



CUSTOMER CASE STUDY

INDUSTRY

Banking

GEOGRAPHY

EMEA

CHALLENGE

The Covid-19 pandemic threatened to have a devastating impact on the French economy. How could Bpifrance help French enterprises weather the storm and set up an ambitious state-guaranteed loan scheme worth up to EUR 300 billion in just three months?

SOLUTION

Axway Managed Cloud Services for MFT

RESULTS

- Enables ultra-fast setup of complex information flows
- Provides guaranteed high availability on a secure managed platform
- Offers practically unlimited scalability on the Axway cloud
- Simplifies management and puts the business in control

Bpifrance chooses Axway Managed Cloud Services

Enabling rapid setup of state-guaranteed loans during Covid-19

Bpifrance is the French public investment bank, responsible for supporting entrepreneurs and keeping the French economy innovative and competitive. The organization finances sustainable and responsible growth and supports research and development initiatives.

In response to Covid-19, the French government knew it needed to react fast to safeguard jobs and shore up the economy against the financial impact of the coming lockdowns. The government instituted the Prêt garanti par l'Etat (PGE), a state-backed loan for enterprises, and earmarked a fund of up to EUR 300 billion for emergency interest-free loans of up to three months' revenue.

As the public investment bank, Bpifrance would be in charge of administering the PGE scheme, which required it to put in place more than 700 secure file transfer connections with French banks and absorb a 300 percent increase in data volumes within just three months. Unless the organization could rise to the challenge, the French economy was at risk of mass unemployment.

Moving to a cloud-first approach

Bpifrance had been using Axway technologies for more than ten years in its Financial Exchange Platform (FEX). As part of a broader strategic move to adopt agile enterprise practices and a cloud-first philosophy, the organization decided to replace FEX with Axway Managed Cloud Services for MFT.

Bruno Chevalier, Enterprise Architect at Bpifrance, explains: “We wanted to focus on helping the French economy rather than administering IT platforms. We knew that Axway Managed Cloud Services for MFT would give us everything we needed in functional terms, and deploying it on the Axway cloud would give us the flexibility, scalability, reliability and short time-to-market we targeted – with all technical administration handled by expert Axway staff.”

To meet the deadline, Bpifrance set up the connections initially on an on-premises deployment of Managed File Transfer, and then began migrating them to Axway Managed Cloud Services for MFT. In addition to its connections with the Banque de France (the French national bank) and hundreds of other banks, Bpifrance has connections with micro-credit providers, with market data providers such as Reuters and Bloomberg, and with Docaposte for printing and sending physical mail to all clients. In addition, customers can check their account statements at any time via the EBICS Server which will soon be integrated into the Axway solution.

“We use Axway Managed Cloud Services for MFT to handle around 3,000 consolidated payment files per day,” says Chevalier. “The Axway solution meets our needs around the key qualities of simplicity, availability, security and scalability for these mission-critical processes.”

Staying agile to meet new challenges

Bpifrance uses Scaled Agile Framework (SAFE) practices in software development to achieve a high degree of agility in meeting emerging business needs. The Axway solution provides APIs that Bpifrance’s developers will use to set up new file transfers as soon as they have a minimum viable product, which means that the organization will be able to set up new connections in a matter of weeks versus months previously. Axway consultants help the organization to implement these APIs according to best practices.

“The ability for agile teams to set up and manage their own flows is a real game-changer,” says Chevalier. “Teams no longer need to make a request and wait for an IT person to work on it. And they can also now monitor and manage the ongoing service themselves, eliminating the need for an intermediary to flag up issues.”

He adds, “The Axway cloud gives us the assurance of 99.9 percent availability, and the proven ability to scale up by a factor of three without any issues. Equally, moving to the cloud eliminates the need to manage local infrastructure, enabling us to focus on managing the flows of business information.”

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Bruno Chevalier, Enterprise Architect,
Bpifrance

Supporting the French economy through challenging times

Working with Axway consultants, Bpifrance set up the PGE scheme rapidly and efficiently on a stable and secure cloud platform. French enterprises received more than EUR 200 billion in interest-free loans backed by the state. “The PGE scheme clearly had a very positive impact,” says Chevalier. “During the crisis, the French economy shrunk by 7 percent but we maintained employment levels and we predict growth of more than 6 percent this year.”

Bpifrance’s move to the cloud with Axway will give the organization more agility to deal with any future challenges at high speed. “We continue to work closely with Axway and we value their consultants’ professionalism and attention to our needs,” concludes Chevalier. “With a stable, secure and above all flexible cloud platform from Axway for exchanging files with partners and clients, we are confident that we can meet whatever the future has in store.”

Bpifrance enabled French enterprises to access more than EUR 200 billion in unsecured “PGE” loans to help them keep trading during the global Covid-19 pandemic. As a result, the French economy was able to recover rapidly, safeguarding jobs and past investments.

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