

Monday, March 2

Kolecto: for a reform accessible to our self-employed and very small businesses and SMEs

DDFiP Alpes-de-Hautes-Provence
Manosque

Diary

On the agenda today



01 **The reform of electronic invoicing in France**

02 **What are the impacts of the e-invoicing reform on business management?**

03 **Crédit Agricole's response for very small businesses, SMEs and self-employed individuals: the Kolecto solution**

04 **Demonstration of the Kolecto software**

Only 6 months left to be compliant

61%

Companies lack knowledge about electronic invoicing

Timetable for the reform of electronic invoicing: a first deadline as early as September 2026



How does electronic invoicing work?



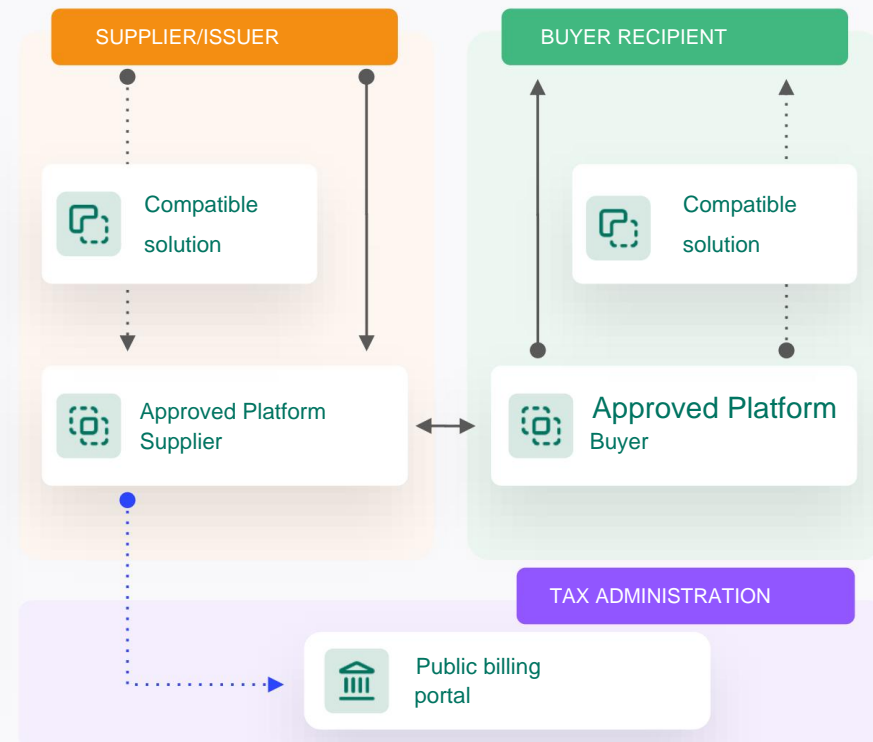
State-approved platforms (formerly PDPs)

These are secure intermediaries that manage the sending, receiving and tracking of electronic invoices between companies, while transmitting the necessary data to the tax authorities.



Compatible Solutions (compliant management software)

These solutions are lightweight or integrated software that allows you to generate invoices in the required format and send them to an Approved Platform for compliant processing.



01

WHAT IMPACTS ON THE MANAGEMENT OF BUSINESS ?

Identify the issues and solutions

Seize the opportunities

THE CONCRETE BENEFITS OF ELECTRONIC INVOICING

Electronic invoicing will enable the digitalization of all a company's customers and suppliers with modern and comprehensive management software solutions.



OPERATIONAL EFFICIENCY

Process automation

• Less manual data entry, fewer errors, smoother execution of operations.

Cost reduction

• Less paperwork, fewer shipments, less archiving.

Productivity gain

• Fewer repetitive tasks, more added value.



MORE INFORMED AND PEACEFUL FINANCIAL MANAGEMENT

Cash flow optimization

• Real-time monitoring of cash receipts, control of payment deadlines.

Predictive analysis & management

• Invoices visible at a glance, more reliable cash flow projections.

Better decision-making

• More reliable data, quick access to key information.



SECURITY & ECOSYSTEM

Enhanced tax compliance

• Compliance with legal formats and deadlines, less risk of audit.

Streamlined customer-supplier relationship

• Fewer errors, fewer disputes, reduced processing times.

Invoices well preserved

• Secure archiving, in compliance with legal obligations.

02

THE DIFFERENTIATING RESPONSE FROM CRÉDIT AGRICOLE: KOLECTO

Management solution affiliated with the Crédit Agricole Group

Final registration of the Kolecto Approved Platform



Obtaining final registration of the Platform

Approved by Kolecto on December 18, 2025, by the Directorate General of Public Finances.

Who are we ?



+200
employees spread across
all of France

Registered
Approved Platform
(formerly PDP)



Created in
2022

Affiliated with the group



CRÉDIT AGRICOLE



The Markets Concerned

France: 10 Million Businesses Subject to VAT

For Crédit Agricole: the challenge of deploying an offer across all markets simultaneously and for all Regional Banks

- **Agriculture: 377,000 customers**
- **Entrepreneurs: 820,000 clients**
- **Businesses: 80,000 clients**

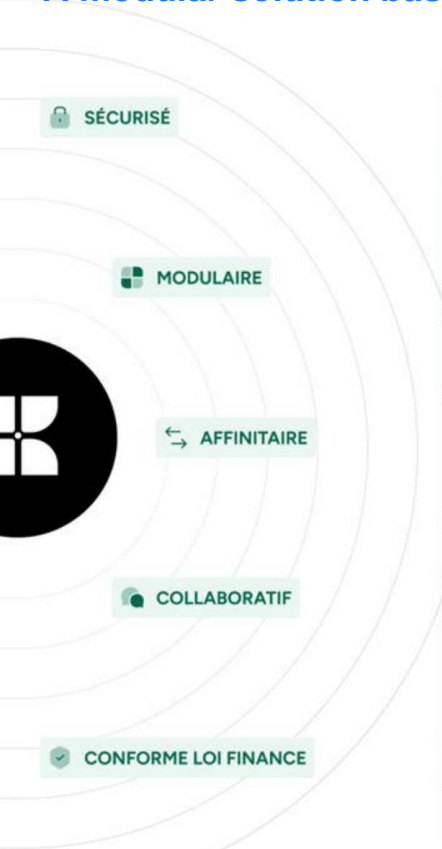
How we deployed Kolecto:

- Phase 1: Kolecto sold "dry"
- Phase 2: Kolecto integrated into Pro by CA



KOLECTO: AN ADMINISTRATIVE AND FINANCIAL MANAGEMENT HUB

A modular solution based on 3 pillars



MODULE VENTES

Accélérez les encaissements en centralisant les factures client

20 000,00 €
Doux Mangerie marjol - F-001
Banque Société

CONFORME AUX PRÉREQUIS DE LA RÉGLEMENTATION SUR LA E-FACTURATION

- CENTRALISATION DES FACTURES
- CONNECTEUR CRM VENTE
- APPLICATION DIRIGEANT
- CRÉATION FACTURE
- SIGNATURE DE DEVIS
- RELANCE & ENCAISSEMENT

« On est à la Caisse d'Épargne et c'est très long de se connecter à nos comptes. Donc si je peux me connecter à Kolecto pour voir rapidement si j'ai encaissé une grosse facture client, c'est intéressant »

Marjorie – Part Time DAF · PME de 60 employés

30% de factures impayées en moins

MODULE BANCAIRE

Prenez des décisions éclairées en toute sérénité

TRÉSORERIE DISPONIBLE
+22 250,00 €
12 250,00 €

Janv. 2023, Fév. 2023, Mars 2023, Avr. 2023, Mai

Trésorerie en début de mois	80 000	100 000	90 000	80 000	95 000
Encaissements	100 000	100 000	12 000	30 000	40 000
Chèques	100 000	100 000	10 000	30 000	40 000

- PORTAIL MULTI-BANQUES
- TRÉSORERIE
- JUSTIFICATION BANCAIRE
- CATÉGORISATION PAR SECTEUR
- EXPORT COMPTABLE
- APPLICATION DIRIGEANT **A VENIR**

« L'agrégation des comptes, c'est vraiment top. Ça permet de bien voir rapidement sur quel compte on a des sous, sans aller me connecter sur toutes mes interfaces. »

Christine – Assistante Admin · PME de 35 employés

5h économisées par semaine

MODULE ACHATS

Gagnez du temps en centralisant les factures fournisseurs

Paiement sécurisé

IBAN Fournisseur
1234 1234 1234 1234 IBAN

Compte à débiter
CA Languedoc
Compte principal

Destinataire
IBAN Fournisseur
2345 6789 0456 7891 IBAN vérifié

Montant du virement
711,00€

Payer 549€ Annuler

- CENTRALISATION DES FACTURES
- CONNECTEUR OUTILS D'ACHATS
- APPLICATION COLLABORATEUR
- COLLECTE & NUMÉRISATION
- CONTRÔLE & SÉCURITÉ
- PAIEMENT

« Avec Kolecto, je gagne tous les jours plus de temps ! J'ai pu connecter tous mes comptes fournisseurs et Kolecto se synchronise tout seul. Je n'ai plus besoin de faire le tour de mes comptes pour récupérer mes factures tous les mois. »

Renaud - Dirigeant · TPE de 10 employés

100% de factures payées à échéance

Packages tailored to each company

Preferential pricing for Crédit Agricole customers

A freelancer and a SME manager do not have the same needs. That's why Kolecto offers specific packages for each business segment, with an Essential module included as standard and two additional modules.

Creator



The first 12 months of starting a business

A free solution to help business creators grow their business.

~~€9~~ €0

/month excluding VAT*

Self-employed



VAT exempt

A solution for self-employed individuals exempt from VAT.

From
~~€9~~ €0

/month excluding tax**

Independent & artisan



1 to 3 employees

A solution for freelancers, tradespeople, and professionals.

From
~~€9~~ €0

/month excluding tax***

TPE



4 to 9 employees

A solution tailored to the needs of very small businesses and retailers.

From
€29

/month excluding VAT*

SMEs



10 or more employees

A complete solution designed for SMEs.

From
€79

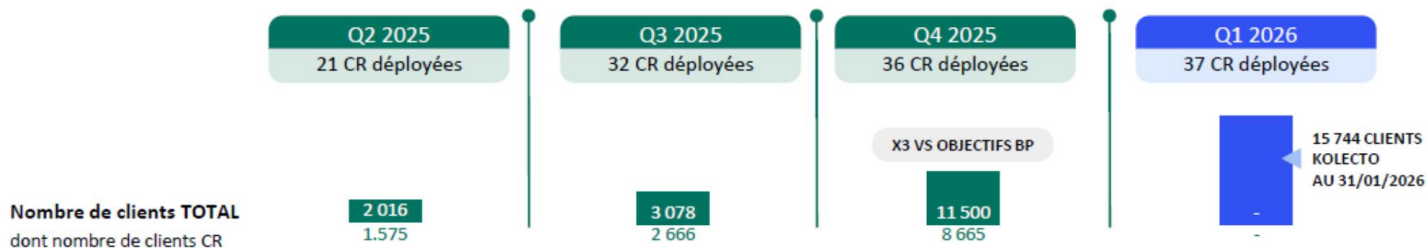
/month excluding VAT*

*The Essential module is free (excluding VAT) for the first twelve months after the company's creation. The creation date is the date of registration with the commercial court or the start of activity indicated on the SIRENE notice. For new farmers, the takeover date corresponds to the date mentioned on the business transfer agreement.

**The Essential module is €0/month excluding VAT for any subscription made before 30/06/2026 by a customer declaring and justifying that they operate under the micro-enterprise scheme benefiting from VAT exemption in accordance with article 293 B of the General Tax Code.

***The Essential module is free (excluding VAT) for 4 months from the date of subscription, then €9/month (excluding VAT), for any monthly subscription by a business customer of a sponsoring Regional Bank, until June 30, 2026. It can be enhanced with additional modules starting at €10/month (excluding VAT) each. A 10% discount applies to any annual subscription. For more information on sponsoring Regional Banks, please visit <https://support.kolecto.fr/fr/articles/396094-liste-des-caisses-regionales-sponsors>

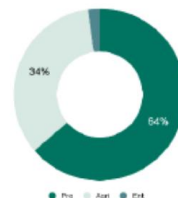
RÉSULTATS DÉPLOIEMENT KOLECTO DANS LES CR



RÉPARTITION DES CLIENTS PAR ORIGINE



RÉPARTITION DES CLIENTS PAYANTS/MARCHÉ



PANIER MOYEN ANNUEL



03

KOLECTO SOFTWARE DEMONSTRATION

Kolecto, a management solution affiliated with the Crédit Agricole Group

Kolecto Demonstration



Discover Kolecto for yourself!

THANK YOU !