

Allianz Trade Online Quick Start Guide

Allianz Trade Online is our customer platform that allows you to easily manage your credit insurance policy with Allianz Trade. This quick start guide was developed to help you become more familiar with the platform and ensure you're getting the most out of the available functionality.

If a topic is not addressed or you need additional assistance, please contact your service team by phone, email or via the Contact Us feature within the platform.

ALLIANZ TRADE ONLINE

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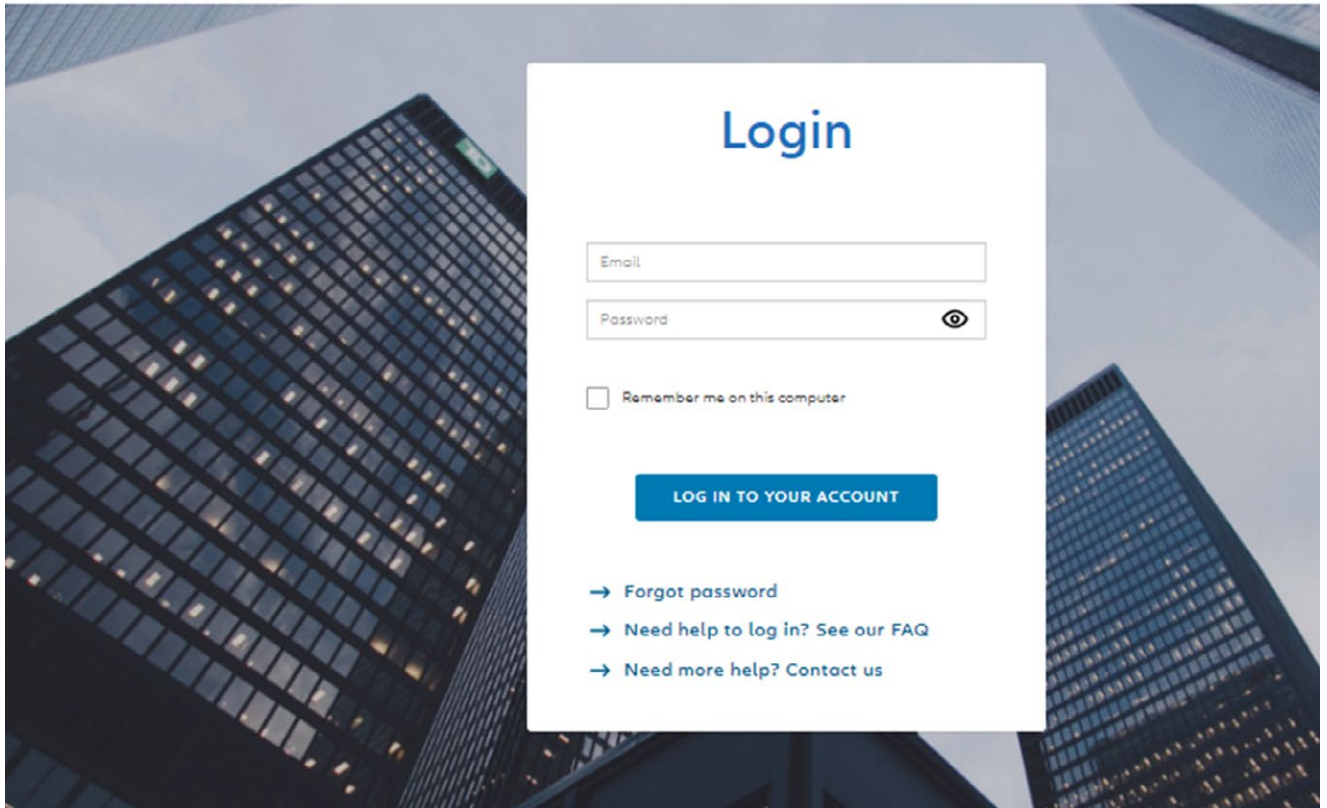
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1 | Getting Started

A. Logging in to the platform for the first time

Did you know that Euler Hermes is now Allianz Trade: the new world leader of trade credit insurance. We predict today, *You lead tomorrow.*



Before you first log in, an email is sent to you with your password.



Enter the website address <https://online.allianz-trade.com>. Chrome & Firefox offer the best experience.



Once you are fully logged in to the platform for the first time, it's a good idea to add Allianz Trade online to your favorites.

Use your individual login (your email address) and password. The "Remember me..." checkbox will save your credentials for the future.

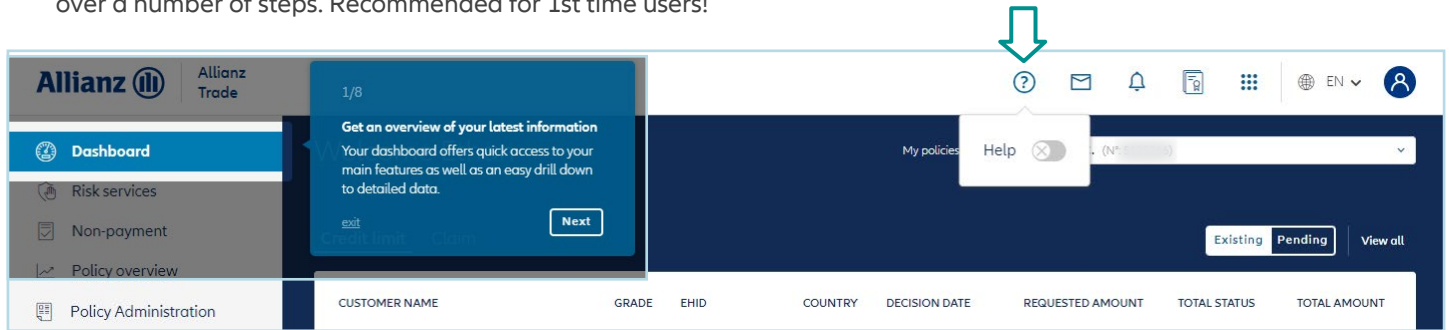
1 | Getting Started

B. Platform overview

i. An introduction with the virtual assistant

Click the “Help” toggle at any point to display the help tour.

The help takes the form of a guide to the application’s functions over a number of steps. Recommended for 1st time users!

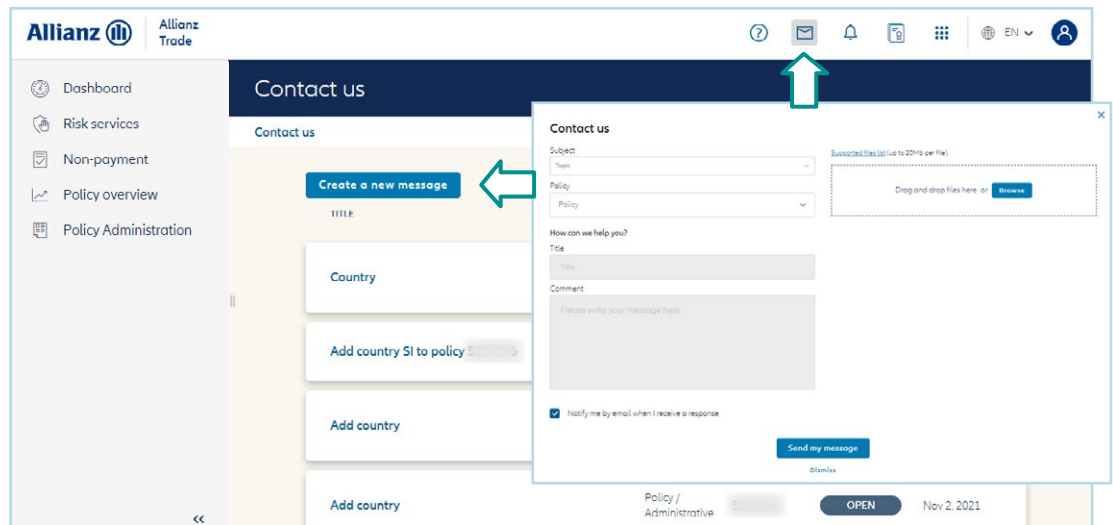


ii. Contact us

Click on the envelope icon to contact your support team for assistance.

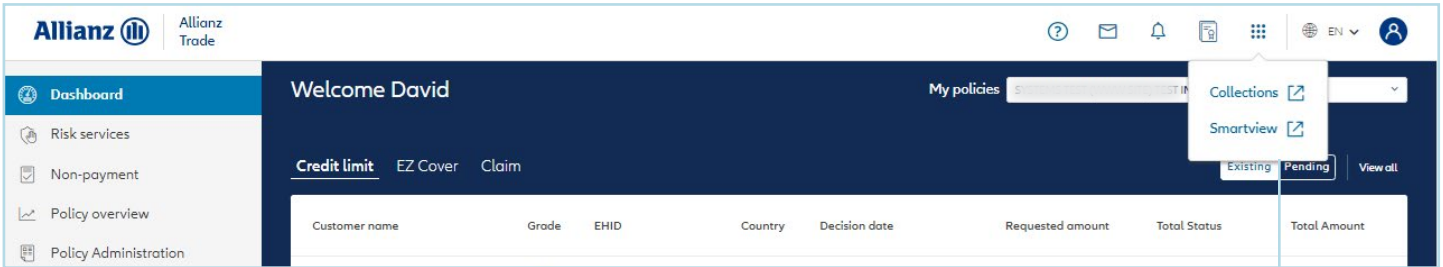
You can choose to be alerted by email when a response is provided.

You can also view your message history and see the status of your various requests.



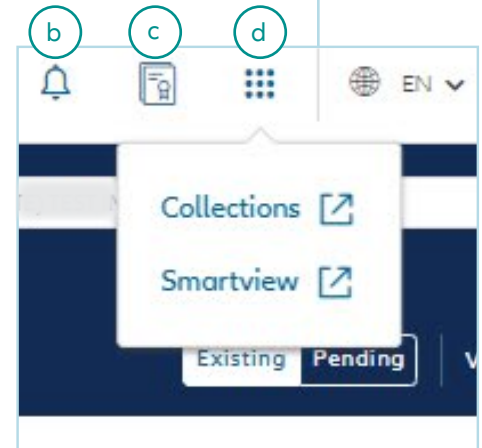
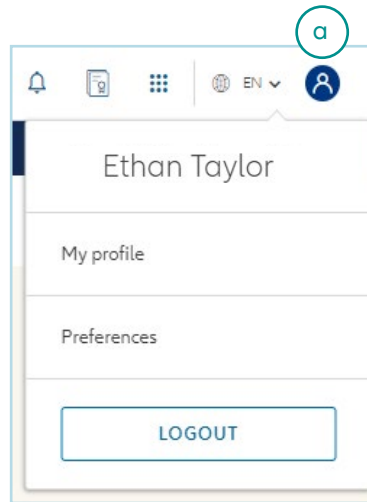
1 | Getting Started

B. Platform overview



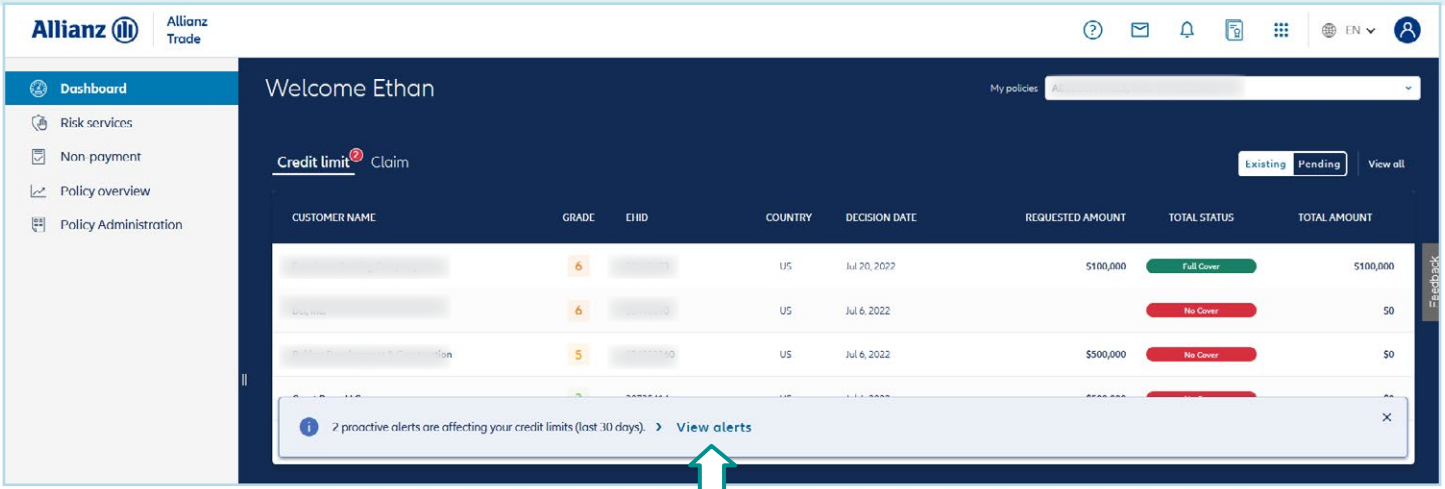
iii. Overview of the menu icons

- a Click on the person icon to view your profile details. In the Preferences section you can **set preferred buyer search criteria** such as country and identifier type.
- b Click on the bell icon to see all the **notifications** sent on the platform.
- c Click on the certificate icon to access your **customer library** where you can access content and resources to help you get the most out of your policy.
- d Click on the dot box icon for SSO (single sign on) access to the **Collections and Smartview** portals. Smartview portal is available if your policy is above \$33,250 in premium.



2 | Risk Services

A. Managing Current credit limits

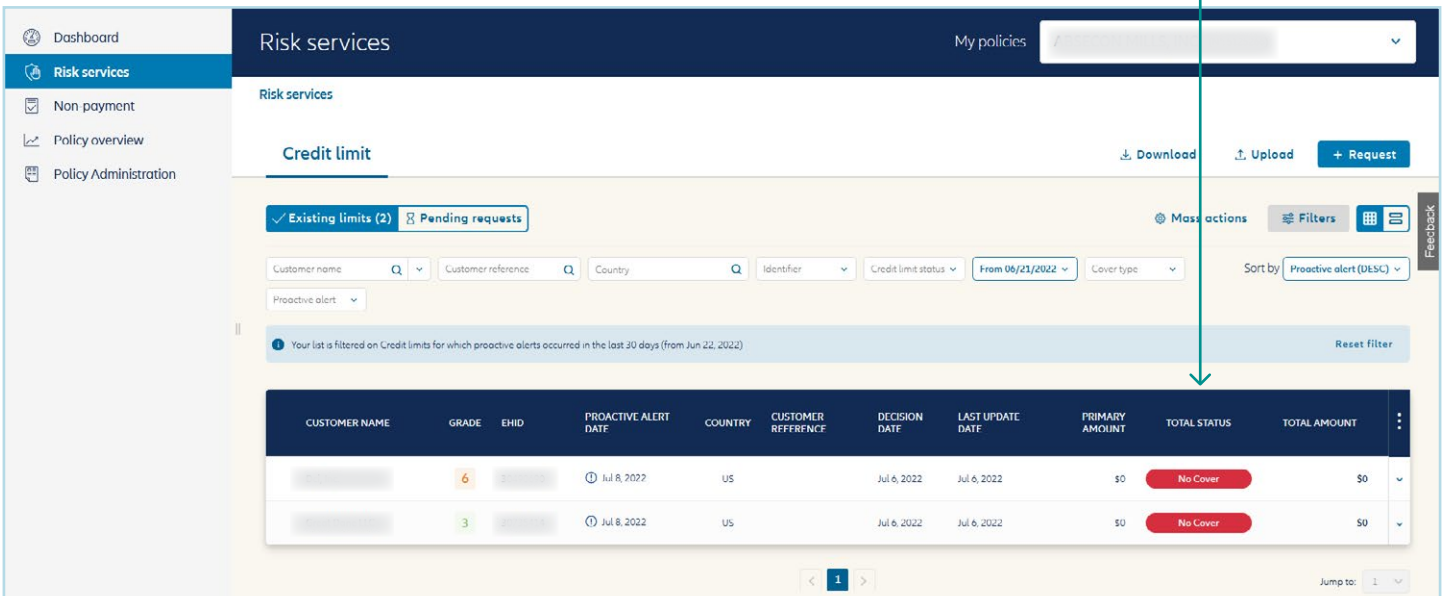


i. Overview of section

Alerts on the dashboard tab notify you that action has been taken on one or more buyers. Just click on view alerts to see one of following:

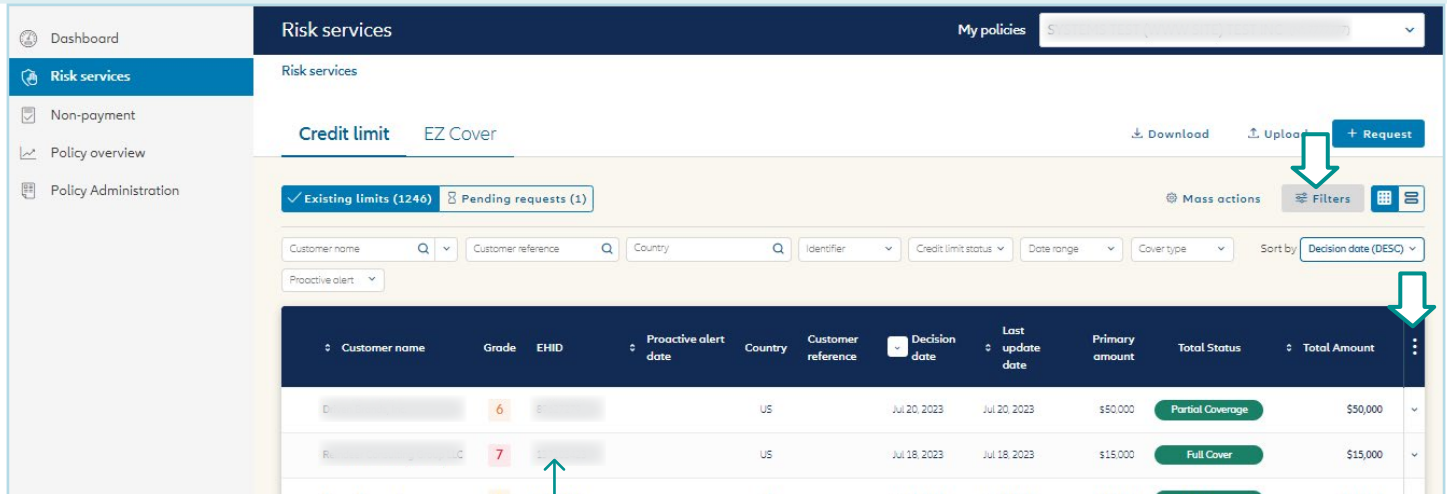
- Grade changes
- Coverage removed
- Coverage reduced

Once you click on view alerts, you will be able to view the action taken on your buyer(s):



2 | Risk Services

A. Managing Current credit limits



Hover over the EHID for an option to click to copy

Viewing your credit limit requests

You can see your current cover and requests being processed (awaiting a response from our underwriters).

If you have multiple types of cover, they will be displayed in different tabs.

- requests for cover on “named buyer” available in the “Credit Limit” tab

You can see your current cover and requests being processed displayed as either a table or a list.

Displaying the credit limit overview

You can see your buyers’ Allianz Trade grades, for an instant assessment of their financial strength

Click anywhere on the buyer row for quick access to an initial level of information about your credit limits. Clicking on the row for a given buyer takes you to that buyer’s page.

Sorting and filtering current credit limits

There are a number of search filters to help you find your credit limit requests more quickly:

- Customer name/EH ID
- Customer reference
- Country
- Identifier
- Credit Limit status
- Date range
- Cover type (CAP or CAP+)
- Proactive alert

You can also click any column with an arrow next to it to quickly sort the coverage list. Clicking on the three dots on the right also allows you to add, hide or re-order columns.

2 | Risk Services

A. Managing Current credit limits

Displaying buyer data

You can display the main information about your buyer by clicking on "More information", including:

- the business registration (e.g. DUNS) number
- the company's status

Viewing credit limit details

Displaying credit limit details:

- the amount;
- request, response and amendment dates.

When cover is declined (refusal), the reason will be given.

The "Request history" section provides you with information about the history of your credit limit requests, as a table or graph.

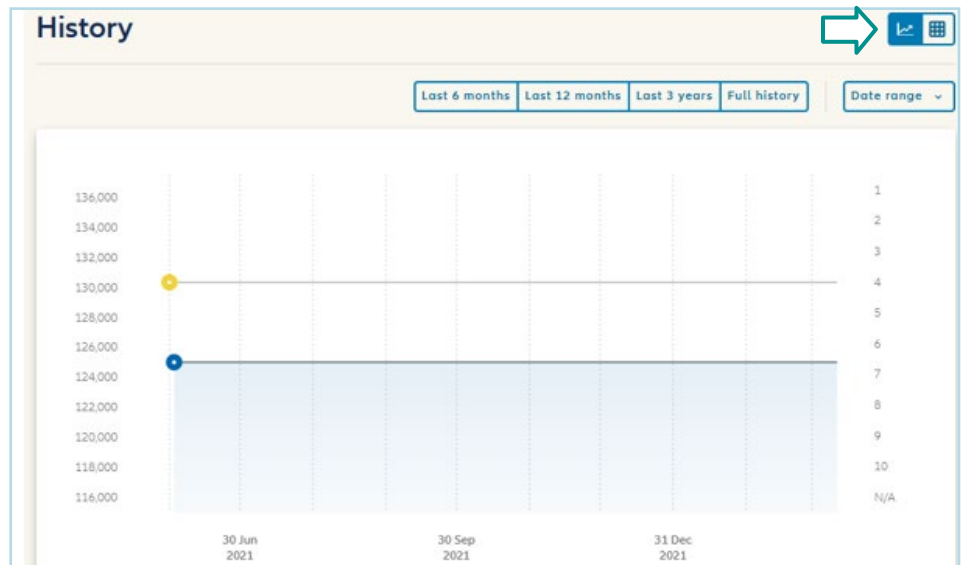
Displaying buyer grade history

In graph view, you can view the buyer grade history and the credit limit history.

Filtering credit limit decisions

In table view, a drop down menu allows you to filter which types of decisions to view.

Your request		Our decision	
Total requested	\$50,000 (USD)	Total accepted	\$50,000 (USD)
Request confirmation ID	1195524794	Decision	✔ Agreed
Request date	Feb 28, 2022	Decision date	Feb 28, 2022
		Last update date	Feb 28, 2022
Requested amount	\$50,000 (USD)	Decision amount	\$50,000 (USD)
		Permitted Limits Notification	Download



Requests		Decisions			
Date	Amount	Date	Decision	Primary amount	Temporary amount
00/06/2023	\$2,000	00/09/2023	Agreed	\$2,000	-
00/01/2023	\$1,002	00/09/2023	Agreed	\$1,002	-
07/14/2023	\$1,000	07/14/2023	Agreed	\$1,000	-

Decisions

Agreed

Maintain

Canceled by policy holder

[Reset](#) [Apply](#)

2 | Risk Services

A. Managing Current credit limits

Sorting and filtering requests

Click in "Pending" to see the list of all current requests that Allianz Trade is processing. The current status of the request is shown (4 stages).

A filter can be used to display requests based on the stage they have reached.

Credit limit can be sorted by:

- decision date;
- update date;
- the amount.

CUSTOMER NAME	EHD	COUNTRY	CUSTOMER REFERENCE	COMMENT	REQUEST DATE	STATUS	REQUESTED AMOUNT
Erin's company		US			Feb 11, 2022	Requested	\$40,000
JE...		US			Jan 26, 2022	Requested	\$50,000
A...		US			Jan 26, 2022	Requested	\$1,200,000

Displaying detailed information

Selecting a request in progress offers options to delete or amend it.

2 | Risk Services

A. Managing current credit limits

Credit limit [Download] [Upload] [+ Request]

Existing limits (24) Pending requests

CUSTOMER NAME	GRADE	EHID	COUNTRY	CUSTOMER REFERENCE	DECISION DATE	LAST UPDATE DATE	PRIMARY AMOUNT	TOTAL STATUS	TOTAL AMOUNT
[Redacted]	6	[Redacted]	US	[Redacted]	Jan 6, 2022	Jan 6, 2022	\$150,000	Full Cover	\$150,000
[Redacted]	7	[Redacted]	US	[Redacted]	Jul 10, 2020	Jul 10, 2020	\$11,000	Partial Coverage	\$11,000

To access your coverage list in an Excel file, click on "download" then "start download request." In many cases the report will automatically generate. If you have a large volume of limits, you can opt to be notified by email when the report download has completed. Once you click "Yes, download" you will be prompted to navigate to your download list where you can access in .xlsx or .csv format. You also have access to previously requested reports.

Please confirm your download request

Your file will contain the list matching your active filters and policy context

I want to be notified by email.

[Yes, download](#) [No, dismiss](#)

Download confirmed

Your download request has been taken into account. It might take a few moments to be completed.

[Ok, close](#)

[Go to Download list](#)

File exchange / Mass action

File exchange / Mass action

Download Upload Mass action

In this list you will find your recent download requests. Please note that after 30 days your files will no longer be available.

All (1) Completed (1) Ongoing Failed

Id	Download Date	File Name	Service	Expiration Date	Status
20230720564631	07/20/2023 2:27 PM	20230720564631-credit-limit	Credit limit	08/19/2023	.xlsx format .csv format

For help with the mass upload function, you can find a detailed help guide in the customer library within the platform.

2 | Risk Services

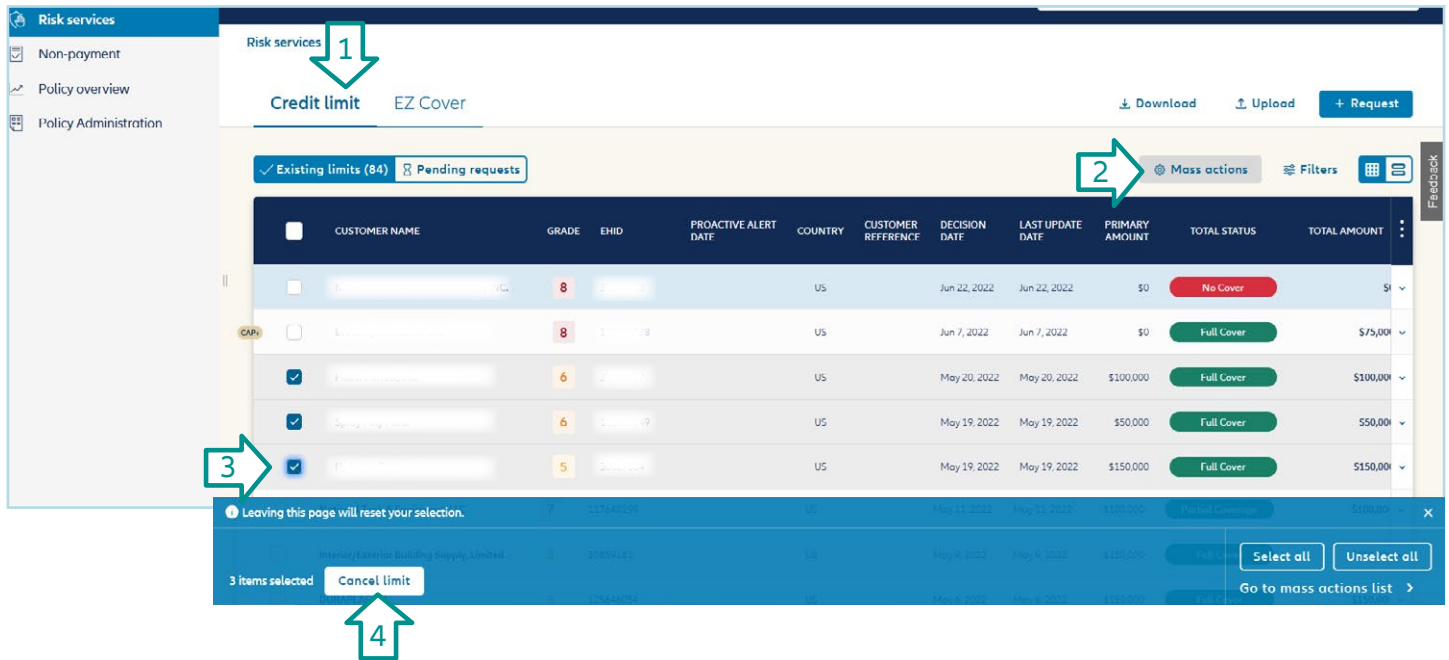
A. Managing current credit limits

ii. Mass action for all types of cover

This feature allows the ability to mass cancel named coverage and mass cancel, mass renew and mass do not renew EZ Cover within the portal

CREDIT LIMITS MASS CANCEL:

1. Select the Credit Limit tab.
2. Select the mass action feature and this will populate the selection boxes to left of the buyers.
3. By selecting the buyers you would like to cancel, a check mark will populate in selection boxes.
4. Once you have selected all the buyers that you would like to cancel, click on the cancel limit button within the blue bar at the bottom of your screen.



2 | Risk Services

A. Managing Current credit limits

EZ COVER TAB:

Three functions for EZ Cover mass actions:

- Cancel EZ Cover
- Renew EZ Cover
- Do not Renew EZ Cover


Once you select the buyers you will see the options populate with in the blue bar at the bottom of the screen. Choose your mass action by clicking the action you want performed.

The screenshot displays a table of policies with the following columns: Policy ID, Buyer Name, Policy Number, Country, Renewal Date, Status, and Amount. Three policies are selected, indicated by checkmarks in the first column. A blue bar at the bottom of the table contains a warning message: "Leaving this page will reset your selection." and buttons for "Select all" and "Unselect all". Below the table, a blue bar shows "3 items selected" and three mass action buttons: "Cancel EZ Cover", "Renew EZ Cover", and "Do not renew EZ Cover". A "Go to mass actions list" link is also present.

Policy ID	Buyer Name	Policy Number	Country	Renewal Date	Status	Amount
[Redacted]	[Redacted]	4	US	Jan 28, 2022	Cover	\$40,000
[Redacted]	[Redacted]	9	US	Dec 14, 2021	Will renew	No Cover
[Redacted]	[Redacted]	5	US	Dec 14, 2021	Will renew	Cover
[Redacted]	[Redacted]	7	US	Dec 14, 2021	Will renew	Cover
[Redacted]	[Redacted]	5	US	Dec 14, 2021	Will renew	Cover
[Redacted]	[Redacted]	6	CA	Dec 14, 2021	Cover	\$20,000
[Redacted]	[Redacted]	5	US	Dec 14, 2021	Cover	\$20,000
[Redacted]	[Redacted]	4	US	Dec 14, 2021	Will renew	Cover
[Redacted]	[Redacted]	6	US	Dec 14, 2021	Will renew	Cover
[Redacted]	[Redacted]	6	US	Dec 14, 2021	Cover	\$20,000
[Redacted]	[Redacted]	6	US	Dec 14, 2021	Cover	\$20,000
[Redacted]	[Redacted]	6	US	Dec 14, 2021	Cover	\$20,000

2 | Risk Services

B. Requesting New Credit Limits

 You can set preferred buyer search criteria such as country and identifier type by clicking the person icon at the top of the screen and choosing Preferences.

Identifying your buyer in the search function

- you can enter your buyer’s address and opt to extend the search geographically if the buyer is not found;
- you can search using a company identifier such as a DUNS number;
- you can fine-tune the results to list only active businesses.

Refining your results and selecting your buyer

Click the arrow to the right of the buyer name to display more information. Trading names will show under the buyer’s legal name.

You can display all the secondary establishments connected to the business. It is not possible to submit limit requests on such establishments. The main office will automatically be suggested when the request is made.

Buyer not found

If you cannot find your buyer, you can:

- try a different search;
- create the business yourself, by clicking on “Add customer”.

2 | Risk Services

B. Requesting New Credit Limits

Setting the request amount

Choose the policy on which you want the credit limit request to be made.

Enter the desired amount.

You can add a buyer reference (25 characters maximum).

A number of additional criteria can be used to fine-tune the request (see next screen).

Fine-tuning your request (optional)

Select a date on which you wish cover to expire.

Request a temporary increase on the limit for a given period.


Enter any other information of use to the underwriters in making their decision (expect a slightly longer response time in these cases).

If you need to attach a document to a new request, write a note in the additional information box. After submitting, you will see a screen showing the pending limit request with the ability to add a document.

i Information
Entering a credit period or a comment will cause your request to be referred to an underwriter, which may delay our decision.

2 | Risk Services

C. Managing EZ Cover Limits

 For information on how to process mass EZ Cover changes, see page 11.

i. Requesting an EZ Cover limit

To refresh the grade or Cancel the EZ Cover Limit you will need to click on the buyer name to open that current limit. Once in the buyer’s details you will see 2 options, New Request or Cancel. Click on the necessary item to proceed.

ii. Refresh grade

To refresh the grade or Cancel the EZ Cover Limit you will need to click on the buyer name to open that current limit. Once in the buyer’s details you will see 2 options, New Request or Cancel. Click on the necessary item to proceed.

You will see the following screen where you can update the reference number if needed or just click “Yes, Confirm” to proceed.

You will receive the following box where you will click “Yes, cancel” or “No, maintain”.

2 | Risk Services

D. Managing CAP Limits

Where to find CAP

Customers with CAP/CAP+ have the option to request cover on the buyer directly from the screen showing their underlying limit.

You can request CAP on a buyer that was partially approved, or request CAP+ on a buyer that was declined.

GRADE 7
Since May 1, 2023

DELUXE HOME USA LLC
Euler Hermes ID: [REDACTED] DUN: [REDACTED] Houston, UNITED STATES AA1 More details

For E [REDACTED] (Policy N°: 5) Add a customer reference

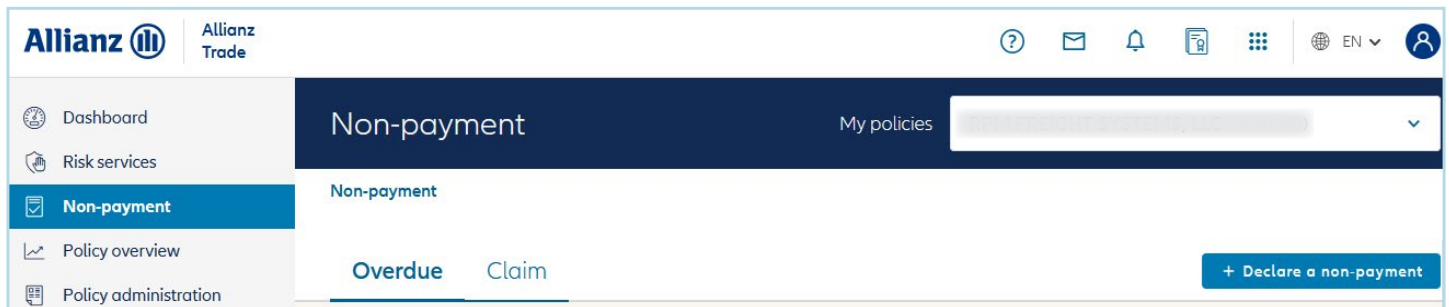
Credit limit status	Requested amount	Decision date	Credit limit amount
Partial Coverage Decision: Restrictive answer	\$50,000 (USD)	Sep 15, 2023	\$25,000 (USD)

Request CAP limit New Request Reduce Cancel Report a non payment

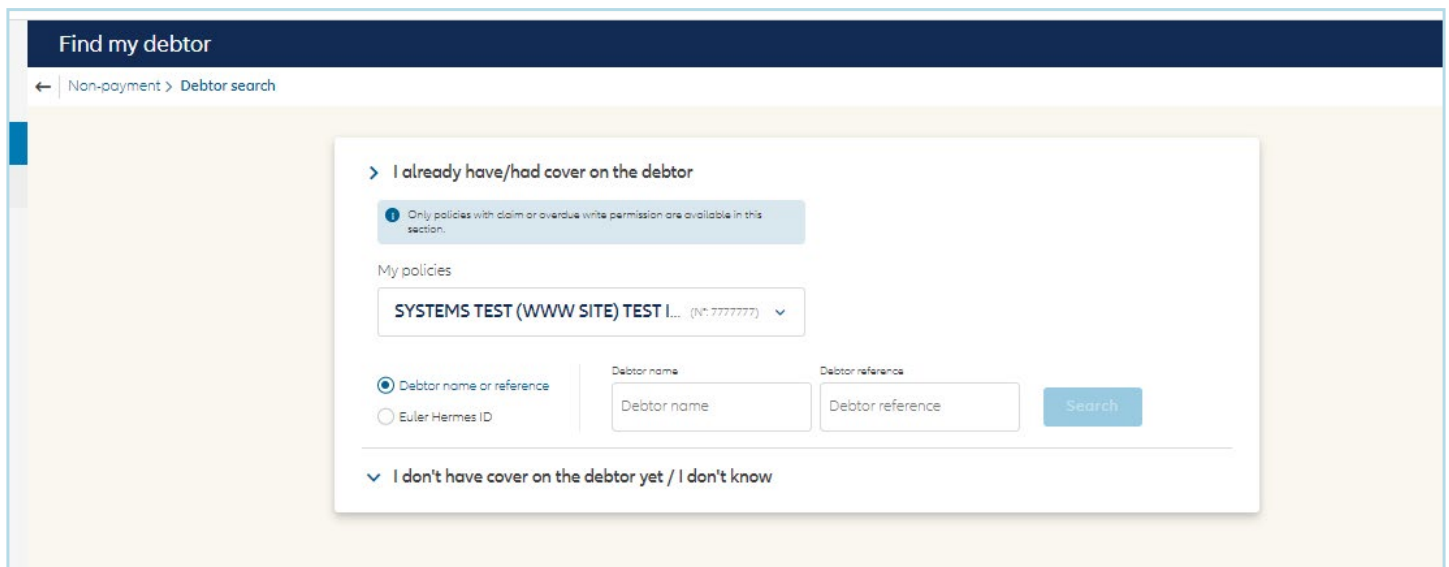
Your request		Our decision	
Total requested	\$50,000 (USD)	Total accepted	\$25,000 (USD)
		Decision	Restrictive answer
		Reason	We could only obtain limited credit information on this Buyer . Unfortunately, without this information we are unable to approve your Credit limit request.
Requested by	Nadja Berger		
Request confirmation ID	I225096760		
Request date	Sep 14, 2023	Decision date	Sep 15, 2023

3 | Overdue Reporting

Overdue reporting is located in the Non-payment section.



Choose the Overdue tab and select Declare a non-payment:



3 | Overdue Reporting

Select your search preference and populate the fields selected. Once buyer populates, click on 'choose.'

CUSTOMER NAME	GRADE	EHID	COUNTRY	CUSTOMER REFERENCE	DECISION DATE	LAST UPDATE DATE	
	6		MX		11 Feb 2022	11 Feb 2022	Choose

Select "Report an Overdue"

Report an overdue

You should report an overdue in case of an adverse event (e.g. bounced cheque, failed direct debit, post-dated cheque, etc.) or when a debtor invoice is unpaid within maximum extension period.

[REPORT AN OVERDUE](#)

Populate all required fields:

- oldest invoice date
- oldest invoice due date
- currency information
- reason

In the Comment section you can provide any relevant information relating to the overdue and your efforts to collect.

Click submit

Overdue

Oldest invoice date:

Oldest invoice due date:

Currency:

Overdue amount:

Total due amount:

Reason:

Additional information

Comment

Please provide here any information regarding any measure or action already taken.

Please write your message here

3 | Overdue Reporting

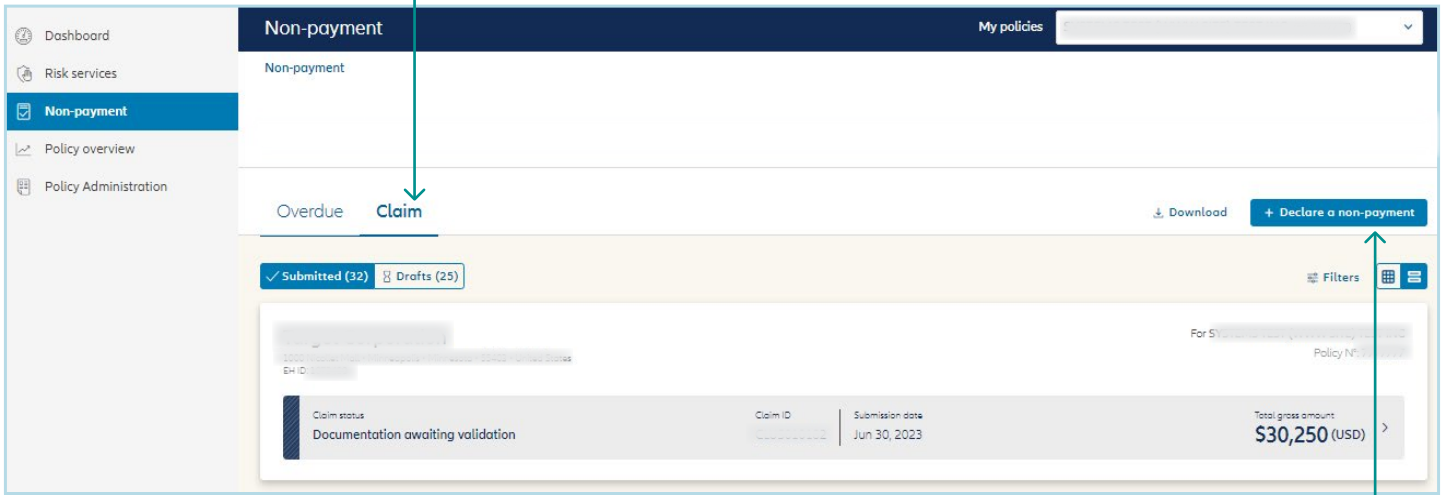
All previously reported overdues are available in the Overdue tab.

When a previously reported overdue is paid, please notify us that payment has been received by clicking on the submission and click "flag as paid."

4 | Claims

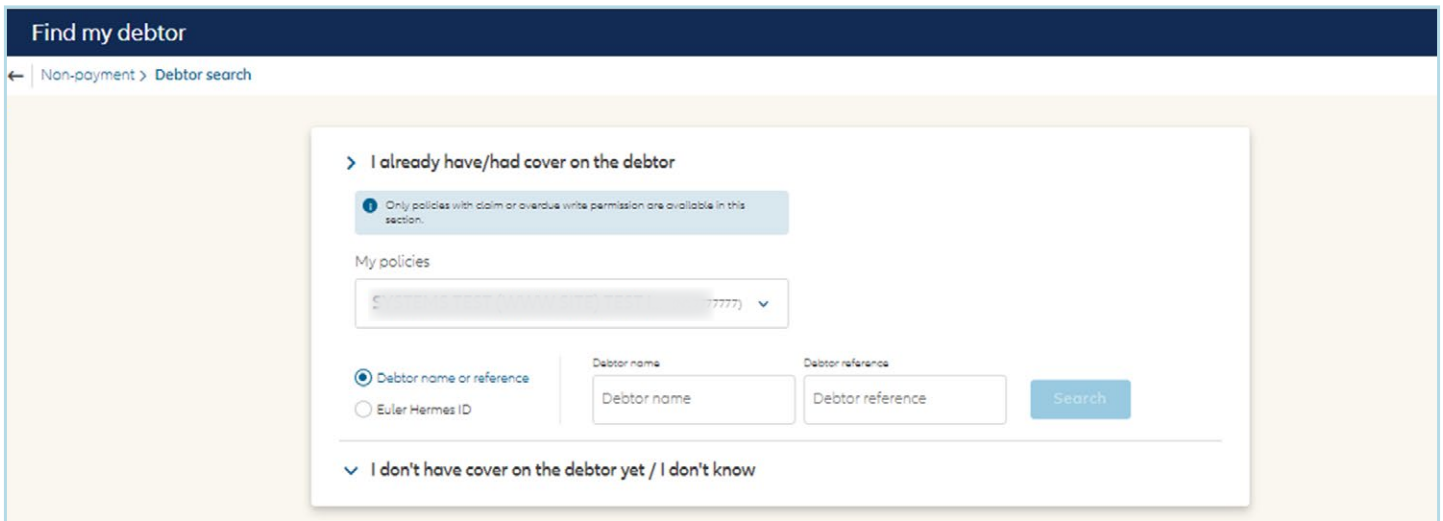
Steps to Submit a Claim/Collection

1. Select the Claim tab to get started.



Click to start a new claim filing.

2. Search by debtor name or Euler Hermes ID and then click “choose”. Search for debtors if you are unsure whether there is coverage or if you have Discretionary Limit coverage.



3. Follow the remaining steps to input all claim details. This will include invoice entry and attaching certain required documents.

4 | Claims

Steps to Submit a Claim/Collection

4. View claim submission information summary.

Once a claim has been submitted you can check the status by clicking on the debtor to see which stage is highlighted.

The screenshot shows the 'Non-payment' dashboard in the Allianz Trade system. The left sidebar contains navigation options: Dashboard, Risk services, Non-payment (selected), Policy overview, and policy administration. The main header area includes the Allianz Trade logo, a search bar for 'My policies', and a dropdown menu. Below the header, there's a 'Non-payment' section with a message: 'Multi-policy selection is currently not available for Claim services. Your selection may be limited to an extension with Claim service.' There are two tabs: 'Overdue' and 'Claim' (selected). A '+ Declare a non-payment' button is visible. Below the tabs, there are two filters: 'Submitted (8)' and 'Drafts (0)'. The main content area displays a list of claims. Two claims are visible, both with a status of 'Documentation awaiting validation' and a total gross amount of '\$10,000 (USD)'. The first claim is for 'Henryford Str 2 - 00785 - Köln - Germany' with claim number CLUS003608 and submission date Feb 16, 2022. The second claim is for '20 RUE JEAN JAURES 92012 - 92000 - PUTERFLORES - France' with claim number CLUS003604 and submission date Feb 14, 2022.

The screenshot shows the 'Claim details' page for 'TARGET CORPORATION'. The left sidebar is the same as in the previous screenshot. The main header area includes the Allianz Trade logo, a breadcrumb trail 'Non-payment > Claim details', and a search bar. Below the header, there's a 'Claim details' section for 'TARGET CORPORATION' with a 'More details' dropdown. The main content area displays a claim summary for 'SYSTEMS TEST (WWW SITE) TEST INC (Policy N° 7777777)'. The claim status is 'Documentation awaiting validation', claim ID is CLUS010182, submission date is Jun 30, 2023, and total gross amount is '\$30,250 (USD)'. Below the summary is a progress bar with four stages: 'Documentation awaiting validation' (highlighted), 'Claim under review', 'Pending loss settlement', and 'Settlement finalized'. A message box states: 'Your claim submission has been received and a claim number assigned. We currently await supporting documentation in order to assign the claim to a member of the claims team. A member of the team will be in touch within 48 hours (if they haven't already) to advise what documents are required.' A 'Withdraw claim' button is at the bottom.

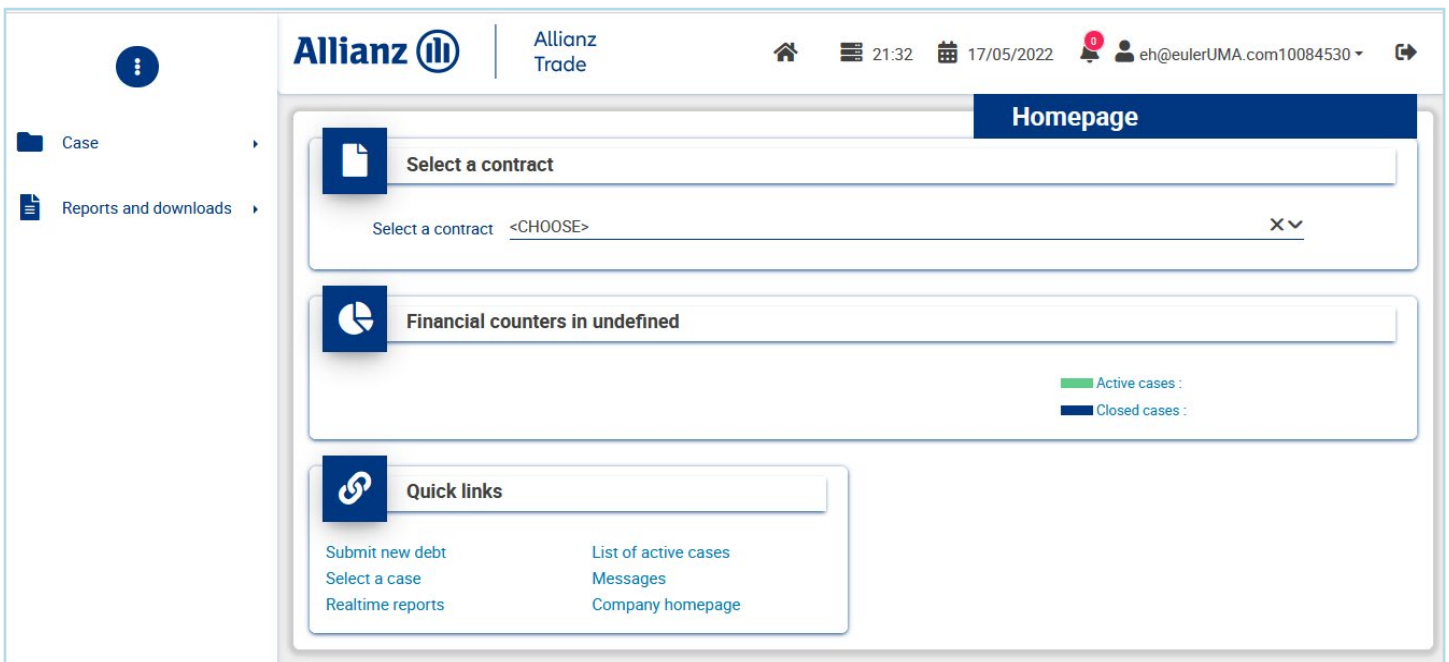
5 | Collections

Single Sign on access

Access to the Collection site via Allianz Trade online is located by clicking on the “dot icon” in the top tool bar.



Select “Collections” and this will bring you to the Collection site to submit your collection information.



6 | Policy Overview

Manage invoices and view policy documents

View all invoices in the “policy overview” section of the customer platform.

Click on Filters to quickly find an invoice.

Click to pay invoices electronically

The screenshot shows the Allianz Trade 'Policy overview' section. On the left is a navigation menu with 'Policy overview' selected. The main area displays an 'Invoicing' section with a search bar and a table of invoices. The table has columns for Invoice number, Type, Invoice date, Invoice Amount, Due date, Invoice payment status, Premium outstanding amount, Policy number, and See details. Below the table is a pagination control showing page 1 of 3. Annotations with arrows point to the 'Go to ebill' button, the 'Download' button, and the 'Filters' button.

Invoice number	Type	Invoice date	Invoice Amount	Due date	Invoice payment status	Premium outstanding amount	Policy number	See details
[Redacted]	Premium	Jul 26 2023	[Redacted]	Aug 10 2023	Open	\$1,535.52	5128718	[Download]
[Redacted]	Premium	May 25 2023	[Redacted]	Jun 9 2023	Cleared	-	5128718	[Download]
[Redacted]	Premium	Apr 4 2023	[Redacted]	Apr 10 2023	Cleared	-	5128718	[Download]
[Redacted]	Premium	Mar 15 2023	[Redacted]	Mar 30 2023	Cleared	-	5128718	[Download]
[Redacted]	Premium	Feb 8 2023	[Redacted]	Feb 23 2023	Cleared	-	5128718	[Download]
[Redacted]	Premium	Dec 1 2022	[Redacted]	Dec 16 2022	Cleared	-	5128718	[Download]
[Redacted]	Premium	Dec 1 2022	[Redacted]	Dec 16 2022	Cleared	-	5128718	[Download]
[Redacted]	Premium	Sep 20 2022	[Redacted]	Oct 14 2022	Cleared	-	5128718	[Download]
[Redacted]	CLR Fee	Oct 4 2022	[Redacted]	Oct 10 2022	-	-	5128718	[Download] [Details]
[Redacted]	CLR Monitoring Fee	Oct 4 2022	[Redacted]	Oct 10 2022	-	-	5128718	[Download] [Details]

Click download icon to view a copy of the invoice.

7 | Policy Administration

Sales Declaration

Quickly and easily manage your Sales Declaration in the “Policy Administration” tab.

Check the status of your sales declaration quickly and easily within the platform. When it’s time to submit your sales declaration, you will be prompted to enter your total domestic and export sales as well as your total uninsured sales. The system will automatically calculate your total insured sales. Once you verify everything is correct click submit.

The screenshot shows the Allianz Trade Policy Administration interface. On the left is a navigation menu with 'Policy Administration' highlighted. The main content area is titled 'Policy administration' and contains a 'Sales declaration' section. This section has filters for 'All (1)', 'To do (0)', and 'Done (1)'. Below the filters is a table with the following columns: Policy name, Policy number, Frequency, Declaration period, Submission date, and Status. A single row is visible with a 'Done' button in the Status column, which is highlighted by a green arrow. The table also includes pagination controls at the bottom.

Policy name	Policy number	Frequency	Declaration period	Submission date	Status
SY...	7777777	Annually	08/01/2004 - 05/30/2007	-	Done

Once your sales declaration is submitted, you will see the status update to “done”.