

Massy, June 11, 2026

## To mark its 75th anniversary, Sofinco unveils its “Infinitely Customer” strategic plan and a new visual identity to become the leading provider of everyday financing and projects for the French

**With its “Infinitely Customer” 2028 strategic plan and new visual identity, Sofinco is opening a new chapter in its history: a brand that is more useful, more technological, and closer to everyday uses, with the ambition of establishing itself as a benchmark player in everyday consumption.**

### An evolution true to what has defined the brand for 75 years: giving its customers a head start

20 million French people have already used Sofinco at some point in their lives—nearly one in three. Building on this unique footprint, the Crédit Agricole Personal Finance & Mobility brand is embarking on a new phase of its transformation. On the occasion of its 75th anniversary, Sofinco is unveiling its 2028 strategic plan, “Infinitely Customer,” with a clear ambition: to become the French leader in everyday financing and personal projects.

In a context where consumer expectations are evolving rapidly, credit can no longer be just a financial product. It must become a simple, seamless, personalized, and useful everyday experience. It is on this conviction that Sofinco is building its trajectory: combining technological strength, quality relationships, and a deep understanding of the real uses of the French population.

### A transformation strategy built around one imperative: better serving customers

With “Infinitely Customer,” its strategic plan through 2028, Sofinco places the customer at the heart of all its decisions. The challenge is to evolve from a historical specialist in consumer credit into a broader player in budget management, financing, and services—capable of supporting both life projects and everyday needs.

This strategy is based on three complementary pillars:

- **Being closer to customers**, by making Sofinco an everyday partner capable of helping everyone manage their spending, finance their projects, and gain autonomy;
- **Being more useful to all**, by developing financing and service solutions that address major societal challenges, particularly home energy renovation and aging well at home;
- **Being stronger through technology**, by fully leveraging data and artificial intelligence to streamline customer journeys, personalize support, and offer simpler, faster, and more conversational experiences.

Already underway for several years, this transformation is supported by concrete progress: the deployment of open banking, increased use of artificial intelligence in customer journeys and internal tools, a new mobile application, and a significant reduction in “time to yes,” which has gone from several days to just a few minutes in certain processes.

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## The app, the card, and services: new markers of Sofinco's ambition

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Launched in 2025, the Sofinco app is becoming the core of the customer relationship. It already allows users to track their spending, view multiple accounts through open banking, and better manage their financial situation. Ultimately, it is intended to become an everyday tool combining management, payment, financing, and services in a unified experience.

This usage-driven approach will be reinforced from autumn 2026 with the launch of a new payment card enhanced with services and designed to align with new consumption behaviors. This upcoming offering will help reposition Sofinco beyond credit, into the broader space of everyday consumption, payments, and personalized financial support.

## A new brand identity to support a strategic repositioning

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Sofinco is also unveiling a new brand identity designed to visually express its transformation. New logo, new colors, new typography, and a new visual language: this evolution supports a more assertive, contemporary, and digital positioning.

Designed with the BETC agency, this new brand territory reflects Sofinco's ambition to align with today's expectations of simplicity, fluidity, and innovation. It embodies a deep transformation: from a historical credit brand to a key player in financing, payments, and everyday financial uses.

# Sofinco

To support this launch, Sofinco is also releasing a new film, "The Art of Payment," created entirely using artificial intelligence. The film portrays the brand's history and transformation through a narrative aligned with its new positioning. [Link to the film](#)

*« Consumer credit can no longer be just a financial product. It must become a useful, intuitive, and accessible experience. More broadly, it must support both life projects and everyday needs. This conviction is guiding Sofinco's transformation into a more useful, more technological brand, closer to everyday uses, with the ambition of becoming the leader in financing everyday needs and projects for the French.»* **Franck Oniga, CEO of Sofinco**

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### About Sofinco

In France, Sofinco is the commercial brand of Crédit Agricole Personal Finance & Mobility. For 75 years, it has been offering a wide range of payment and financing solutions, along with related services, across all distribution channels: direct sales, point-of-sale financing, and e-commerce platforms. Sofinco provides flexible, responsible solutions tailored to the needs of its customers and partners (major retail chains, specialized retailers, and institutional clients) to give them a head start in their everyday lives. For more information: [www.sofinco.fr](http://www.sofinco.fr)