

PRESS RELEASE

Allianz Trade

Allianz Trade pay

MARCH 6, 2024
PARIS

Allianz Trade launches Allianz Trade pay, a new range of services fully dedicated to B2B e-commerce activities.

- Allianz Trade pay is a payment solution with a range of services dedicated to B2B e-commerce activities, including a trade credit insurance protection, a fraud module, a digital buyer onboarding solution and instant financing solution through one of our financial institution partners.
- Allianz Trade pay brings simplicity, security, flexibility and competitiveness to the e-commerce ecosystem thanks to comprehensive and easy-to-set-up products.

Supporting the rapidly growing B2B e-commerce space has been an integral part of [Allianz Trade's](#) strategy for several years. After having developed a unique and pioneering [e-commerce credit insurance](#) and formed multiple partnerships with e-commerce players and leading financial institutions, the world's leading trade credit insurer goes one step further. **Allianz Trade today announces the launch of Allianz Trade pay**, a payment solution with a range of services dedicated to B2B e-commerce activities which includes not only an instant financing solution through our partners, but also a digital buyer onboarding solution, an online fraud risk management and mitigation system and trade credit insurance at checkout.

Allianz Trade pay provides simplicity, security, flexibility and competitiveness

With its e-commerce credit insurance, Allianz Trade offers real time coverage against non-payment risks to B2B marketplaces, BNPL¹ providers and e-merchants. Allianz Trade is now gearing up to accelerate and go further in order to support more efficiently the B2B ecosystem and to adapt its offer to the rise of e-commerce trade flows.

As such, Allianz Trade launches Allianz Trade pay, **a wide set of solutions dedicated to all e-commerce players, from credit insurance to instant financing and KYB processes**. Concretely, Allianz Trade pay gathers already existing tools along with brand-new services.

Among the already existing solutions, Allianz Trade pay offers:

- **An e-commerce credit insurance:** this solution powers real-time customer credit online, allowing B2B e-merchants to grant payment terms to their clients while being protected from the risk of non-payment.

¹ Buy Now, Pay Later

- **An instant financing solution for domestic operations:** Allianz Trade's B2B BNPL partners provide the full BNPL value chain up to the payment immediately powered by Allianz Trade API connection. When a buyer purchases online, the e-merchant receives immediate payment for the purchase, while the BNPL provider will chase the payment of the buyer. In case of a buyer's inability to pay, Allianz Trade provides the insurance cover to the BNPL partner.
- **An instant financing solution for multinational operations:** Allianz Trade's multi-country and multi-currency instant financing solution for multinationals works in a similar way as the domestic option, but also involves a financial partner, paying the e-merchant for online transactions in real-time.

On top of this, Allianz Trade pay is also bringing some innovative solutions to the market:

- **A buyer onboarding solution:** this service is a 'company search' module at check-out. It supports e-merchants in their KYB² process by checking the identity of the buyer through open-banking technologies and Allianz Trade's large and deep database, which contains financial, commercial and strategic information on +83 million companies worldwide.
- **An insurance covering fraud risks:** this service provides e-merchants with more security by protecting their business against financial losses caused by identity theft by fraudulent parties impersonating legit companies.
- **A simple plugin for companies using a CMS:** all the solutions described above are easy to set up. To benefit from these, companies using a CMS will simply need to add a plugin to the source code of their B2B e-commerce platform, allowing the solution(s) to be live.

"With Allianz Trade pay, we are now covering the entire B2B e-commerce value chain, from KYB to payment, and addressing the needs of the whole ecosystem, from e-merchants to BNPL players, banks and marketplaces. You are a traditional retailer wanting to grow your business safely? You are a marketplace willing to strengthen its KYB process? You are a payment player willing to add a new deferred payment option? We have a solution. The strength of Allianz Trade pay lays in the provision of complementary services, with frictionless integration to your payment pathway. Allianz Trade pay brings simplicity, security, flexibility and competitiveness to the B2B e-commerce market", states François Burtin, Global Head of e-commerce at Allianz Trade.

"We are very enthusiastic about Allianz Trade pay and convinced that it will help the B2B e-commerce market to grow even faster. Trade patterns are transforming and as the world leader in trade credit insurance, we must lead the shift in our industry. The potential of Allianz Trade pay is infinite, and we aim to go even further. We will continue to always develop more innovative services and functionalities, such as live and consolidated views, dedicated and dynamic dashboards and automated alerts for instance. B2B e-commerce is rising constantly, and we will be there to facilitate this major transition in the way companies are dealing with trade", ends Anil Berry, Member of the Board of Management in charge of Commercial Underwriting, Distribution, E-Commerce and Marketing.

² Know Your Buyer

Media contact

Name

Phone

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About Allianz Trade

Allianz Trade is the global leader in trade credit insurance and a recognized specialist in the areas of surety, collections, structured trade credit and political risk. Our proprietary intelligence network analyses daily changes in +83 million corporates solvency. We give companies the confidence to trade by securing their payments. We compensate your company in the event of a bad debt, but more importantly, we help you avoid bad debt in the first place. Whenever we provide trade credit insurance or other finance solutions, our priority is predictive protection. But, when the unexpected arrives, our AA credit rating means we have the resources, backed by Allianz to provide compensation to maintain your business. Headquartered in Paris, Allianz Trade is present in over 50 countries with 5,700 employees. In 2023, our consolidated turnover was € 3.7 billion and insured global business transactions represented € 1,131 billion in exposure. For more information, please visit allianz-trade.com

Cautionary note regarding forward-looking statements

The statements contained herein may include prospects, statements of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties. Actual results, performance or events may differ materially from those expressed or implied in such forward-looking statements. Such deviations may arise due to, without limitation, (I) changes of the general economic conditions and competitive situation, particularly in the Allianz Group's core business and core markets, (II) performance of financial markets (particularly market volatility, liquidity and credit events), (III) frequency and severity of insured loss events, including from natural catastrophes, and the development of loss expenses, (IV) mortality and morbidity levels and trends, (V) persistency levels, (VI) particularly in the banking business, the extent of credit defaults, (VII) interest rate levels, (VIII) currency exchange rates including the euro/US-dollar exchange rate, (IX) changes in laws and regulations, including tax regulations, (X) the impact of acquisitions, including related integration issues, and reorganization measures, and (XI) general competitive factors, in each case on a local, regional, national and/or global basis. Many of these factors may be more likely to occur, or more pronounced, as a result of terrorist activities and their consequences.