

Credit-as-a-Service

Digital lending platform for SMEs

Partner overview

Bpifrance is the French Public Investment Bank, in charge of financing and contributing to the development of French companies.

In particular, **Bpifrance** is responsible for supporting small and medium-sized enterprises, to boost innovation and internationalization, in support of the public policies of the French Government and the Regions.

During the COVID-19 crisis, **Bpifrance** was at the front line to maintain, preserve and reinforce treasury of French companies through dedicated large-scale financing measures.



The challenge.

The COVID-19 crisis strongly impacted the treasury of the French companies, in particular for small and medium-sized companies. Bpifrance was mandated by the French Government to immediately set up dedicated cash air bridges to support these entities and avoid massive bankruptcies.

Such role implied to design, implement and operate a 100% digital lending platform, capable of absorbing large volumes with demand peaks, with end-to-end capacities (from financing application to loan servicing and collection).

Why Younited ?

Bpifrance has chosen Younited to build and operate part of this large-scale lending platform as Younited expertise, technology and processes are easily adaptable to manage large volumes of applications and service thousands of loans seamlessly on 100% digital tools.

Bpifrance and Younited had already had a successful collaboration in the field of SME lending through "Flash TPE", a digital financing scheme launched in 2019 for small companies aiming at undertaking digitalization projects.

About Younited Business Solutions.

Younited Business Solutions is the trademark for B2B solutions offered by Younited Credit, the leading European fintech focused on transforming the lending & payment industries. The expertise, technology and processes developed since 2011 for Younited's own direct lending business has enabled to develop an unrivalled B2B value proposition. Younited Business Solutions now enables its partners to use its lending & payment platform to launch or modernize a lending business, be it as a banking product (for Financial Institutions) or as a payment method (for Merchants).

Active in 5 countries, Younited has 380 employees and is one of Europe's fastest growing companies.

The solution .

In a few weeks, Younited and Bpifrance designed and implemented a digital lending platform, through which Younited manages antifraud checks, loan agreement generation, electronic signature, loan disbursement & loan servicing (inc. debt collection).

This scalable platform, initially built for Bpifrance operation « Prêt Rebond », is now used in 5 additional financing operations (inc. « Prêt d'Honneur », a scheme aiming at financing entrepreneurs) and currently manages hundreds of € millions of loans.

Younited's role (*white label*) .

- Anti-fraud checks
- Loan agreement generation & electronic signature
- Loan disbursement
- Loan portfolio servicing
- Valuation, reporting, accounting



< 36 hours

Average time from application to effective financing



+500 M€

Loan volumes managed by the platform (avg ticket: €25,000)



100% digital

The platform offers a seamless, digital and innovative UX for SME lending



4 weeks

The whole credit lifecycle is managed by Younited operational teams

Key takeaways

- Online lending platform for SMEs originating and managing thousands of loan to support the pandemic context
- Set-up in weeks
- Scalable platform, now used in other operations



Younited is now a Bpifrance's longstanding partner. The quality of their technology, their responsiveness and their involvement, as well as the very good collaboration between our teams - who know each other well - have allowed us to set up very quickly this solution [...]

Arnaud Caudoux, Deputy CEO Bpifrance

