



## CA Auto Bank selects MiTrust to enable Instant Lending

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The story began in 2024 during the 100% Compliance Valley contest, organized by Crédit Agricole S.A., where **CA Auto Bank France and MiTrust** joined forces and won the competition with a clear ambition: simplify and accelerate automotive credit origination while maintaining the highest standards of compliance and risk control.

MiTrust is a European regulated trusted intermediary that enables users to securely share authentic personal data required by digital services, directly from reliable sources such as banks, public administrations and telecom operators, always under the user's control. The company is registered with the ACPR as an Account Information Service Provider (AISP) and has been approved by Arcep as a Data Intermediation Service Provider (DISP) recognised in the EU.

The project falls within the framework of **Digital Factory**, CA Auto Bank's **dedicated Open Innovation platform**. It represents a valuable opportunity for engagement and in-depth exploration with numerous innovative startups, allowing CA Auto Bank to scout the best technological expertise to address evolving market needs.

CA Auto Bank France faced a very concrete operational challenge, particularly for electric vehicle financing such as Tesla. Credit applications required multiple mandatory documents and dozens of data points to be manually checked. As volumes increased, teams struggled to absorb the flow, resulting in long decision times and a customer experience no longer aligned with market expectations.

MiTrust was already a trusted partner within the Crédit Agricole Group, having significantly contributed to the digitalization of credit origination at Crédit Agricole Personal Finance & Mobility, notably through its **Open Admin solution**, which enables users to securely share verified data directly from trusted administrative sources.

By extending this approach to CA Auto Bank France, the joint project convinced the Compliance Valley jury with strong commitments: automated file validation, the ability to process higher volumes, a drastically reduced time-to-yes, and full risk control based on authentic, source-verified data. One year later, the award-winning project has been successfully delivered and has fully met its initial promises.

Within CA Auto Bank's credit journey, Open Admin was introduced as an optional alternative to the manual filing of tax return documents. The adoption was immediate: **70% of users chose MiTrust**, even though it was not mandatory, to share their tax data. This choice enabled greater automation, faster credit decisions and stronger risk control.

*"MiTrust optimizes our customers onboarding by enabling instant, secure sharing of verified personal data directly from the government tax authority. By eliminating manual document uploads, we significantly reduce friction, risk of fraud and boost conversion rates for our full digital credit paths. This integration ensures 100% data integrity and native compliance, reinforcing our commitment to a "digital-first" banking*

*experience. Ultimately, Mitrust empowers CA Auto Bank to deliver faster credit decisions while maintaining the highest security standards.” says **Amaury Giot, Directeur Crédit Adjoint at CA Auto Bank France.** **Jean-Gaston de Lassus, Managing Director at MiTrust,** states that “this impressive adoption rate of our solution demonstrates the advanced approach of CA Auto Bank in managing online credits onboarding and highlights MiTrust’s know-how to enable native compliance, automation and user friendliness.”*

This collaboration fully supports the “Transformation” pillar of Crédit Agricole Group’s MTP “ACT 2028”: accelerating time-to-market, leveraging data and AI as drivers of efficiency and growth, and building shared industrial platforms—starting with Group-wide KYC—while maintaining a high level of risk and compliance standards.

**CA Auto Bank S.p.A.**

*CA Auto Bank is a universal bank, wholly owned by Crédit Agricole Personal Finance & Mobility, which operates as an independent and multi-brand player in vehicle financing and leasing and in the mobility sector. CA Auto Bank provides a complete range of credit and rental solutions and insurance services. Loan, lease and rental and mobility financing products provided by CA Auto Bank are specifically designed for the sale networks, for private customers and corporate fleets. CA Auto Bank has a presence in 19 European countries (Austria, Belgium, Czech Republic, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Norway, Netherlands, Poland, Portugal, Spain, Sweden, Switzerland and the United Kingdom) and in Morocco, directly or through branches, with a total of over 2,600 employees. For more information:*

*[www.ca-autobank.com](http://www.ca-autobank.com)*