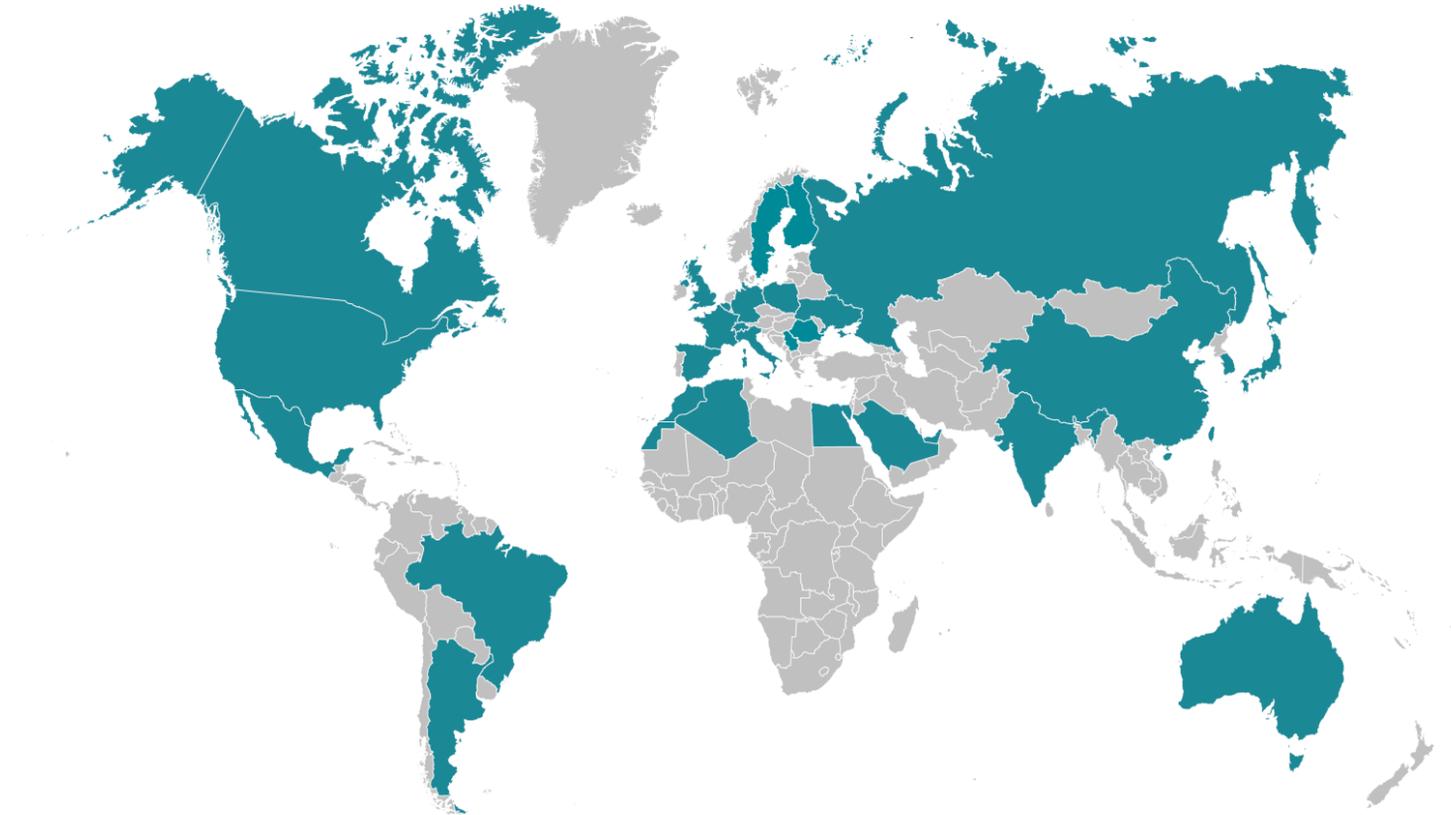




## Crédit Agricole CIB

A world of added-value solutions



*This map includes all Crédit Agricole Group entities (retail and investment banks)*



OPTIM.net is one of Crédit Agricole CIB's eBanking solutions. You can access your key banking services through a single, standard, secure and global portal. OPTIM.net is fully flexible to access your accounts, sign your payments and receive your reporting from anywhere, at anytime. OPTIM.net is user-friendly and includes multiple reporting and payment services in one single interface.

**International Trade  
and Transaction Banking**  
*SHAPING SOLUTIONS BEYOND BORDERS*



<b>Crédit Agricole CIB</b>	<b>Crédit Agricole S.A</b>	SWIFT for Corporates	Rate-A Bank by PBOC and SAFE	Global Capital Bond Awards	<b>Crédit Agricole S.A</b>
Best Trade Finance Bank in Western Europe	Western Europe's Best Bank for SME	2017	2017	2016	Best Bank in France
2018 to 2014	2018				2015

Contacts :

## Crédit Agricole CIB

**International Trade And Transaction Banking**

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## About OPTIM.net

### Security features

Choose and apply the security features you need

- Single signature or double signature
- Several types of signature matrices which are set-up according to your needs (type of payment, counterpart, amount, user, etc.)
- Validation workflow - up to five steps so that our solution perfectly matches your internal organization and validation process
- You can upload/download and encrypt your files
- Highly secured STP process and digipass

### Payment Initiation

Process and optimize your payments through a secured and reliable web portal solution

- Domestic and international payments with Crédit Agricole CIB branches and other banks worldwide
- Third party (supplier), treasury, payroll, and tax payments
- SDDs and SCTs
- Upload and/or input manually your payments

### Reporting

Access your daily global cash position at a glance

- Review your current position of account balances with Crédit Agricole CIB and other banks
- Access transaction and statement details
- View intraday statements
- Review up to two years history
- Export account balances and statements in SWIFT MT940 format and/or in customized formats
- Generate PDF reports

For more information on the availability and details of the services in our branches, please contact us.

## Our solutions

### Benefit from a full Crédit Agricole CIB service

- Full internet banking platform: a single worldwide tool for you
- Our in-house solution matches your needs and provides you with more flexibility
- Regular releases during the year, all containing new features for all of our clients around the world

### Optimize your domestic and international payments

- Simplified STP process: time saving process in capturing your payments
- Customizable workflow and data access control
- Reduced paper instructions
- High volumes of transactions (up to 250 000 transactions per file)

### Centralize your information

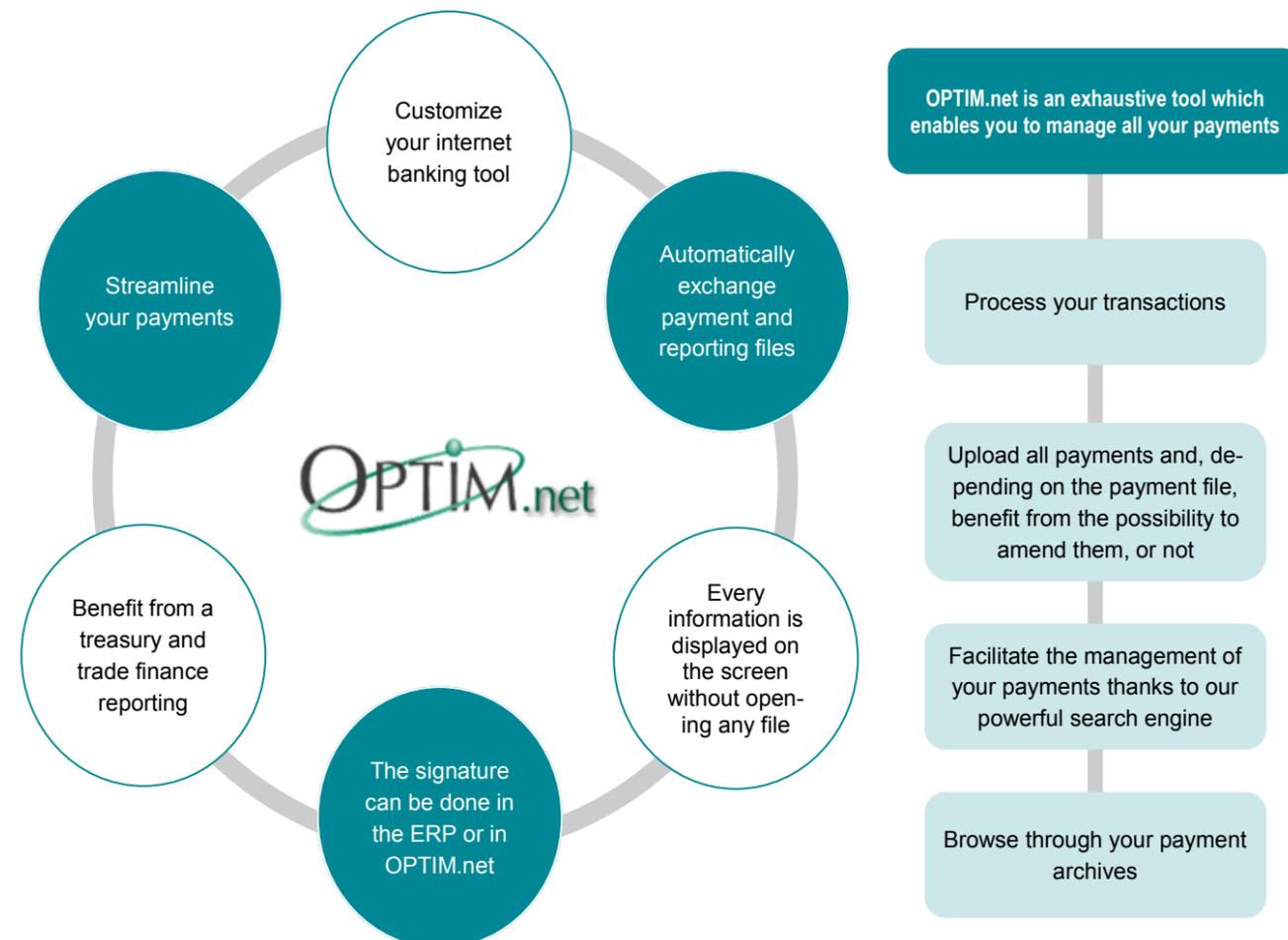
- In order to manage your treasury, OPTIM.net supports your daily cash flow and centralized account information from Crédit Agricole CIB and third-party banks

### Your additional multi-channel services

- With Host to OPTIM.net, your files are automatically transferred and secured from your Treasury System to our Banking systems
- Host to OPTIM.net allows a state of the art encryption of all your files thanks to PGP and CMS algorithms
- Thanks to Host to OPTIM.net sign your instruction files directly in your ERP using an e-signature recognized by the Bank, 3SKey
- Send your payment files via Host to OPTIM.net or EBICS and control them until the very last moment

## OPTIM.net

### Your 24/7 global web portal for Cash Management



## Our added value

### A cutting-edge offer

By choosing OPTIM.net by Crédit Agricole CIB you opt for a multi-bank web-portal with an easy management of your daily cash flows as well as for flexible & user-friendly services, available all around the world.

### A global footprint

OPTIM.net is available for you in our international network and conceived to fit your various needs all around the world.

### A dedicated onboarding service

By choosing Crédit Agricole CIB you choose a customer-focused organization and an efficient client service. Our Implementation Professionals are there to assist you all along the way and put their Project Management expertise at your service. Furthermore and for a smoother organization, our Client Service is part of our operational teams.

### A new way to connect: Mobile application with flexibility and mobility



OPTIM.Net allows you to sign your orders and access your reporting wherever you are in a secured way with your mobile or tablet, whether they are sent via EBICS T, Host to OPTIM or imported manually.