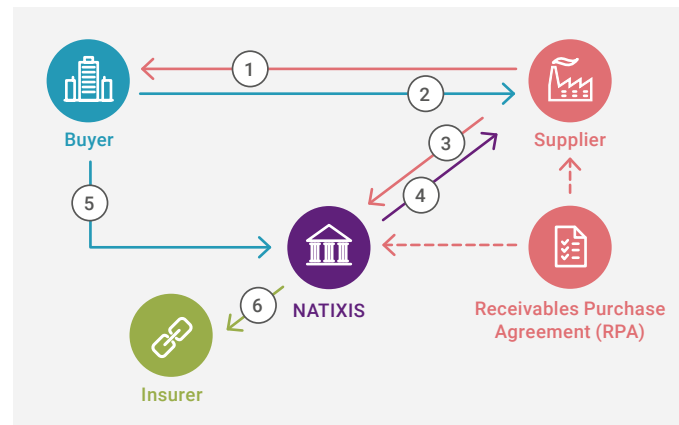


We can assist you to finance your **strategic suppliers**

1. You receive the goods and invoices from your supplier
2. You send us the approved invoice(s)
3. Upon reception, we advise the supplier of the invoice(s) that you have accepted, with the option of an immediate payment
4. The supplier requests immediate payment (through discounting)
5. We pay the supplier on a non-recourse basis
6. We receive your payment at the due date

▲ RECEIVABLES FINANCE

As a supplier and a Natixis client: you have a strong relationship with your clients and are looking to proactively optimize working capital for both parties.



We are able to finance your **trade receivables** internationally

1. You deliver goods with invoices
2. The buyer issues or accepts a negotiable instrument and/or the approved invoice(s)
3. Upon reception, you request financing from Natixis through discounting of a negotiable instrument and/or the approved invoice(s)
4. In most cases receivables are financed on a non-recourse basis
5. The buyer pays Natixis at the due date
6. Possibility of credit insurance



INNOVATIVE SOLUTIONS FOR YOUR TRADE FINANCE TRANSACTIONS



As a member of the R3 Consortium, we are taking an active role in the development of blockchain applications in the banking world to better serve our clients."

Marie-Laure Guillou Moret, Head of Innovation and Solution Development

WE.TRADE



we.trade is a Blockchain platform designed to facilitate domestic and cross-border transactions for European and international companies.

Together with a number of leading international banks, we are designing an online platform to allow customers to conduct and secure their import and export activities on open account, with end-to-end visibility. The platform is based on Blockchain technology and utilizes the distinct advantages behind distributed ledger technology.

AWARDED
**“Best New Product/
 Service 2016”**
 by Efma Accenture Innovation

RECIPIENT OF
“The Innovators 2017”
award
 by Global Finance magazine.

A Blockchain platform to improve efficiency, and provide you with:



A single, user-friendly interface to validate your transactions, from order to cash



Paperless and secure transactions with a shorter processing time

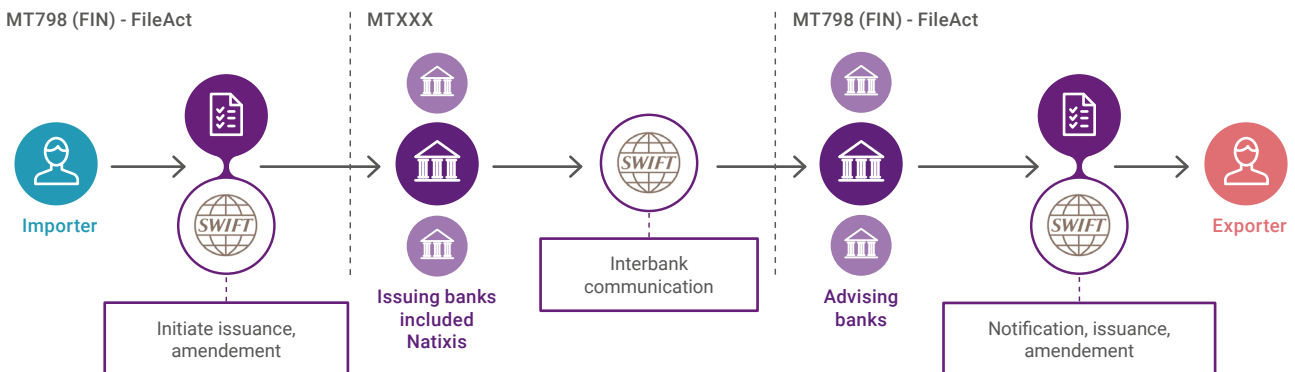


Data confidentiality, traceability and transparency, from beginning to end of all your transactions.

DIGITAL, PAPERLESS DATA EXCHANGE

SWIFT’s Trade for Corporates MT798

- SWIFT MT798 provides you with a multibank gateway to send and receive SWIFT messages to your banks for your trade finance transactions using on a single channel.
- With end-to-end integration in your Enterprise Resource Planning (ERP) system you can monitor the efficiency of your banking exposures.
- Thanks to this single communication channel you are able to issue international bank guarantees, domestic sureties, and receive export letters of credit .
- You reduce your costs and maintain a global overview of your banking communications.



OUR WEB BANKING SERVICES

As an importer or exporter, we provide you access to our “Trade Services” web banking portal where you can initiate, monitor and track all your trade finance transactions simple and securely.

Meet our experts at specialized events:



UNIVERSWIFNET
Echanges, discussions et pensées libres

For questions or inquiries, please contact:
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