Welcome to Euler Hermes

Your Credit Insurance Policy Guide

Welcome to Euler Hermes!

We would like to express our appreciation for allowing us to become your credit insurance partner. We consider it a privilege to include you in our list of clients and are committed to fostering a value-added relationship. To ensure you get the most of your policy with us, we've outlined below key responsibilities that will help make this partnership a success.

Your Policy Details

What are Euler Hermes' responsibilities?

- **Ongoing monitoring of your buyers' financial health**, including alerting you in the event that a change in their status impacts our ability to cover the buyer. An important part of our process for conducting this ongoing analysis is proactive outreach to your buyers to request updated financials – a step which we can often work in partnership with you to be more successful. If a decline in your buyer's financial health results in a reduction or cancellation of coverage, we will provide you advance notice to help you complete shipments – typically 30 days, unless your policy wording indicates otherwise.
- **Indemnification of covered buyers** – In the event of a bad debt loss on one of your covered buyers, you may submit a claim and we will pay it promptly, per the parameters of your policy wording.
- **Provide you with timely and actionable economic intelligence, strategic forecasting, and market-specific analysis** that can help guide your strategic business decisions.

What are your primary responsibilities?

- **Submitting Past Due Reporting (PDR)** on any and all covered Past Due buyers once per month in EOLIS.
- **Completing a Final Sales Report (FSR)** to declare final sales volume at the end of the policy year in EOLIS.
- Ensure a process is in place to provide Euler Hermes with prompt payment.
- In the event of a claim, **clients must submit a claim form** and all accompanying documents by their claim filing deadline.
- **Partner with us to obtain financials** – Euler Hermes will proactively contact all monitored buyers to obtain updated financial statements, one important source of information from which we base our credit limit decisions. Since provision of these statements is optional, these requests can sometimes be ignored. Our clients' partnership in this effort can help improve our mutual success. Consider providing your permission for us to disclose your company's name to your buyers when we contact them for financials, as this makes them statistically more likely to respond. In the event that our attempts to receive financial statements are not answered, Euler Hermes may also reach out to you for help – any assistance you can provide improves our ability to make the best informed credit decision possible.

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EULER HERMES
Our knowledge serving your success

A company of **Allianz**

Policy Placeholder Page

Insert policy documents here and
delete this placeholder page

YOUR POLICY

KEY CONTACTS

POLICY MANAGEMENT

EOLIS USER GUIDE
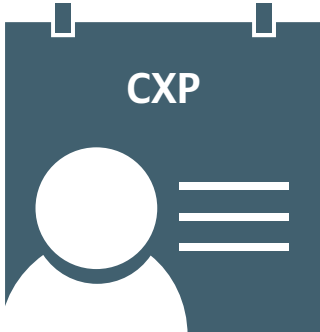
EULER HERMES
Our knowledge serving your success

A company of **Allianz** ⅲ

Your Personalized Team of Euler Hermes Experts

CXP

When to contact?

Contact your CXP for any and all policy-related questions from invoicing to questions about credit limits.

The CX Team solves 95% of our customers' issues within one call.

Sales Agent

When to contact?

Contact your Agent for any questions specifically relating to the sale or renewal of your policy.

Headquarters

Euler Hermes North America Headquarters
800 Red Brook Boulevard
Owings Mills, MD 21117
Phone: 410-753-0753

Toll Free: 1-877-883-3224

When to contact?

Contact our headquarters for any general questions about Euler Hermes.

POLICY MANAGEMENT

EULER HERMES
Our knowledge serving your success

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Are You Maximizing Your Euler Hermes Credit Insurance Policy?

A partnership with Euler Hermes provides you with more than just a credit insurance policy. As a valued EH client, you gain access to a multi-purpose strategic tool designed to meet the changing needs of your business.

Here are several ways you can make the most of your relationship with Euler Hermes:

USE OUR KNOWLEDGE TO STEER YOUR BUSINESS.

Through our worldwide research team, you have actionable economic intelligence and market-specific risk analysis at your fingertips. Armed with this information, you can extend more credit to your customers and expand sales to new prospects.

What you can do today: Sign-up to start receiving this information directly. Visit www.eulerhermes.us/economic-research tochoose from a variety of EH publications that we can send you weekly, monthly, or as often as they are available.

EXPLORE NEW WAYS TO GROW SALES SAFELY, BOTH DOMESTICALLY AND ABROAD.

In today's ever-changing marketplace you can't afford to miss opportunities. Your EH policy is not only a safeguard against risk; it is a tool you can leverage to sell more with confidence.

What you can do today: Use our online policy administration system, EOLIS, to evaluate credit risks for new and existing customers. You may be able to offer more competitive terms or raise limits for those customers that have current credit restrictions.

RELY ON US FOR FINANCIAL PEACE OF MIND.

Our comprehensive risk monitoring process provides advance warning of potential threats, helping you avoid loss before it occurs. As added protection, if a default does arise we pay when your customer does not.

What you can do today: Have you allowed Euler Hermes to disclose your company's name to your buyers when we contact them for financials? This simple step gives us an advantage in helping you anticipate risks. If you'd like to provide permission for us to disclose your company's name, contact your servicing team using the contact information in the Key Accounts section.

TAKE ADVANTAGE OF CREDIT FUNCTION SUPPORT AND EASY-TO-USE TOOLS.

The Euler Hermes team is an extension of your team. Our industry specialists conduct in-depth credit analysis and ongoing account monitoring to strengthen your credit management procedures Our online policy administration system, EOLIS, simplifies policy management.

What you can do today: Start exploring EOLIS for instant, secure access to policy information and fast coverage decisions. Reference the EOLIS user guide in your policy binder or the EOLIS Video Tutorial to get started.

OBTAIN GREATER ACCESS TO FUNDING AND BETTER FINANCE TERMS.

Your bank may limit what you can borrow based on the perceived risk of international receivables, concentration of sales to large customers, or age of certain accounts. However, your EH credit insurance policy can enhance your borrowing relationship.

What you can do today: Consider notifying your lender that your accounts receivable are insured with Euler Hermes. Many EH customers find they can gain access to more working capital, thereby increasing liquidity and also securing more favorable borrowing rates.

REDUCE DAY-TO-DAY BAD DEBT WRITE-OFFS.

You have direct access to EH Collections North America, our fully accredited collections company, through which you can receive competitively priced collection services for any uninsured losses in addition to first party receivables outsourcing and international collections.

What you can do today: Ask your account manager for a contact at Euler Hermes Collections North America to determine whether they can provide a more cost-effective solution to further manage your collections process.

Go Green by Paying Online
It's fast, easy, and convenient!

Euler Hermes U.S.

E-Bill Express Quick Reference

Accessing E-Bill Express from EOLIS

1 Go to **Policy Administration** and **Invoice Report**. Select the invoice status and click **Continue**.

2 Click **Online Payment** at the bottom of the invoice list to take you to the **E-Bill Express** site.

Enrolling in E-Bill Express

1 Access E-Bill Express through a link on the website or enter the URL into a browser.

2 **Click 'Enroll'.**

3 Enter your policy number and billing zip code in the Enroll form. Click **'Validate'.**

4 Enter information in required fields indicated by a red star. Click **'Continue to Login & Payment'.**

5 Choose Login ID, Password, select security image and label, select security questions and fill in answers, check on terms of service. Click **'Continue to Billing and Payment'.**

6 Select Payment Method at the top of the page and click **'Continue to Step 3B'.**

7 Enter Payment Account information, check the I Agree box. Click **'Finish Enrollment'.**

Responding to Your Email Activation Invitation

1 Go to your email account and open the email just sent to you. Click on the **'Activate'** button or hyperlink.

2 Your access is not activated until you click on the **'Activate'** button and you will not be able to make payments

Logging into E-Bill Express

1 After you activate, you may log in to pay your bill.

2 Enter your Login ID and Password in the designated fields. Click **'Login'.**

3 On the Home page, click **'Pay My Bills'** hyperlink on the top of the screen to pay certain bills.

4 Click the check box in the beginning of each row to select the bill you want to pay, enter or change the Payment Amount, select the Payment Method on the right hand side of the screen, select the payment date. Click **'Continue to Payment'.**

5 Confirm payment information and check the box "By Checking this box…" agreeing to the Terms and Conditions. Click **'Make Payment'.**

6 The confirmation page will display. Click **'Return to Pay My Bills'** or **'Log Out'.**

7 To pay all open bills at once, click **'Continue to Payment'** on the **'Home'** page.

Go Green by Paying Online
It's fast, easy, and convenient!

Don't have a Login ID?

Enroll today to set up your secure user name and password, view and pay bills, and see your account status and payment history.

Enroll

Account Setup

To verify Your Identity, we need your Policy Number and Billing Zip Code

Policy Number

Billing Zip Code

Validate

Please click on the button below to activate your Euler Hermes Account.

activate o

Button not working? If so, click here.

LOGIN | PAY NOW

Login ID

Password

Forgot your Login ID?
Password Help?

Login

[o] PAYMENT SUMMARY

0 Invoices $0.00

Total   Calculate

Remove All

Payment Method O Add a Payment Method

Pay Date

1/20/2016

Cancel   Continue to Payment

Introducing
Euler Hermes Financial Connect

Will EH need financials?

When you submit a Credit Limit Request, it's relatively likely that Euler Hermes will need financials if:

1 The CLR amount is large overall, or large relative to the company size

2 The buyer is relatively small and/or has a limited trading history

3 The buyer is a new company

Want to provide your company's financials or those of your buyers?

You will find the same functionality in our customer portal at **www.eulerhermes.us/financials-customer.** You may also continue to submit to EH as you have in the past by emailing them to your policy contact.

In situations where limited information is available on your buyers (i.e., your current or prospective customers), Euler Hermes requires additional financial information to approve coverage. EH Financial Connect makes it easier than ever for your buyers to provide this data directly to Euler Hermes, streamlining the process of credit limit approval. All information provided is kept strictly confidential.

How does EH Financial Connect work?

To help facilitate the approval process of a Credit Limit Request (CLR) on a buyer requiring financial information, you can inform them that there is an easy way to provide confidential financials directly to Euler Hermes. Simply provide them a link to the portal **www.eulerhermes.us/financials** and ask that they provide the requested information, which will be promptly evaluated as part of the credit limit approval process.

The portal, powered by Docusign, is fully secure and user-friendly. Your buyer will be given the option to complete a financial highlights form if they are unwilling to release full financials as well as the ability to sign and download a counter-signed confidentiality agreement.

Visit EH Financial Connect at
www.eulerhermes.us/financials

Introduction to EOLIS:
Your Convenient Policy Management Service

As a policyholder you have access to EOLIS (Euler Hermes Online Information Service). EOLIS empowers you with instant, secure online access to policy information, including the ability to obtain coverage decisions in real-time.

In EOLIS, you can:

- Access your current policy coverage and decisions report ▶
- Request a Credit Limit and monitor status in real-time ▶
- Complete a Final Sales Report ▶
- File a Claim ▶
  Step-by-Step Guide to Filing a Claim ▶
- Report Past Due Buyers ▶
- View the status of filed claims ▶

Visit **www.eolis.us** to access EOLIS today.

Additional EOLIS Resources

- EOLIS Full Video Tutorial ▶
- EOLIS User Guide ▶

For assistance navigating EOLIS, please contact your servicing team by phone call or email using the contact information in the **Key Contacts** Section.

Requesting a Credit Limit in EOLIS

To request a credit limit, you will need to use our policy management service, EOLIS. Below are steps for helping you navigate the system:

- First access EOLIS at **www.eolis.us** and log in.
- Select the **Quick menu** at the top right of your EOLIS screen.
- Click on **Request** under the credit limits section of the drop down menu.
- Identify the buyer where you need coverage and then click "continue".
- To begin your request:
  1. Enter the level of coverage desired. Round to the nearest dollar; do not include a comma or decimal point.
  2. Enter the terms of sale, only if they are greater than the standard terms of sale for your policy. When entering extended terms, please advise on the rationale for the longer dated terms.
  3. Please be sure to enter any additional information that will help us make a decision or obtain needed information. Examples of this might include:
     - The name and contact information (email or direct phone) of someone in the buyer's finance department who will provide us with financial information.
     - Permission to use your company name when contacting the buyer, if not already granted. If you need a rush request on an approved buyer, contact your servicing team.

For more information on requesting a credit limit in EOLIS, refer to the Increase Coverage section of Chapter 5 in the EOLIS Video Tutorial.

Click here to learn o submit an Export Credit Limit Request with Identifiers. ▸

What can you expect?

- Once a credit limit is submitted, it is reviewed by a Euler Hermes risk underwriting representative to analyze and render a decision.
- You will receive a notification of the decision via email and fax. It is also available to view in EOLIS at any time.
- If the decision is partially or fully declined, there are a few steps you can take that could help you obtain full coverage:
  1. Consider providing your permission for us to disclose your company's name to your buyers when we contact them for updated financials, as this makes them statistically more likely to respond. In the event that our attempts to receive financial statements are not answered, Euler Hermes may also reach out to you for help – any assistance you can provide improves our ability to make the best informed credit decision possible.
  2. Contact your sales agent to discuss the account in more detail and decide if there are additional steps that can be taken to receive full coverage.
  3. Consider adding CAP, CAP+, or Power CAP coverage to your policy. Adding the CAP endorsement to your policy is free and provides coverage beyond what's available through your existing policy. Once the CAP limit has been approved, there is a one-time $25 credit limit fee that covers the cost of administering this limit. This is not a reoccurring fee. **Learn more about the CAP endorsement** **here** **or ask your sales agent.**

Completing a Final Sales Report

The final sales report for your policy needs to be completed and forwarded to Euler Hermes North America within 30 days of the end of the policy period. Final Sales Reports should be filed via EOLIS, Euler Hermes online policy management service. Below are the simple steps to complete the form online using EOLIS.

How-to Report Final Sales in EOLIS:

- Go to **www.eolis.us** and login. If you need login credentials, please contact your servicing team.
- Select the **Quick menu** at the top right of your EOLIS screen.
- Click on **Declaration Reporting** from the drop down menu.
- Complete the fields. Use the chart below to help you determine the correct information for each field.
- Select **Confirm** and your Final Sales Report has been filed.

For more information on completing a Final Sales Report, refer to the Sales Reporting section of Chapter 8 in the EOLIS Video Tutorial.

Definition of Terms:

TOTAL AMOUNT	Total Annual Sales.
CASH SALES	Any sales where cash was tendered by the Buyer.
INTERCOMPANY SALES	Any sales that were made to related companies, which include parent companies, subsidiaries, affiliates, and divisions.
SALES EXCLUDED BY ENDORSEMENT	Any sales made to Buyers that are specifically excluded from coverage should be listed here.
GOVERNMENT SALES	Any sales that were made to governmental entities unless specifically approved by endorsement.
TOTAL COVERED AMOUNT	Total Annual Sales minus the above exclusions.

Reporting Past Due Buyers in EOLIS

One of the requirements under your credit insurance policy is to notify us when one of your buyers becomes past due under the original terms of sale.

When is a Buyer Past Due?

There are two thresholds that would require a policyholder to report an insured buyer as past due. Standard policy terms and conditions require that all buyers owing the policyholder in excess of $10,000 AND that are 60 days or more past due from the invoice due date are to be reported to Euler Hermes North America via filing a Past Due Report (PDR), which can be done via our online policy management system, EOLIS. If no buyers meet both thresholds then you are not required to file Past Due Reports. The specific Past Due Reporting thresholds are set forth on the declaration page of your policy. Please ensure you check your own policy terms to ensure you remain in compliance with your policy.

How-to Report Past Due Buyers:

- Go to **www.eolis.us** and login. If you need login credentials, please contact your servicing team.
- Select **Quick menu** at the top right of your EOLIS screen.
- Click on **Report Past Dues** from the dropdown menu.
- Click on the type of coverage you have on the Past Due Buyer. You may also pull up a previously reported buyer by selecting **Previous Past Due Buyer**.
- Select the buyer from the list.
- Enter the total amount that is past due and then break it down by how long each amount has been outstanding. Please round to the nearest dollar, do not use commas or decimal points.
- Select a reason for the past due from the drop down menu. Please ensure that the most appropriate reason is selected as this will allow our analyst team to determine if an investigation is needed into the health of the buyer.
- Provide an explanation in the comment box so we can better understand the situation. The more specific you can be in your comments, the better understanding our analyst team will have of the past due situation. This is especially helpful when selecting the categories of "simple overdue" or "slow pay."
- Click **Confirm** and you have filed your Past Due Report.

Please note that the filing of a Past Due Report does not constitute the filing of a claim.

For more information on past due management, refer to the View List of Past Dues section of Chapter 6 in the EOLIS Video Tutorial.

Claims & Collections

Euler Hermes understands that filing a claim is an important "moment of truth" in your partnership with us and we are committed to providing excellent claims and collections service. Here are the most critical steps you need to be aware of in the event you need to make a claim:

DID YOU KNOW ?

Thanks to our new small claims process, for claims of $10,000 and below, you are only required to submit two substantiation documents – a statement of account (A/R Aging), and the oldest invoice involved in the claim, saving you significant time and effort.

Payment Plans

Before agreeing to a payment plan from your customer, please contact Euler Hermes for prior approval.

When to file a claim:

Ensure you file your claim by the filing deadline specified in your policy documentation. The filing deadline can vary by policy, so it is your responsibility to reference and adhere to your specific deadline. However, the most common claim filing deadline is 180 days from the date of shipment.

How to file a claim:

For step-by-step instructions on how to file a claim, refer to <u>chapter 7 of the EOLIS User Guide</u> or the <u>EOLIS Video Tutorial</u> chapter called "Filing and Updating a Claim."

All claims should be submitted through EOLIS. To navigate to the claim filing feature, find the Overdue Management menu and click "Report a Claim."
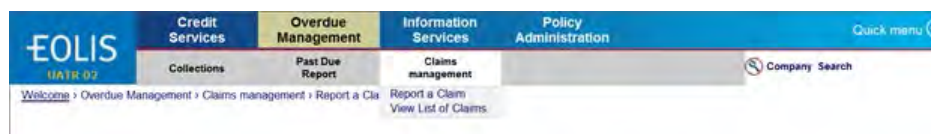
Filing a claim is a straightforward process when you have the right paperwork. In fact, since Euler Hermes cannot begin processing your claim until we receive all required documentation, we strongly recommend that before you begin your claim filing in EOLIS, you gather the following documents and have them saved to your computer in an electronic format, ready to upload:

- A/R Aging
- Purchase Orders
- Invoices
- Proof of Delivery
- DCL Qualifiers (If applicable)
- Securities or guarantees (if applicable)
- Retention of Title (if applicable)
- Record of Dispute (if applicable)

see next page for what to expect once you file a claim...

Claims & Collections

What to expect once you file a claim:

Day 1
Claim is filed in EOLIS, all required documentation included

Day 2 – 5
Assessment period

Day 5
Claim acknowledgement letter is sent to policy holder with estimated settlement date

Day 6 – 49
Status updates are posted to EOLIS as the policyholder progresses through the process

Day 50
Settlement package sent to policyholder and/or broker if claim is payable*

Day 51 – 60
Policyholder reviews package, obtains necessary signatures, returns to EH

Day 60
Check sent to policyholder

CLAIMS

COLLECTIONS

Day 5
Collection case opened, letter and email sent to policyholder with name of collector. First demand letter sent to debtor, first debtor contact attempted by phone and/or email

Day 19
If no successful contact made, collector performs a skip trace investigation

Day 21
2nd automatic demand letter sent to debtor

Day 36
3rd and final automatic demand letter sent to debtor

Day 95
Determination is made about whether claim is collectible without attorney involvement (some exceptions)

Day 96 ▶
Legal involvement begins where applicable. Collections proceed indefinitely until collected in full or deemed uncollectable

Day 6 – 95
Ongoing collections processes (varies depending on particulars of each case):

- At least 6 phone calls and/or email attempts are made by day 45 (if no contact is established, contact is attempted at least every three days)
- Collector provides an update to the policyholder any time there is relevant progress to share OR, at a minimum, after the 3rd contact attempt and every other attempt thereafter
- Collector will brief claims representative whenever relevant information becomes available
- Negotiations will take place with debtor if collector makes successful contact

*Timing may be subject to country waiting period for certain foreign claims – see policy language for details

Frequently Asked
Questions & Answers

Below are our top ten most frequently asked policy, and or policy administration, questions and answers.

1. How long does a named coverage/export limit request take to get answered?

If not immediately auto approved via the risk system the limit will be reviewed and responded to within 10–15 business days.

2. Why did I get billed for both named and EZ Cover fees for the same buyer?

EZ cover and named coverage are two separate and distinct levels of coverage and review.

In most cases, EZ cover provides a quick answer (1-10 rating with corresponding values), not necessarily an answer garnering a specific amount of coverage or coverage at all (numbers 8–10 garner ZERO cover). If named coverage needs to be requested, it is a different level of review, requires additional information to be provided (as needed for RR8 or NR buyers). The enhanced review for $55 will be charged for domestic named buyers and the $40 EZ cover fee will be deducted at the time of invoicing. Please send in the item to your servicing team via email.

3. I already paid my premium invoice. Why am I receiving another invoice for limit fees?

Your premium is the price paid for the policy of insurance only. Requests for credit on individual buyer(s) added to your policy generate a separate limit fee for each inquiry.

4. I submitted a buyer for EZ Cover and didn't receive an instant answer. Why not?

Sometimes the limit takes just a few seconds longer to be received in EOLIS than the confirmation screen takes to generate. You should first check your list of coverage to see if the grade has actually been generated. If the limit is still showing as pending, it means we need review the buyer in order to provide the most accurate information to you. A notification will be sent once the grade has been updated in EOLIS.

5. I can't find my buyer in EOLIS. How do I submit this request?

You would create the buyer via EOLIS. If you are unsure of how to create the buyer request online please forward your inquiry directly to your servicing team via phone call or email using the contact information in the Key Contacts section for further training assistance.

6. My request was declined due to limited information. What kind of information is the underwriter looking for?

We are seeking any and all information you are able to provide from bank and trade information to audited financial statements. If it pertains to the financial health of your buyer please make sure to send it in to us via scanned email attachment to your servicing team.

7. My buyer changed their name/address. What do I do now?

Please email your servicing team with your policy number and the Euler ID of the buyer. It may also be helpful to provide the direct contact person at D&B where applicable so that the information can be investigated and updated where possible.

8. How do I view my coverage report?

Coverage may be viewed by accessing the quick menu in EOLIS, and selecting "View List of Current Limit Decision." Then follow these steps.

1. Click on amounts/answered/between/view
2. Sort criteria and choose your preference or once in view mode click column lead (i.e. abc order)
3. To print click on print or excel conversion at the bottom
4. View limits for EZ Cover using the quick menu similarly

9. How do I register additional users for EOLIS?

To register additional users for EOLIS, please email your servicing team using the contact information in the Key Contacts section.

10. Why did my EZ Cover Limit auto-renew?

EZ Cover limits auto-renew at the end of the policy year unless cancelled. You will incur new fees when the renewal takes place.

For further information please feel free to contact
Drew Tapino, VP, Director of Customer Service, U.S.:
Email: Andrew.Tapino@eulerhermes.com
Phone: 410-753-0731

YOUR POLICY

KEY CONTACTS

POLICY MANAGEMENT

EOLIS USER GUIDE

EULER HERMES
Our knowledge serving your success

A Step-by-Step Guide for How to Use EOLIS

Table of Contents

The Euler Hermes Online Information Service, EOLIS, was developed to help you easily manage and administer your credit insurance policy with Euler Hermes. Due to the amount of functionality included in the system, we have developed this user guide to help you become more familiar with EOLIS.

If there is an aspect of EOLIS that is not addressed in this user guide, please contact your servicing team by phone or by email using the contact information listed in the Key Contacts section with any questions, including login or other technical issues. You may also refer to the EOLIS Tutorial Video for step-by-step instructions on how to complete most tasks in EOLIS.

How-to Login

- To access EOLIS, please visit **www.eolis.us**.
- If you haven't received your user ID and password, please contact your servicing team. For verification purposes, please have available:
    - Your Euler Hermes policy number
    - The inception date of your policy
    - Zip code

- Your user ID and password are assigned by the system and will be emailed or relayed over the phone. For security purposes, we may need to verify additional information before giving you your login credentials.
- Upon logging in, you will be asked to create your own custom password. Your password will need to contain certain elements as listed on the "Change Your Password" screen.
- For additional protection, your password is only valid for 90 days – you will be automatically prompted to change at that time.
- You will be required to fill in some basic personal information for communication purposes.

Login Page Functions and Tips

Add to Favorites
When you access EOLIS for the first time, we recommend that you select the link which reads "Click here to add this page to your favorites." EOLIS will now be bookmarked on your computer for easy access in the future. For additional ease of use, you can also save your user ID by checking the "Remember Login Information" box. For security purposes, your password cannot be bookmarked.

Pop-up Settings
If you have trouble accessing EOLIS, it is possible that your internet settings are preventing the website from loading properly. The EOLIS homepage is generated by way of a pop-up window. Therefore, if you have a pop-up blocker, you will need to alter those settings to properly access EOLIS. In most cases, your pop-up blocker will alert you and allow you to "Always accept pop-ups from this site".

DID YOU KNOW ?

When the back button is not available, you can navigate to a previous page by hitting the "Backspace" button on your keyboard!

I Forgot My Password

To recover your password, simply click on "Forgotten password?" on the login page and follow the instructions. You will receive a confirmation email with your password to the email address on file or to the one you specify. If the email address you enter does not match the one in your profile, an email will be sent to both addresses.

Language Preference

EOLIS is available in English, Spanish, and Canadian French. Click "Remember login information" and we'll save your user ID and language preference to your computer.

Screen Resolution

EOLIS has been optimized to work with a screen resolution of 1024x768 pixels. Other resolutions may result in buttons at the bottom of the page being obscured from view. If this happens, please maximize the screen or change your screen resolution accordingly (On your PC: Go to START, control panel, and then display settings).

Navigating EOLIS

Main Menu

1. **Credit Services, Overdue Management, Information Services, and Policy Administration:** These are primary access points to policy functions by category. Clicking on any of these four items will open a drop-down of a submenu that will allow access to specific functions.
2. **Quick Menu:** One-stop access to all EOLIS functions – **RECOMMENDED FOR EASIEST NAVIGATION**
3. **Security Information Display:**
    a. User identifier with link to edit personal information
    b. Last login date/time
    c. Date that current password will expire with link to change at any time
4. **Company Search:** Allows user to search for a buyer and, if applicable, easily manage multiple policies.
5. **Policy Identifier:** Displays information relating to the policy you are currently working on, including the policy registration (usually a company name), type of policy, and policy number.

Welcome Page

The Welcome Page is the nerve center of your EOLIS interface. Here you will find quick links to common and/or frequently used functions.

1. **My Bookmarks:** You may add up to six commonly used tasks to a list of bookmarks (i.e.: Coverage requests, Past Due Reports, etc.). Simply select the "Edit" button and choose from the list of available functions.
2. **Notice Board:** If there is a message which requires your attention, it will be posted here. Urgent messages will pop-up when you initially log on to the system.
3. **Useful Links:** Quick access to a site map of EOLIS, Frequently Asked Questions (FAQ), Assistance (contact us by email or phone), and [this] user guide.
4. **My Policy List:** Most users only have one policy to manage. However, for those with multiple policies, we've created easy access to the five most used policies. Select the "Edit" button in order to add or remove a policy to the list. *Note: this list is static and completely controlled by the user. When your policy expires and a new policy is put in force, you will need to remove the old policy from the list and add the new one with the "edit" function.*
5. **List of Credit Limit Decisions:** For your convenience, we display the last 25 credit limit decisions and the ten oldest requests that are still pending in our system in real time. Simply click on the applicable tab to view. Additionally, if your total number of limits exceeds what's displayed on the screen, simply click on "View all limits" to pull the entire list.

6. **Other Welcome Page Functions:**
   - **Selected Company Detail:** If you already have a buyer in the "queue," this link will show the basic information regarding that buyer
   - **EOLIS Assistance:** Send a formatted electronic message or call us.
   - **Sign Out:** Click here to end your EOLIS session.
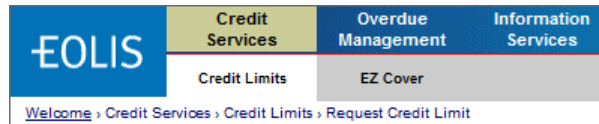
Credit Management Services

Under the "Credit Limits" sub-heading, you have the following options (click on link to fast forward):

- **Request:** Submit a new buyer for coverage
- **View Limit:** View/search for a covered named buyer
- **Cancel Request/Credit Limit:** Cancel a current or pending credit limit request
- **List of Current Limit Decisions:** View all decisions related to your credit limit requests

Request a New Limit

Click on the "Request Credit Limit" from the Main or Quick Menu. You will need to identify your buyer by one of the following methods:

1. Euler ID or DUNS number
2. Company name (& address)
3. Company phone number

If searching by name, please note that providing more complete information yields better results (fields with an * are mandatory). *If you cannot find the company on our system, please select "Not Found."* The next page will prompt you to enter all relevant information and take you through the remainder of the process.

Requested Amount	➡	Enter amount of desired coverage
Terms of Sale	➡	Optional; enter a value in this box only if the terms for this particular buyer are GREATER than your policy's standard terms of sale. For terms of sale less than or equal to your policy's standard terms, leave blank.
Add a Comment	➡	Optional; enter any pertinent information that will help the underwriter make a decision. We understand that most requests are urgent and promise to always answer your requests as quickly as possible. Entering comments that are not critical will delay the decision (i.e.: "Please rush", "Order pending", "New Customer", etc.).
Your Customer Reference	➡	This refers to a reference number, ID, or other code that you use internally to identify the buyer.
Past Dues/ Outstandings	➡	Coverage may be contingent upon any past dues that exist at the time of a Credit Limit Request. Therefore, it is imperative that you notify us if any exist. Click on the "Declare Past Dues" button at the bottom of the page and follow the instructions.

Change an Existing Limit

To Increase a Limit:
From the Welcome Screen, go to "Last 25 Credit Limit Decisions" and click "View all Limits." By default, the limits are sorted by date – Click on "Company Name" to sort alphabetically. Select the buyer and their detail screen will appear. Next, select "Increase Limit," and once the following screen appears enter the applicable information and hit "Continue."

To Cancel or Reduce a Limit:
From the Welcome Screen, go to "Last 25 Credit Limit Decisions" and click "View all Limits." By default, the limits are sorted by date – Click on "Company Name" to sort alphabetically. Select the buyer and their detail screen will appear. Here, you will find access to both functions. See illustration below.

Click here to REDUCE coverage

Click here to CANCEL coverage

Click here to INCREASE coverage

Credit Limit Reports

This process allows you to generate a customized credit limit report, using a number of filters. By default, "All the decisions" is selected which provides a full list of all credit limit requests, regardless of the decision (agreement, withdrawal, etc.). You can "view" the list on screen or "download to excel".

Overdue Management

"Overdue Management" is the phrase that we use to describe all functions relating to those buyers who fail to pay you on time. By clicking on "Overdue Management" at the top of the screen, you will activate three sub-menus, which include:

- **Past Due Report:** File and view your monthly Past Due Reports
- **Claims Management:** File new claims and view existing claims
- **Collections Management:** File new placements and view details for Insured and uninsured claims

Past Due Reporting (PDR)

- **Declaration:** If you are reporting a buyer past due, you must first identify the buyer (see Figure 1 below) by selecting one of the following:
    - **New Buyer:** perform a search to identify a buyer with discretionary coverage (that is, not "named" to your policy)
    - **Previous Past Due Buyers:** pulls a list of buyers related to prior past due reports
    - **Buyer from List of Current Limit Decisions:** Report a buyer

If you cannot find the company in our system, you may confirm the buyer is 'Not Found' and provide as much detail as possible – address, phone, etc. Even though the buyer is not "confirmed" you can still proceed with the report.

Once you identify your buyer, you will need to provide a number of details including the overdue and total amounts, the oldest due date, terms of sale, any relevant comments relating to the past due, etc. (see below, figure 2). At least one "Amount xx days past due" field must be populated or an error will occur.

View List of Past Dues

Here, you can view reports from previous declaration periods (months). The current month and year is shown by default. To change, simply enter the month and year (mm/yyyy) or click on the calendar icon. A calendar with the current month and year will appear - click on the left and right arrows to find the correct month then click anywhere on the calendar to select that month. Select "Continue" to find the applicable report.

Claims Management

A separate, detailed guide for how to file a claim is provided on page 32. Click here to view.

Collections Management

Collections is an integral service and the collections process will begin after you submit a claim as above. You may also view the status of all cases related to the current policy that you are navigating. In addition to the status, you also have access to individual collectors' notes, describing their attempts to contact and interactions with debtors and the disposition thereof. To inquire about collections services for uninsured buyers, contact your servicing team.

Policy Administration

Sales Reporting

Whether your policy requires you to declare sales turnover monthly, quarterly or once a year, this task can be accomplished easily and quickly here. Simply choose the relevant period and fill in the appropriate amount. Past reports may be viewed here, as well.

Invoice Report

EOLIS allows you to access all invoices for your policy, whether they are open or paid. You can also export a summary of these invoices to Excel.

Documents

For your convenience, all of your policy documents are stored on EOLIS and may be viewed, downloaded or printed. Also, we have assembled other "frequently used" or common forms, publications, country reports, and more!

Contact Management

The contacts section of EOLIS allows you to easily identify your policy servicing team and also allows you to review who has access to your policy through EOLIS. If you would like to revoke a particular user's access to your policy, please send a request to your servicing team, by phone or email using the contact information in the **Key Contacts** section.

Filing a Claim in EOLIS:
A Step-by-Step Guide

As your credit risk management partner, Euler Hermes understands that a smooth and efficient claims process is integral to your company's cash flow continuity and bottom line success. We have taken your feedback about your claims experience and made several improvements to serve you better. Central to these improvements is an enhanced EOLIS claims filing experience and a phase-out of the paper claims form. Filing a claim in EOLIS is easier than ever, and your use of the system ensures we can begin processing your claim quicker and provide better communication about your claims status as it moves through the process. This guide provides easy, step-by-step instructions on filing and amending a claim in EOLIS. As always, do not hesitate to contact your servicing team using the contact information on page 7 if you require any assistance.

1 Login to EOLIS by visiting **www.eolis.eulerhermes.com**

Once logged in, you will arrive at your home screen.

home screen →

2

Navigate to the claim filing function in one of two ways:

- For option one, using the top navigation bar, click "Overdue Management," then click "report a claim."
- For option two, click on "Quick menu" in the upper right corner to reveal a menu of options. On the menu, look for the "Claims Management" section and select "Report a claim."

DID YOU ? KNOW

Thanks to our new small claims process, for claims of $10,000 and below, you are only required to submit two substantiation documents – a statement of account (A/R Aging), and the oldest invoice involved in the claim, saving you significant time and effort.

option **1**

option **2**

Message Details

Before proceeding with claim filing, please ensure you have and can upload the following documentation:

- A/R aging
- Purchase Orders
- Invoices
- Proof of delivery
- DCL qualifiers (if applicable)
- Securities or Guarantees (if applicable)
- Retention of Title (if applicable)
- Record of dispute (if applicable)

Please note the information in the pop-up. To save time, ensure you have all the required documents prior to proceeding.

Before proceeding, please also note that EOLIS is programmed to time out after fifteen minutes on each page. This feature is in place for security purposes and we apologize for any inconvenience it may cause.

In light of this security feature, **we strongly recommend that you plan to complete the entire claim filing process when you have uninterrupted time at your computer to avoid loss of progress.** You will be allowed as much time as you need to complete the process, but you must be present to request more time at the end of each time out period.

3 In the "Report a Claim" section, you have three options. You can:

A. File a claim on a buyer from your list of current limit decisions
B. File a claim on a new buyer
C. File additional documentation on an existing claim in the system

A. File a claim on a buyer from your list of current limit decisions

A1 To use your list of credit limit decisions to choose a buyer, click the radio button next to "Buyer from the list of current limit decisions" and click "Continue."

	Credit Services	Overdue Management	Information Services	Policy Administration	Quick menu
EOLIS DATR 02	Collections	Past Due Report	Claims management		Company Search

Welcome › Overdue Management › Claims management › Report a Claim

Selection criteria

SYSTEMS TEST (WWW SITE) TEST INC DOM_POLICY n° : 7777777
Your broker : A D DAVIS INC

Please select a buyer :

- New Buyer
- Buyer from the list of current limit decisions
- Additional filing on a claim number

Continue ⊙

A2 The resulting screen will display all credit limit decisions submitted during your active policy period, including limits rolled over from previous policy years as well as cancelled and declined requests. You can sort this list by clicking on any of the column headings. For example, you can click "Date" to sort from newest to oldest CLRs.

Select the correct buyer by clicking on the company name.

A3 When you are ready to proceed, enter all available information about your contact information and your buyer's contact information, noting the minimum mandatory fields marked with asterisks.

A4

Next, under "claim detail," select the following from the drop down menus:

- Non-payment reason
- Type of coverage
- Currency

Note: The "your buyer number" field is provided for your convenience if you wish to denote an internal accounting identifier. It is not required by Euler Hermes and you may leave it blank if you wish.

Claim detail :

* Non-payment Reason	Past Due
	Insolvency
	Political Risk
	Past Due
	Repudiation
Type of coverage	
Currency:	
Your buyer number	

A5

Under the invoices section, you have two options.

You may select the number of invoices from the "invoice number" drop-down menu and enter in the required information for each individual invoice in the fields below.

Alternatively, Euler Hermes would be happy to enter your invoice data for you – simply select "+15" from the "Invoice number" drop-down menu and only enter your total claim amount in the resulting field. Note that you do not need to have 15 or greater invoices to select this option and **either way, invoice documentation will be required to process your claim.**

! IMPORTANT

Invoices :

Invoice number : 1-15 / + 15

In order to add an invoice, please fill in all the following fields and click on the "Add invoice" button.

*Invoice Date (mm/dd/yyyy)	*Ship Date (mm/dd/yyyy)	*Terms - Numeric Value Only (COD must be entered as zero '0') (?)	*Amount (?)	Taxes (?)	Other Charges	*Total Invoice Amount (?)
			0.00	0.00	0.00	0.00

Add invoice ⌄

No invoice

If you choose "+15," simply add the total dollar amount of your claim.

Invoices :

Invoice number : + 15

Please ensure that all invoices are forwarded to the Claims Department by fax or mail.

Amount of claim :   0.00   USD

Note: If you choose to manually add each invoice, note that by hovering your mouse over each question mark provides more information on each field to help guide you.

Invoices :

Invoice number : 1-15

In order to add an invoice, please fill in all the following fields and click on the "Add invoice" button.

*Invoice Date (mm/dd/yyyy)	*Ship Date (mm/dd/yyyy)	*Terms - Numeric Value Only (COD must be entered as zero '0')	*Amount	Taxes	Other Charges	*Total Invoice Amount
			0.00			0.00

EOLIS
The amount of tax charged to the buyer.

A6

Under the "Special Instructions" section, please advise Euler Hermes as to whether the claim is disputed.

If your claim is disputed, we will require documentation, which you can upload in the "Other" category in the "Attachments" section below.

The "Your comment" field is your open-text opportunity during the initial filing process to provide any additional information you feel may be helpful for Euler Hermes as we process your claim. Don't worry about being exhaustive here – you can always contact the claims department after filing with additional pertinent information.

Special Instructions

Is your debt disputed?   Yes: No: •   (Attach copy)

Your comment

* mandatory

A7

In the "Attachments" section, please upload all required documentation to support your claim.

! **IMPORTANT**

This is a critical step, as Euler Hermes cannot proceed with processing your claim until we have received all required supporting documentation.

To begin, select each document type, one at a time, beginning with invoices. While the system allows you to upload only one file at a time, for your convenience, you may choose to consolidate all similar files into a single attachment – for example, a single document with multiple invoices.

You are also welcome to consolidate all required documents together into a single mixed file – simply choose the "Other Documentation" type on the menu. Please bear in mind that **the maximum file size per document is 10MB.**

Attachments

If files are not uploaded, please ensure that all supporting documents are forwarded by email, Fax or mail. To attach a document, select a document type then click on the "Browse" button to select a file and click on the "Attach" button.

Document type :   Invoices ▾

File path :   Invoices
                  A/R Aging   Attach ▸
                  Purchase Orders
                  Proof of Delivery   attached
                  DCL Qualifier
                  Credit Application
                  EZ Cover Documentation
         Bac   Other Documentation   Validate ▸

A8   **Once you have selected the correct document type,** click the "Browse" button to navigate to the location on your computer where your file is saved. Select the document, click "Open," and then click "Attach." Repeat this process for each required supporting document type.

When you are finished uploading all documents, click "Validate."

A9

This page is your final validation screen, allowing you to verify all entered information.

Click "Modify" or press the Backspace key on your computer to correct any incorrect information.

Once you have verified all information, please check the box indicating your agreement to provide all supporting documentation within 30 days, if you have not already uploaded it. Upon analysis of your documentation, a claims representative will contact you if there is missing information. Once complete, click "Validate."

Please note that there is an option to upload additional documents to existing claims in EOLIS. **See section C, below.**

SYSTEMS TEST (WWW SITE) TEST INC DOM_POLICY n° : 7777777
Your broker : A D DAVIS INC

Buyer Details

DUN : 828026943   Euler ID : 0111125127   Type of Company : COMPANY LEGAL FORM
Buyer Name: TEST
Registered Address : TEST NEW YORK, New York 10023 United States
SIC Description : Unk trade sector activity

Claim declaration

* mandatory

Your claim is not finalized until a claim number has been generated.

Your contact information :

* First Name	Bob	* Fax	1234567890
* Last Name	Smith	* Phone	2345678901
Title	Accounts Receivable	* Email	bobsmith@test.com
Address	100 E. PRATT STREET		

Buyer contact :

* First Name	Sarah	Fax	
* Last Name	Jones	* Phone	4567890123
DBA/Trade Name		Cell Phone	
* Title	Accounts Payable	Email	

Claim detail :

* Non-payment Reason	Past Due
Type of coverage	Named
Currency:	USD
Your buyer number	

Invoices :

No invoice

Amount of claim :	10,000.00 USD

Special Instructions

Is your debt disputed?	No
Your comment	

* mandatory

☑ I agree to supply the supporting documentation within 30 days of this filing. I understand that if I do not provide the documentation, Euler Hermes reserves the right to withdraw this claim.

Attachments

Document name	Attachment date	Document type
Test.docx	09/28/2015 20:51:28	Invoices

◀ Modify   Validate ▶

A10   Your claim information will be retained within EOLIS for future reference, but if you require a paper record, you may print this sheet by clicking "Print with coversheet."

B. File a claim on a new buyer

B1   Now let's return to the beginning of the process to examine the second option to find a buyer. To proceed with filing a claim on a new buyer, select the radio button next to "New Buyer" and click "Continue."

B2 You will now need to identify the buyer.

First, select the buyer's country. Next, select the radio button for the search method you prefer to use. You can search by:

1. A unique identification number – this often yields the most accurate results if available.
2. Geographic location – the minimum information required is the company name and state, but the results may be more accurate with additional information
3. Phone number

Fill in the required search criteria and click "Continue."

B3 Select the correct buyer by clicking on the company name. Then click "Continue" and proceed with the Claim Declaration in the same manner as described in sections A3 – A10.

C. File additional documentation on an existing claim in the system

C1 Once you have submitted a claim, you can upload additional supporting documents by clicking the corresponding radio button and entering in the claim number. Click "Continue."

C2

Your claim information will be displayed on this screen. At the bottom of the screen, click the "Update Attachments" link.

Follow the same procedure as described in section A7 – A8 above to categorize and upload supporting documentation for your claim. When complete, click "Send Attachments."

Please contact your servicing team using the contact information on **page 7** if you require any assistance.