MYEH COMPLETE GUIDE

January 2022

eulerhermes.fr

A company of Allianz

EULER HERMES

My EHI

THE ADVANTAGES OF MyEH

FAMILIARISATION

No need to feel anxious about using MyEH!
A virtual assistant will guide you through the system's various features from when you first log on.

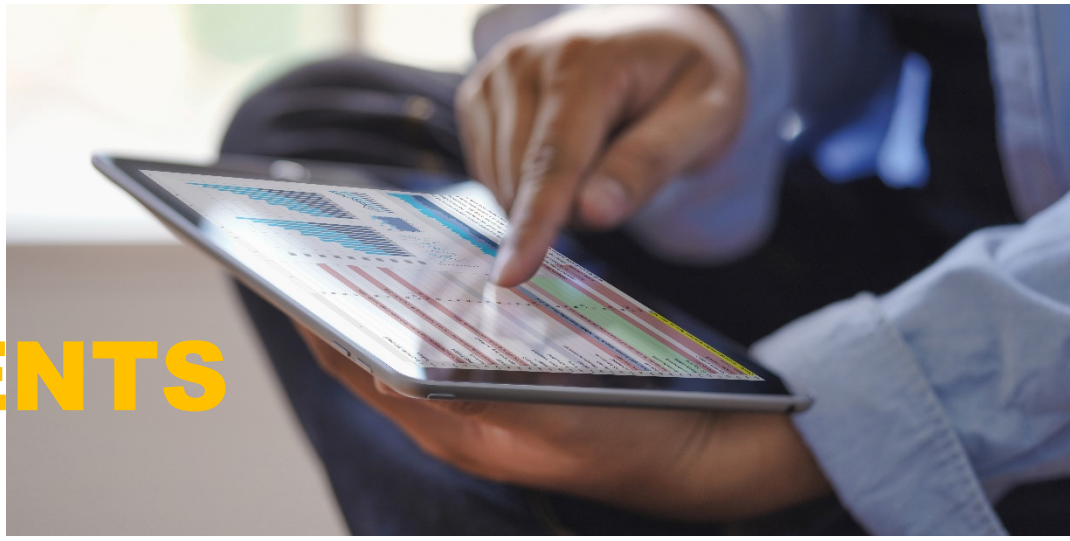
MANAGEMENT OF COVER

Instant overview of your cover
Simple display, filter and sorting of your cover.
Use the search engine to find all your credit limits immediately.

360° VIEW

Produce reports in just one click
Display and export the key figures concerning your insured portfolio as graphs and tables.

CONTENTS



01 **STEP 1:** LOGGING IN

02 **STEP 2:** GETTING STARTED

03 **STEP 3:** REQUEST MANAGEMENT

03 Managing current credit limits
08 Strategic cover
09 Managing your ND Cover
11 Exporting your credit limits
12 Importing your credit limits

13 **STEP 4:** MAKING A NEW REQUEST

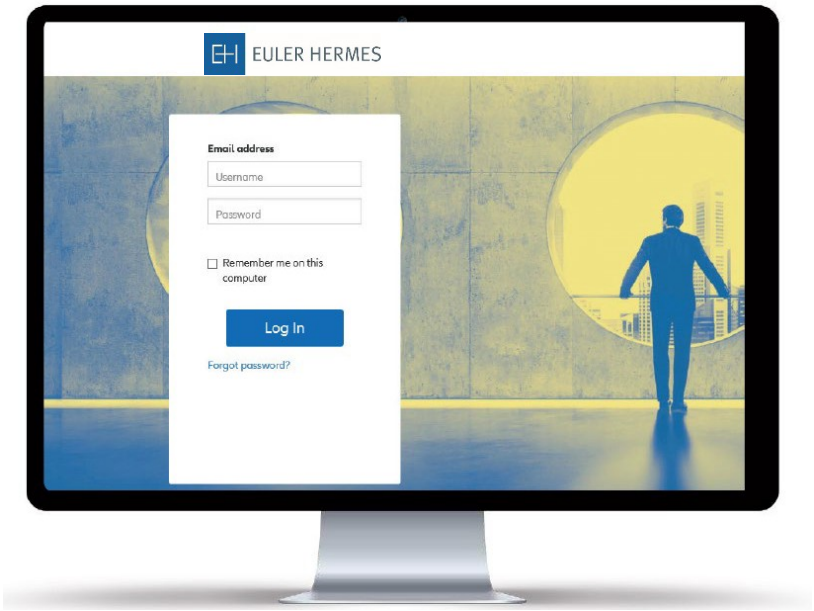
13 Making a new request
18 EH CAP & EH CAP+ requests
19 ND Cover request

21 **STEP 5:** ANALYSING COVER ACTIVITY

Click on a page number or title to jump straight to the section in question.

STEP 1:
LOGGING IN

Logging in to MyEH for the first time



Enter the MyEH website address
https://myeh.eulerhermes.com

- Use your individual login (your email address) and password.
- Once you are logged in to MyEH and you can see all your cover, it's a good idea to add MyEH to your favourites and to tick the "Remember me" checkbox.

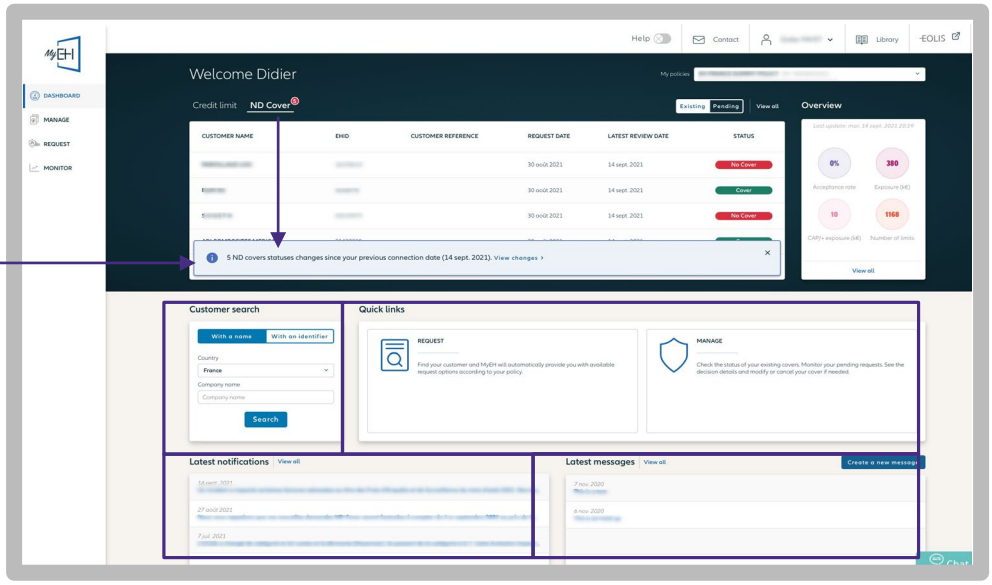
Before you first log in, an email is sent to you with your MyEH password.

DASHBOARD

Your dashboard offers a swifter access to your main features as well as an easy drill down to detailed data.

ND Cover notifications are displayed exclusively on the dashboard nd appears as a red bubble. They notify me to all events concerning my ND Cover requests, since my last connection to MyEH. Notifications are displayed for one day and are updated every day.

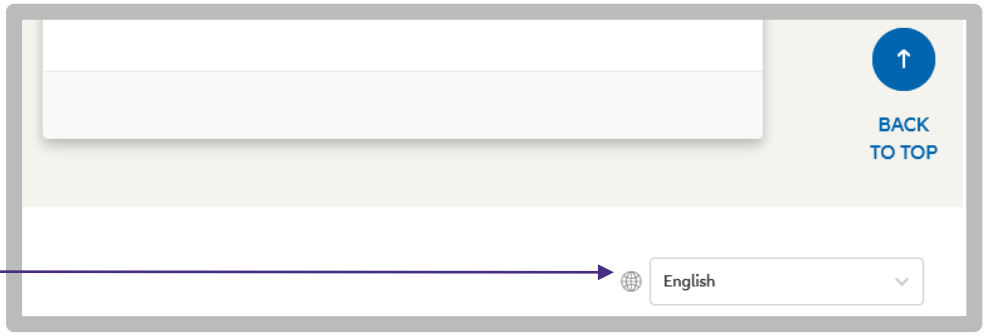
By clicking on "View changes", I access to the list of concerned ND Covers (see page 10).



STEP 2:
GETTING STARTED

Chose your display language

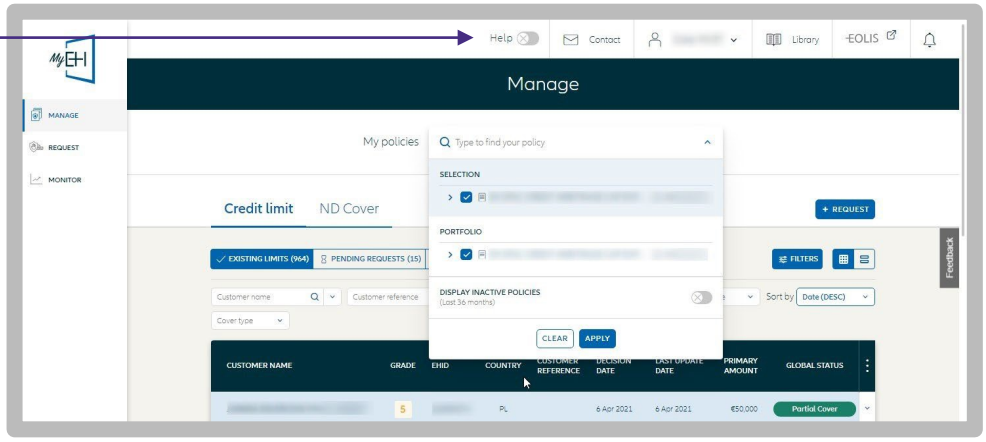
Define your display language by selecting the appropriate one in the selector at the bottom of the page.
We highly recommend to desactivate your browser automatic translation tool in order to have the best experience in MyEH.



An introduction with the MyEH assistant

Click the 'Help' button at any point to display the MyEH help.

The help takes the form of a guide to the application's functions over a number of steps.

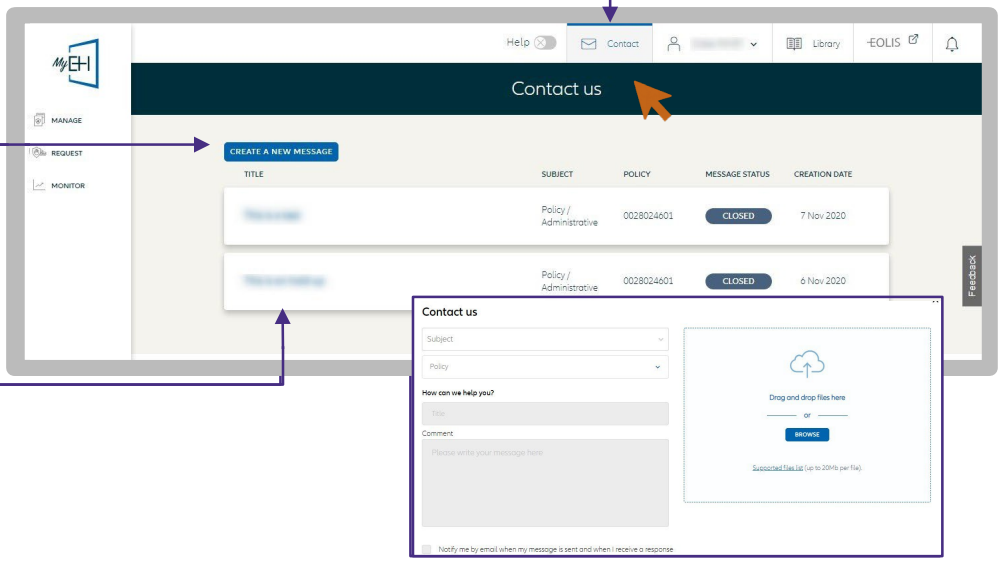


Contact us

Click on 'Contact' for support from Euler Hermes on how to use MyEH.

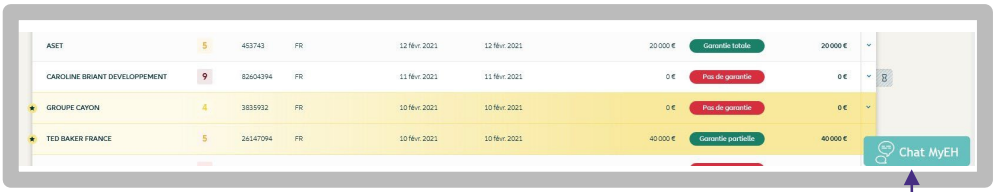
You can send a new message by clicking on the 'Create a new message' button.

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



MyEH chat

Whenever you have a simple question about how MyEH works, or want more information,
you can talk directly to our advisors using the online chat feature in the lower right-hand corner of all MyEH screens.



Back to contents - 02

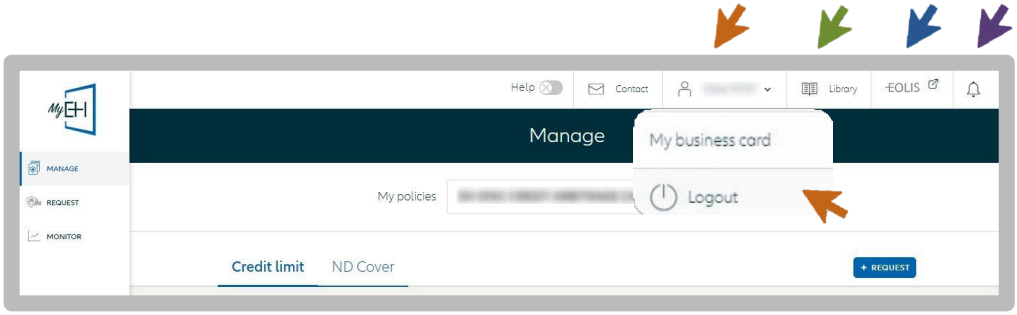
Description of the MyEH menu

Click on your own name to view your MyEH account information, and also to log off.

Click on "My library" to access all the documentation relating to MyEH and your policy overall.

Click on "EOLIS" to access the EOLIS website, which opens in a new tab.

Click on the bell icon to see all the notifications sent on MyEH.

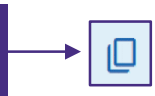


STEP 3:
REQUEST MANAGEMENT

Managing current credit limits

Choose your policy

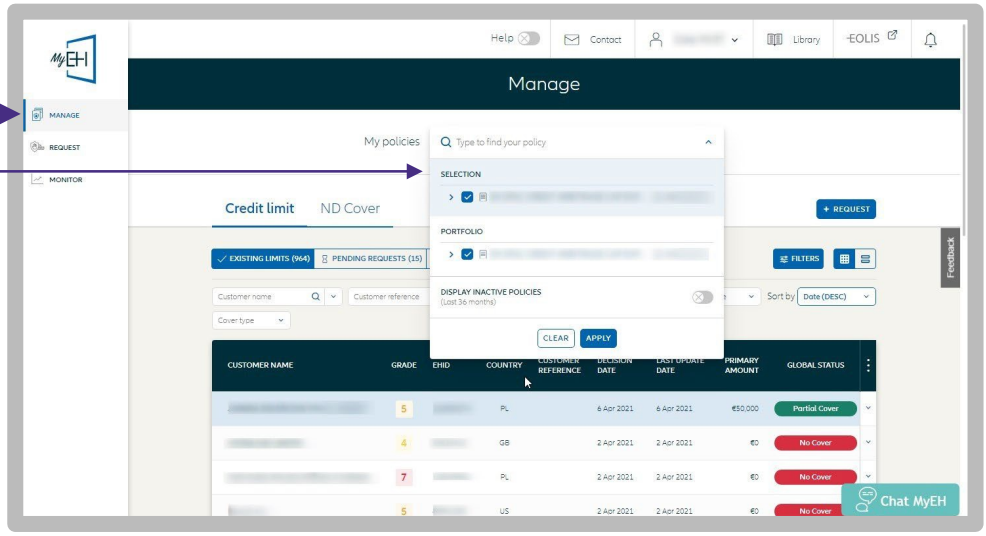
Hovering the mouse over your buyer's EH ID (Euler Hermes identification number) causes this icon to appear. You can then copy the number in a single click.

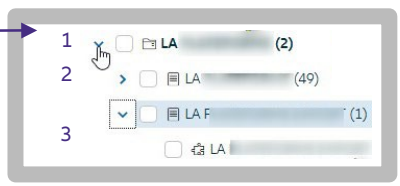


From the "MANAGE" menu, select the policies (within a portfolio) for which you want to see your requests.
To select just one policy, unselect the others.

By default, all the cover is displayed in the list of credit limits, except for limits you have cancelled, refusals (when cover is declined) and terminations affecting expired credit limits.

MyEH breaks down the policy hierarchy on 3 levels, represented by the following icons
Folder icon (1): all the lead policies and policies attached to them,
Paper icon (2): the set of policy extensions attached to the lead policy,
Jigsaw piece icon (3): the policy alone.





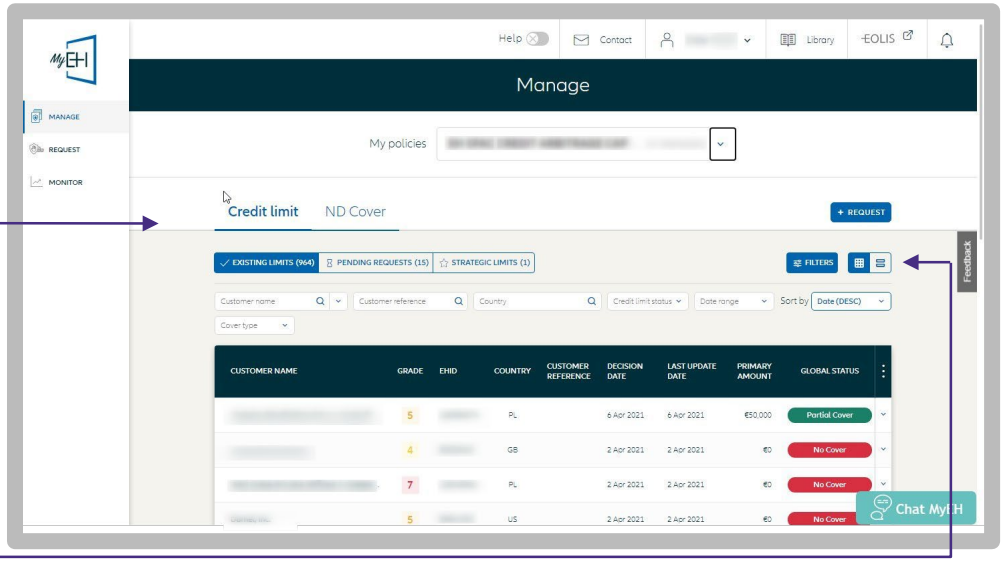
Back to contents - 03

Viewing your credit limit requests

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

Your requests are grouped into 2 categories:

- requests for cover on 'named buyer' available in the 'Credit Limit' tab
- ND Cover requests available in the 'ND Cover' tab

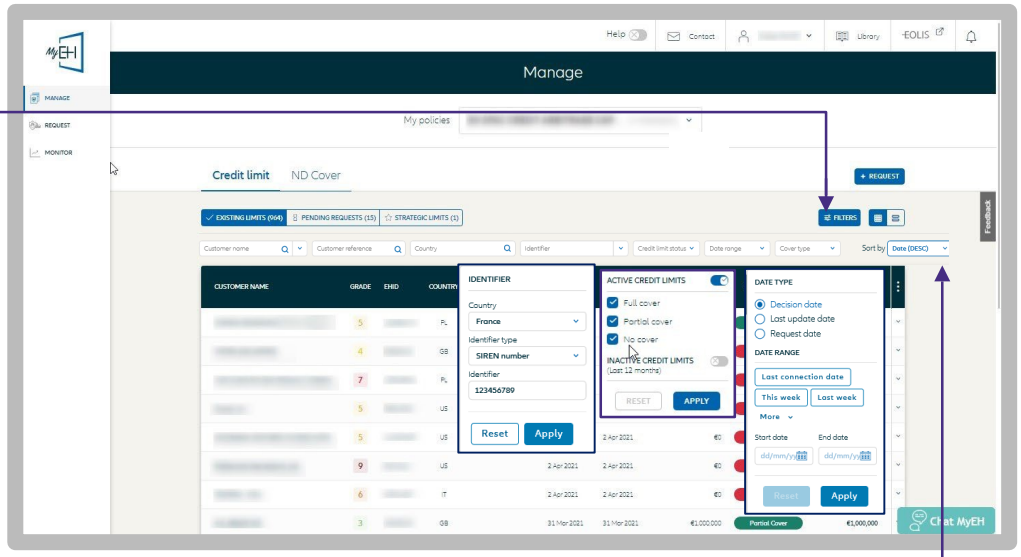


You can see your current cover and requests being processed displayed as either a table or a list.

Sorting and filtering current credit limits

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

- Registered name or Euler Hermes ID;
- Buyer reference number;
- Country;
- National identifier;
- Decision type:
  - Full cover
  - Partial cover
  - No cover
- Period: used to find cover where there has been a change over a given period;
- Cover type:
  EH CAP or EH CAP+ supplementary cover.



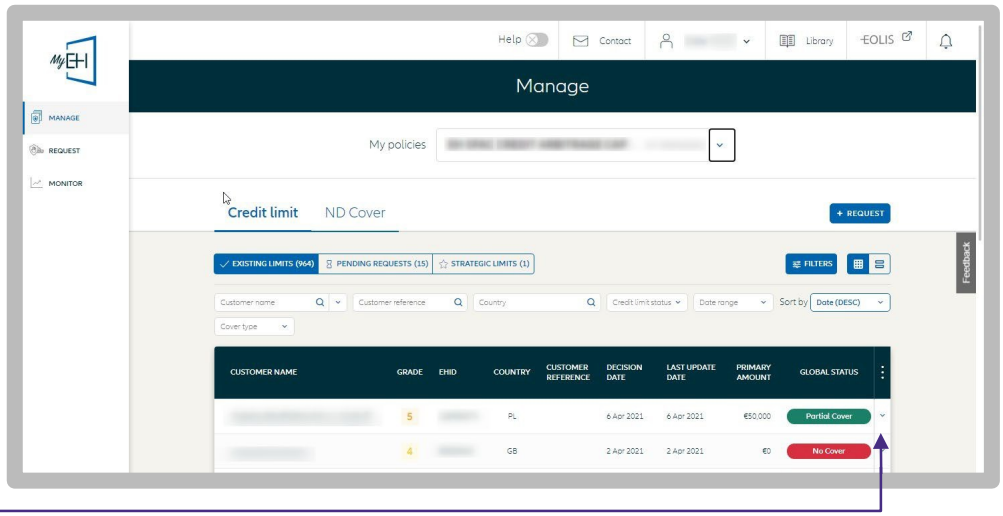
Credit limit requests can be sorted by:

- Credit limit amount
- Decision date : date on which Euler Hermes gave its decision,
- Last update date : date on which the credit limit was updated (eg: end of a temporary credit limit, credit limit expiration date, etc.)

Displaying the credit limit overview

You can see your buyers' EH grades, for an instant assessment of their solvency position.

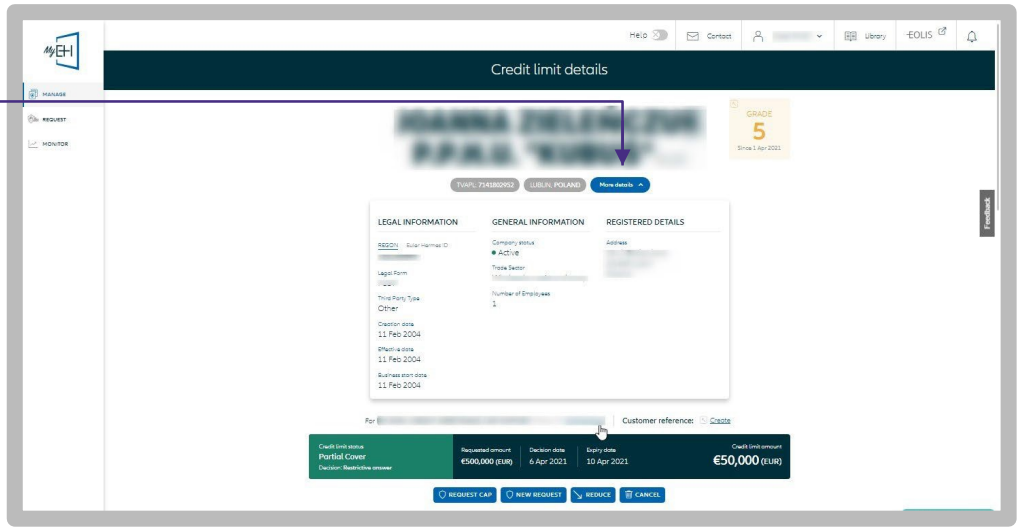
Click on the arrows on the right for quick access to an initial level of information about your credit limits.
Clicking on the row for a given buyer takes you to that buyer's page.



Displaying buyer data

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

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



Viewing credit limit details

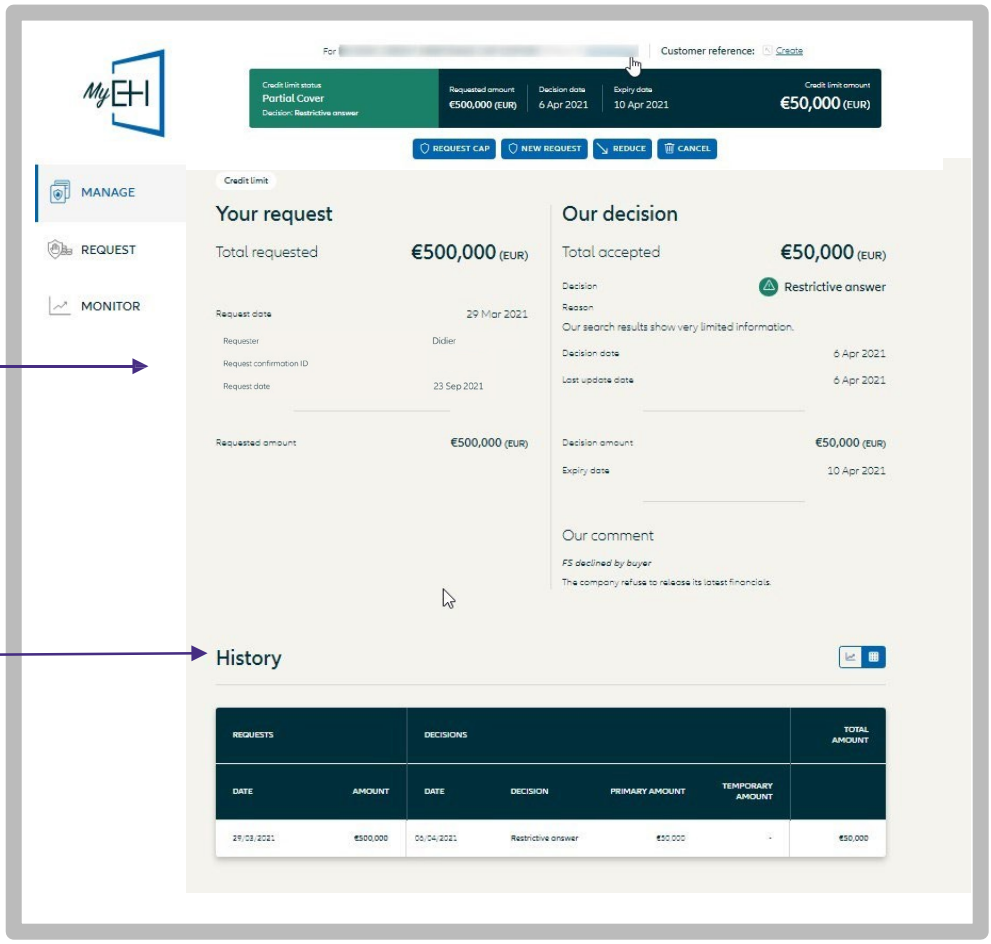
Displaying a credit limit details:

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

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

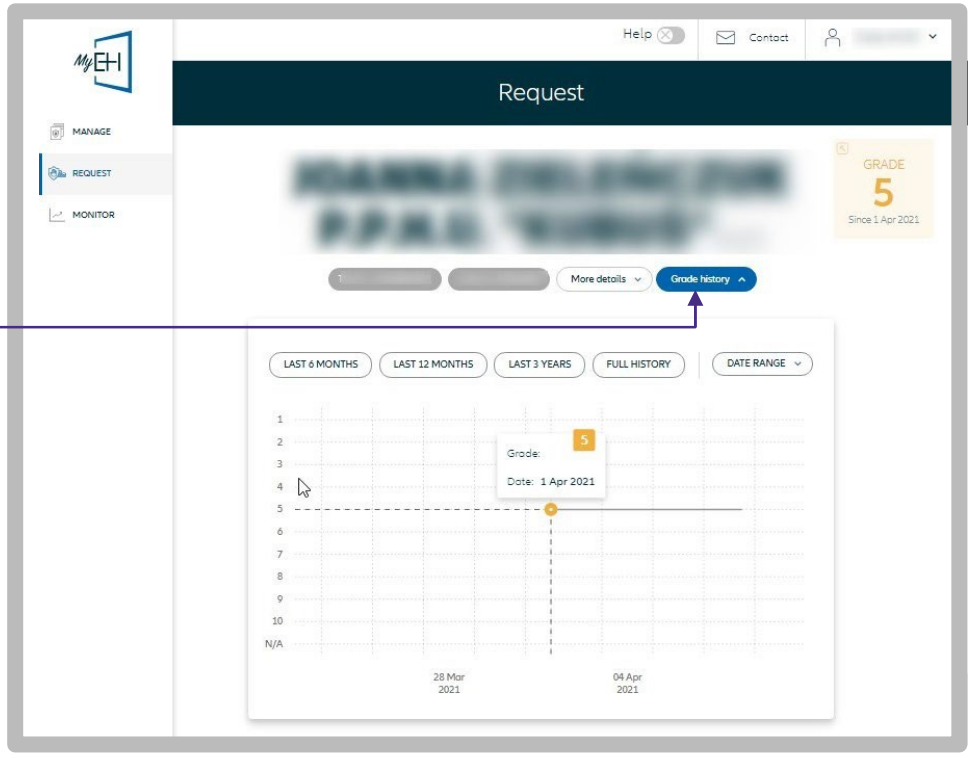
I see the name of the person who made the credit limit request. (Useful when you have multiple users on the same contract).

The "Request history" section provides you with information about the history of your credit limit requests, as a table or graph.
You will find all updates about your cover (increase/decrease) as well as our decision updates (Withdrawal expiration date, Refusal end date, etc.).



Displaying EH buyer grade history

You can display the EH buyer grade history while amending a credit limit request.



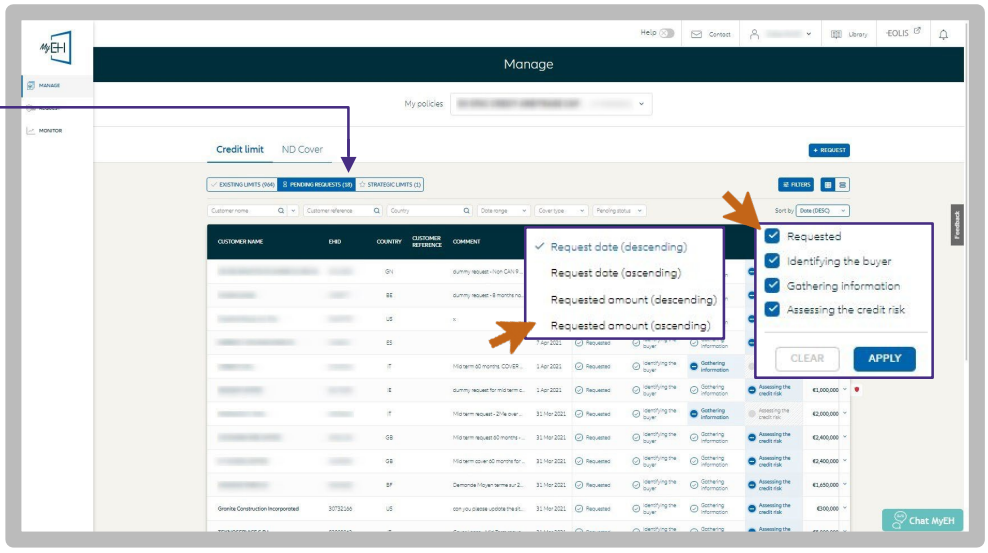
Sorting and filtering requests

Click in "Pending" to see the list of all current requests that Euler Hermes 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.

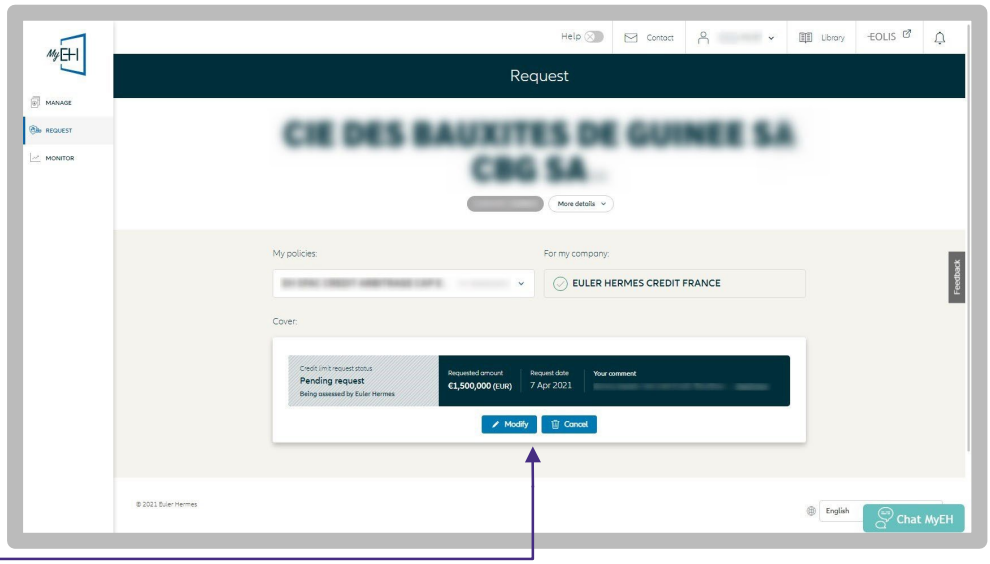
Credit limit requests can be sorted by:

- Credit limit amount
- Request date



Displaying detailed information

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



STEP 3:
REQUEST MANAGEMENT

Strategic cover

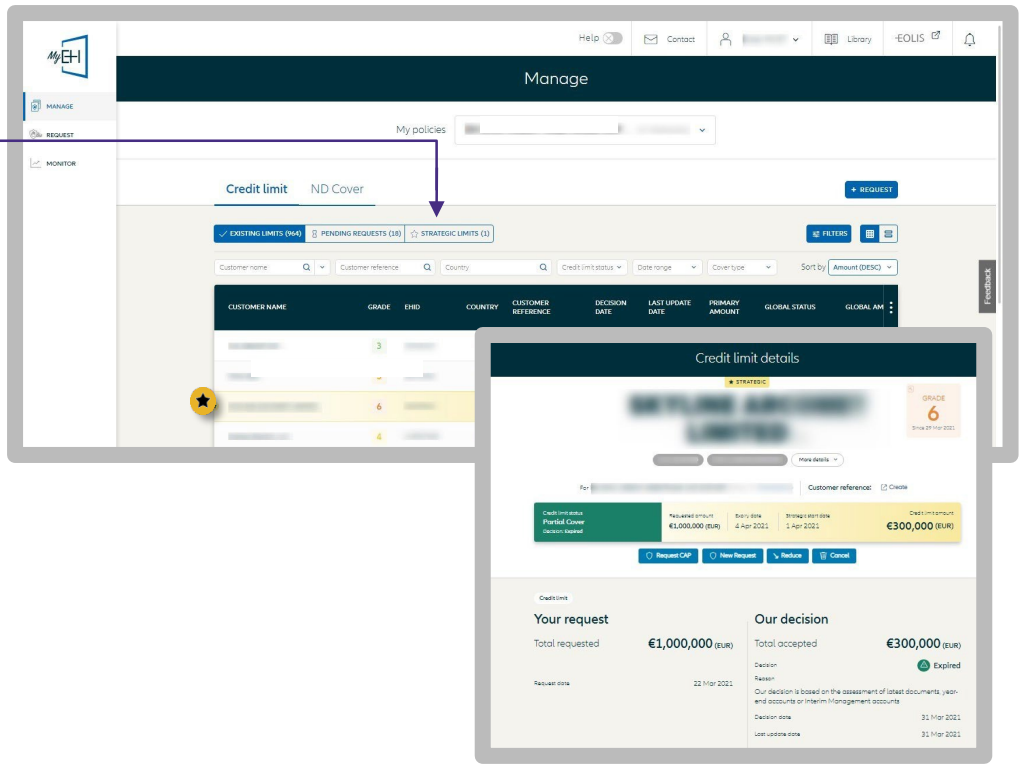
Defining cover as strategic

This new 'Strategic cover' service is free of charge and entails no commitment. You can use it to monitor the credit limits you deem to be the most important.

Our underwriting teams will run manual procedures in the event we decide to partly or totally withdraw cover, to take the importance of the cover into consideration.

Your strategic credit limits are made more obvious with a yellow background and a star is shown beside the buyer's registered name.

All your strategic limits are listed in their own special tab.



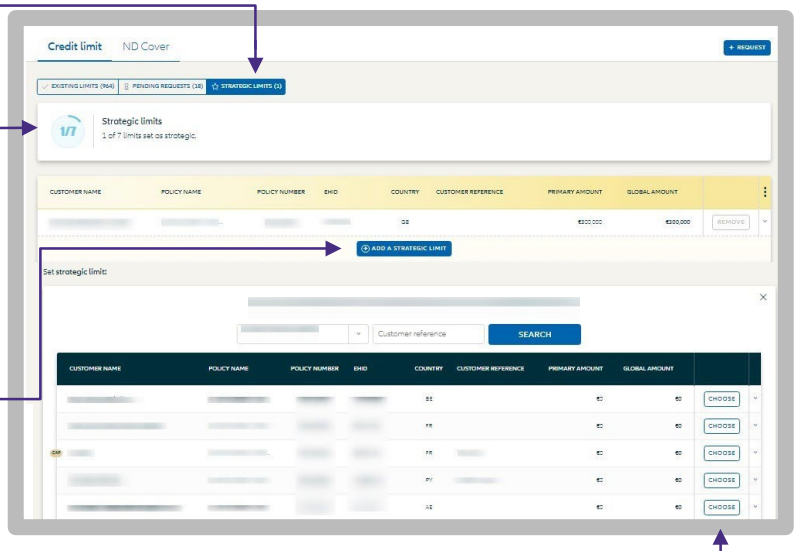
How it works

1. To designate a credit limit as strategic, you need to go to the "Strategic cover" area available in your "Credit limit" tab.

2. The counter indicates the number of strategic limits you have designated, out of the total number of strategic credit limits to which you are entitled.

3. When you click on "Add a strategic credit limit", you can quickly find the desired limit by entering the registered name or the Euler Hermes ID.

4. Clicking on "Select" means the limit is now deemed strategic and it will be added to the other strategic limits for a minimum of 6 months.



PLEASE NOTE

This feature will be gradually implemented for all users until October 2021.

You cannot change your choice of strategic credit limits within the first 6 months, unless the selected credit limit is dormant.

Once this period has expired, you can alter your strategic cover by clicking the "Remove" button.

The number of strategic credit limits to which you are entitled is calculated on the basis of your policy profile.

Back to contents - 08

STEP 3:
REQUEST MANAGEMENT

Managing your unnamed buyers

Displaying your ND Cover (current requests and responses)

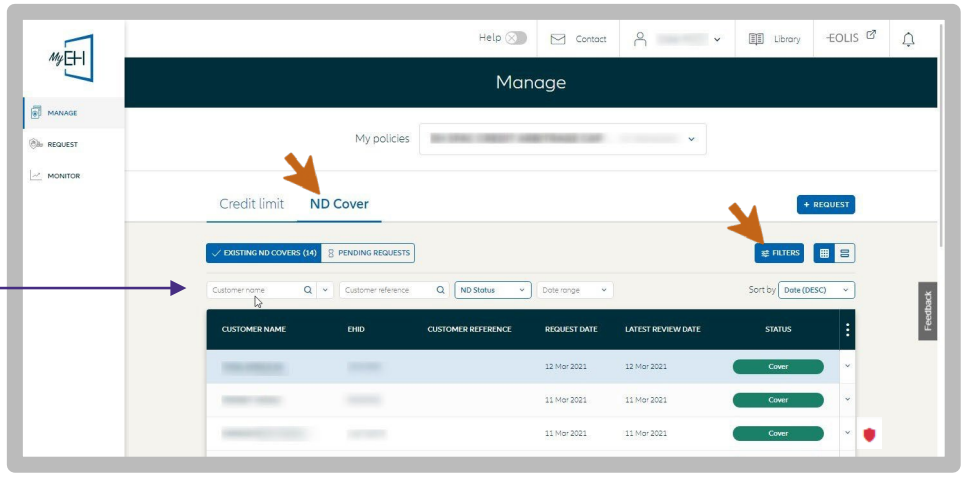
ND Cover requests differ from credit limit requests. The ND Cover service provides information that can be used to instantly check whether your domestic (i.e. based in metropolitan France or the DROM) buyers or potential buyers are covered up to the ND Cover limit stipulated in your policy. If the amount of your request is greater than the ND Cover limit in your policy, then you need to submit a credit limit request.

ND Cover (unnamed buyers) is the new information service available on MyEH.
One click is all it takes to find out whether your buyer is covered, and you can monitor your cover situation for 12 months:

- instant responses to your requests;
- real-time monitoring of your buyers for 12 months;
- any negative impact on cover resulting from a change in our position is delayed for 30 days.

There are a number of search filters to help you find your covered buyers more quickly:

- Customer name or Euler Hermes ID;
- Customer reference number;
- ND Cover status;
  - Cover
  - No cover
- Date range:
- Find all your ND Cover requests in a chosen period. All the requests you made last month for instance.
- Find all the updates (from red to green, or from green to red) by clicking on "Latest review date". MyEH will display all the changes in the selected period.



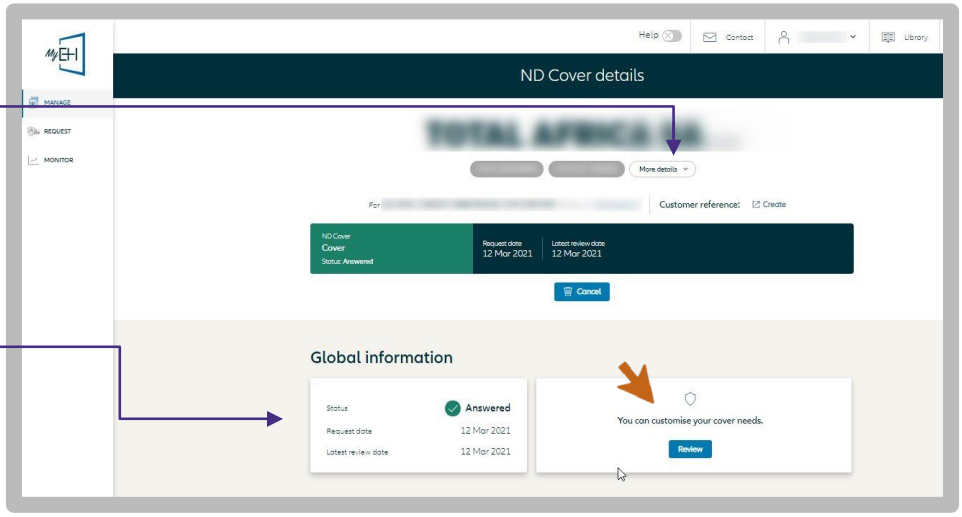
Viewing your request details

Click on "More details" to display fuller information about your buyer.

Request details panel:

- its status
- key dates

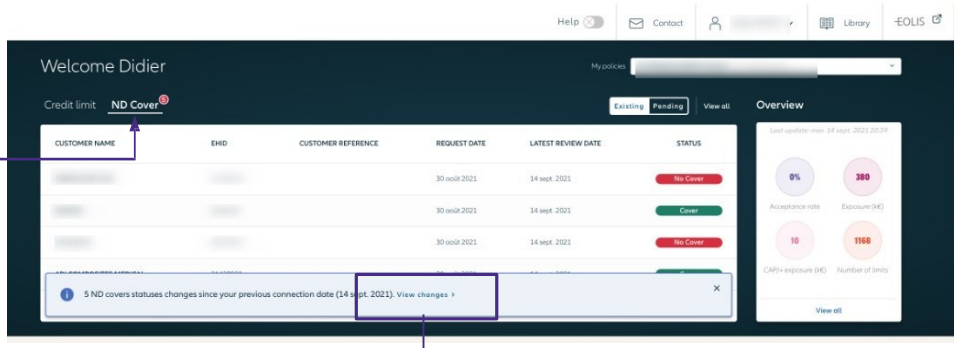
You can customise the amount of the outstanding balance covered to obtain an amount higher than the unnamed buyer amount in the policy.



STEP 3:
REQUEST MANAGEMENT

ND Cover notifications

You are notified on the Dashboard every time there is a new request or a review on your ND Cover since your last connection.
By clicking on the red bubble in your Dashboard, you will find all new ND Cover events.
The banner at the bottom of the list displays the number of changes and provides a quick access to the dedicated list.



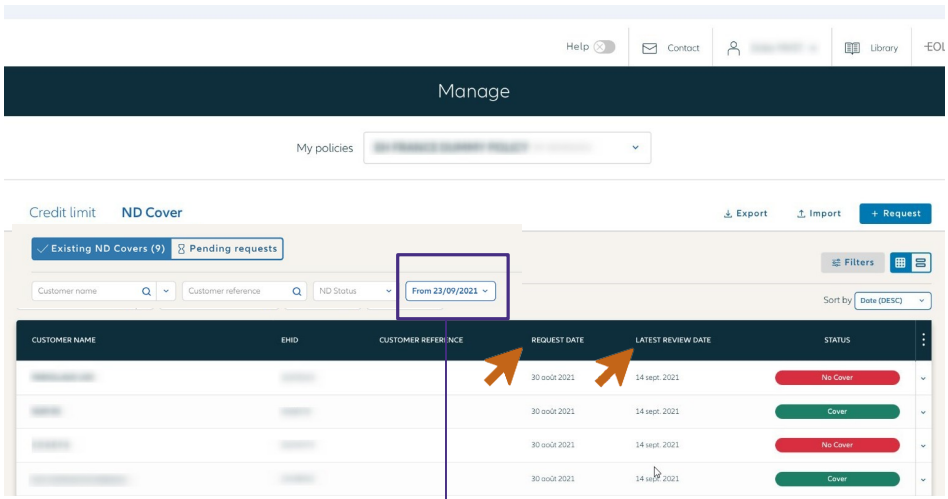
A filter on the list is automatically applied to view them instantly:

- New ND Cover requests made since your last connection.
- ND Covers reviews since your last connection (status changes from red to green and vice versa),

How to identify new ND Cover requests?

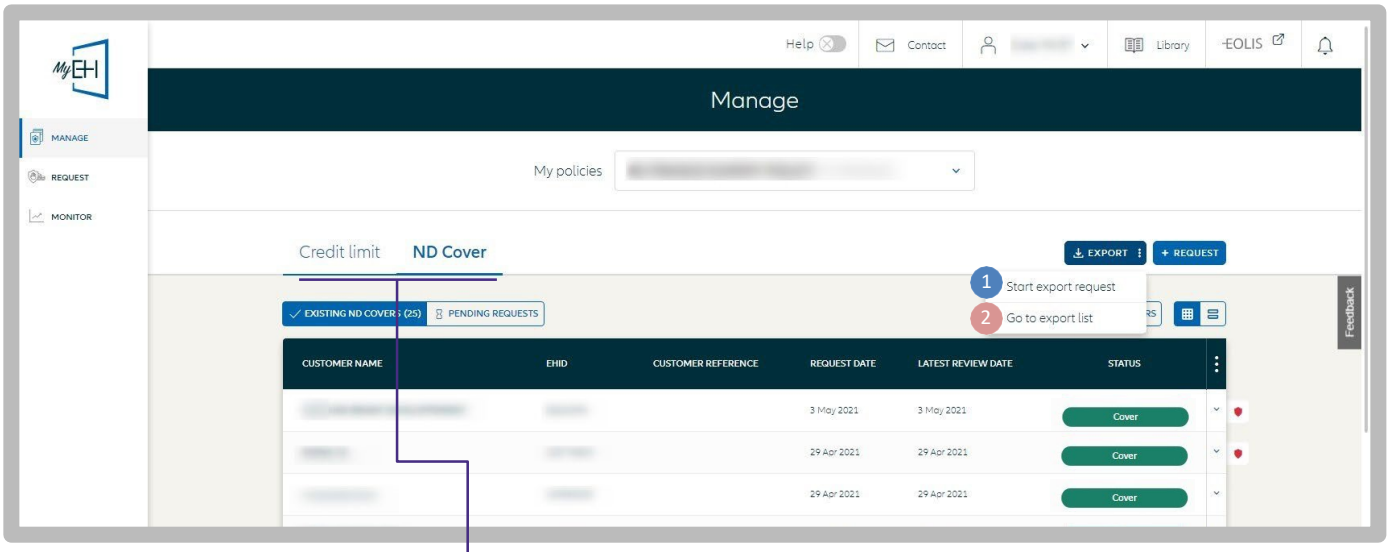
If the dates in the "REQUEST DATE" and "LATEST REVIEW DATE" columns are the same, then it is a new request.

To turn back and find the all of your ND Cover requests, click on "RESET" in the "DATE RANGE" filter.



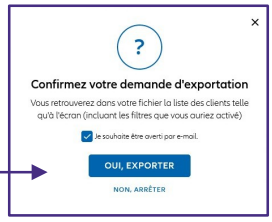
STEP 3:
REQUEST MANAGEMENT

Exporting your credit and ND Cover limit data



Select the tab for which you wish to export data: "Credit limit" or "ND Cover".

1 You can download the data into an Excel file by clicking on the "Export" button. The data exported is based on any filters you have applied.
You can ask to be notified by email once your file is ready.

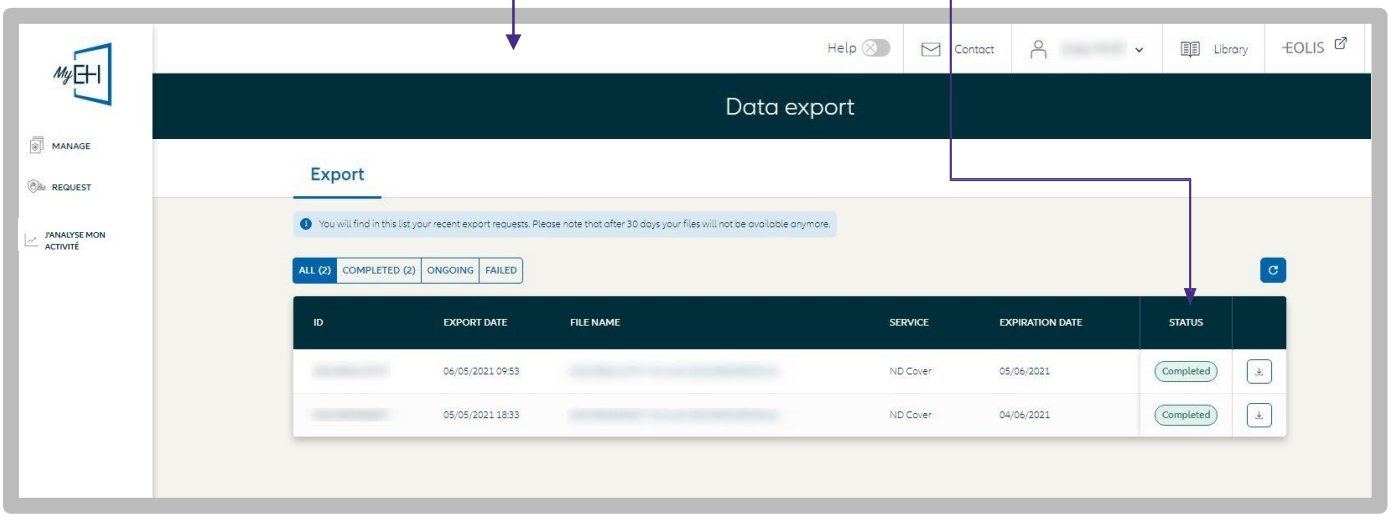


2 The "Export list" shows your export requests currently being processed together with the history of last 30 days.

The status column shows whether your file is ready for download. The file is exported to Excel when the "Download" icon is clicked.

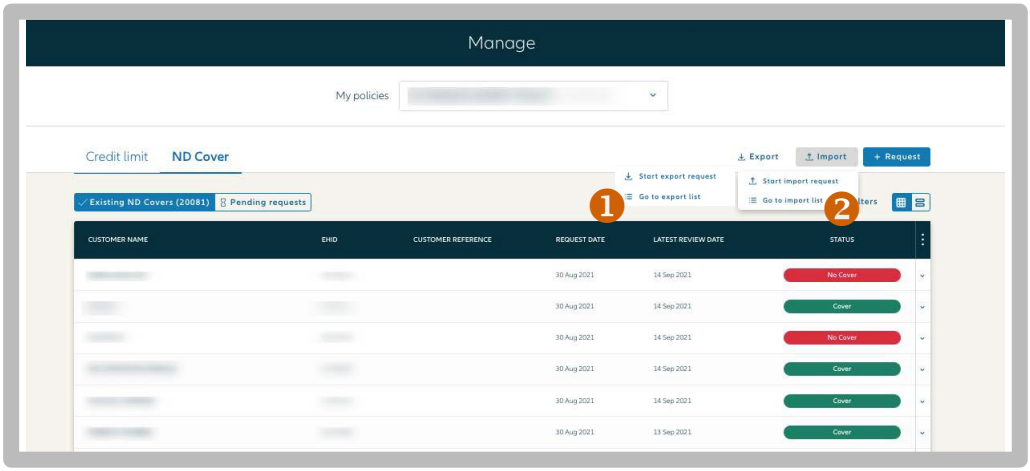
Good to know :

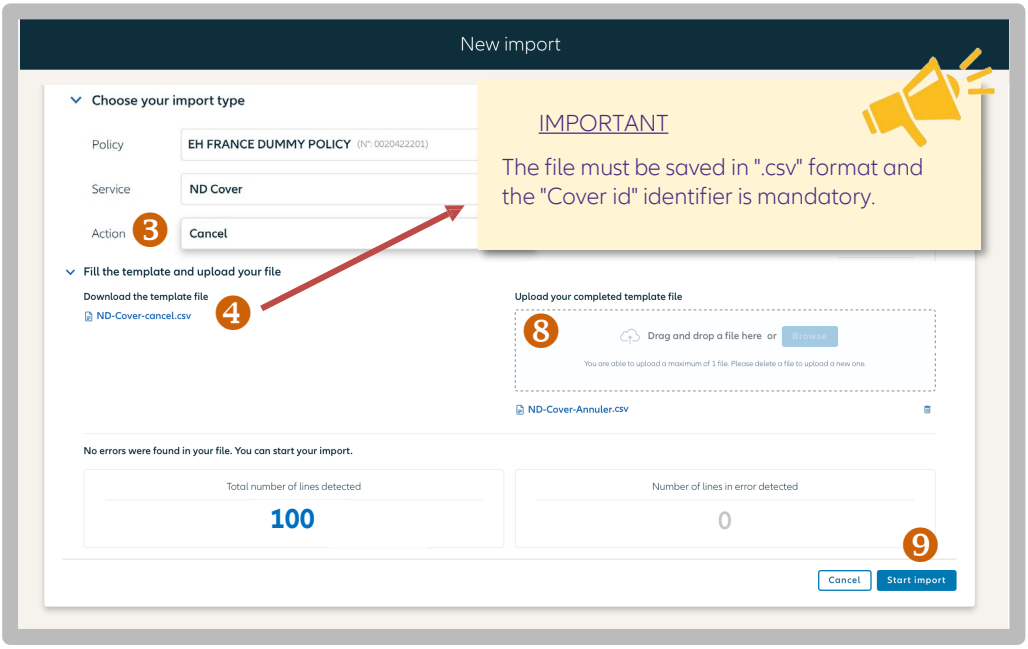
If you do not want your Internet browser to download the file in the "downloads" folder, go to your browser settings and customize your choice.



STEP 3:
REQUEST MANAGEMENT

Mass cancelation of ND Cover requests





IMPORTANT

The file must be saved in ".csv" format and the "Cover id" identifier is mandatory.

How to mass cancel your ND Cover?

1 / Export the list of ND Covers to Excel by clicking on the "EXPORT" button, then select in your Excel list the rows you don't want anymore. You will need this file in step 5.

2 / Import the list of ND Covers you want to cancel by clicking on the "IMPORT" button, then on "START IMPORT REQUEST".

3 / Choose the type of action needed. In our case, select "CANCEL".

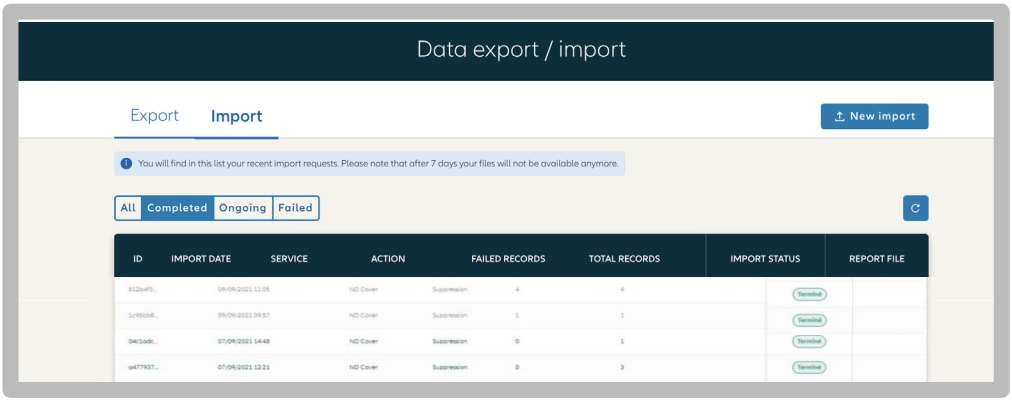
4 / Save the file "ND-Cover-cancel.csv". This file will allow you to import the ND Covers you want to cancel.

5 / Open the file, and fill the "Cover ID" column with the ND Cover request numbers you want to delete. Those numbers are available in the "Cover ID" column of the file you previously exported to Excel (step 1). The other fields are not mandatory.

6 / Save the file respecting the initial file format (csv), then close.

7 / Drag and drog the file.
MyEH reads the file and displays the number of lines detected and errors.

8 / Click on import. Your request will be processed and returned in a few seconds. You can request to be notified by email when the transaction is finalized.



Good to know :

If you do not want your internet browser to download the file in the "downloads" folder, you can go to your browser settings to customize your choice.

All your Import requests are available by clicking on "IMPORT" then "GO TO IMPORT LIST".

STEP 4:
MAKING A NEW REQUEST

Credit limit request

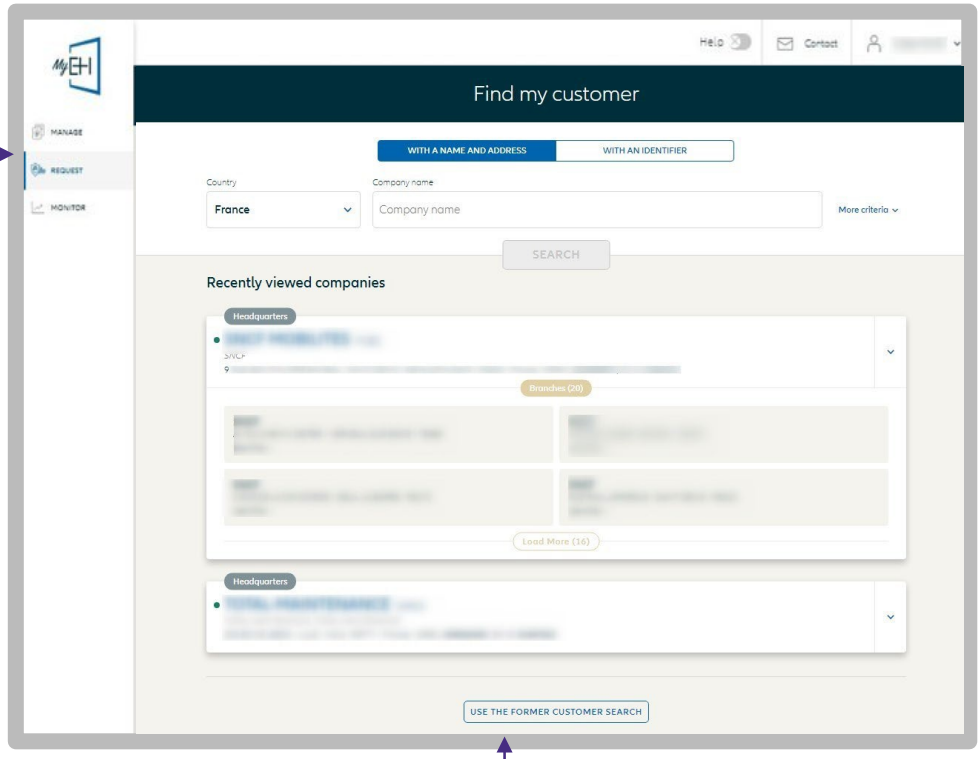
Identifying the buyer (1/5)

Under the 'REQUEST' menu you can find your buyer using:

- its registered name;
- its national business registration number.

If you have an Export component in your policy, you can choose the country where the buyer you are seeking is based.

The search function is the same for a credit limit request and ND Cover request. Once the buyer has been selected, then you make the choice between "Credit limit request" and "ND Cover".



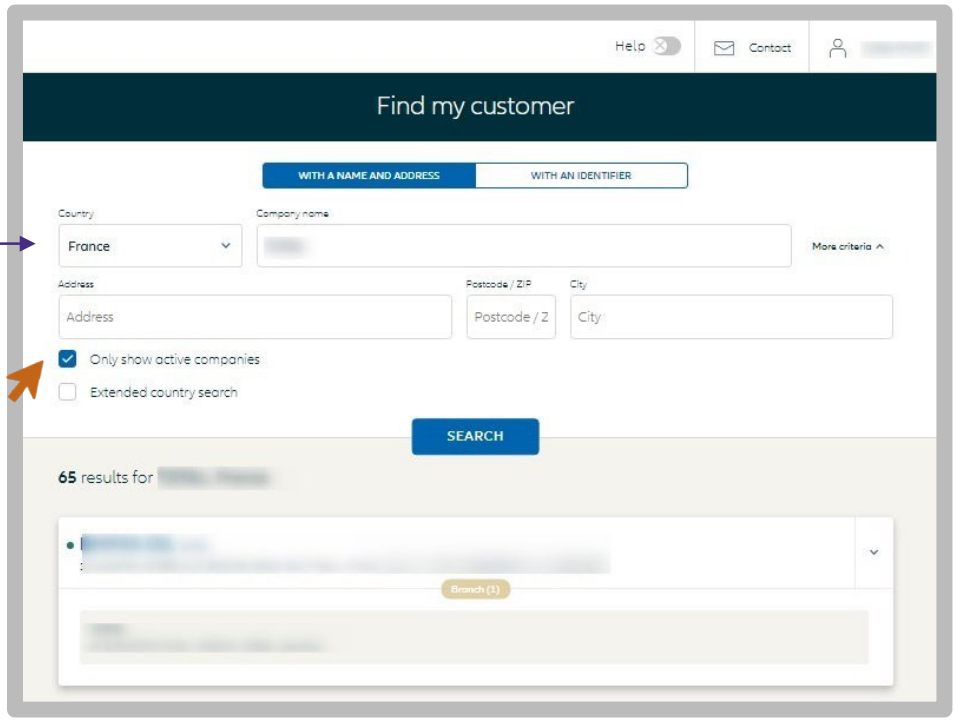
The previous search engine is still available for a few months. To use it, click on "USE THE FORMER CUSTOMER SEARCH ".

Identifying the buyer (2/5)

New search criteria have been added:

- you can enter your buyer's address and opt to extend the search geographically if the buyer is not found;
- you can fine-tune the hits to list only active businesses.

You can display those companies you have recently viewed.



Identifying the buyer (3/5)

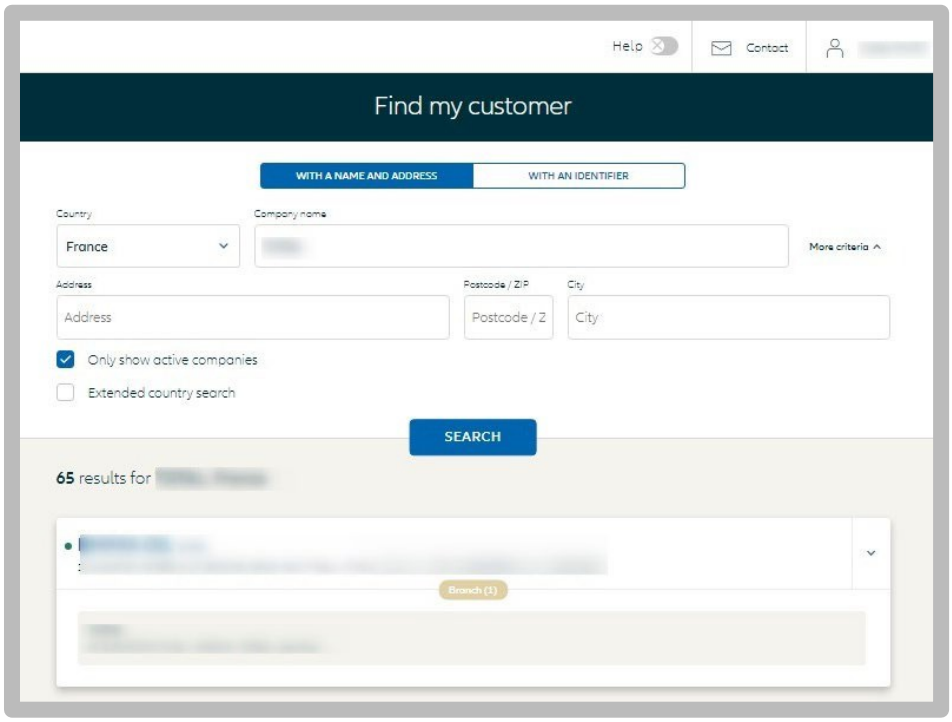
MORE HITS

The search engine now includes trading names as well as the official registered names.

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

EASIER TO USE

The search module and the hits are displayed on the same page simultaneously, making it easier to read.

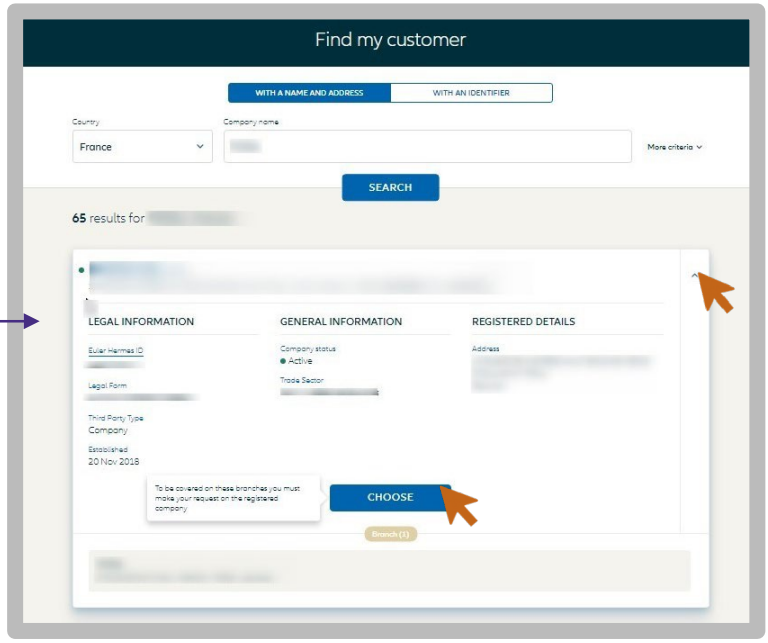


Identifying the buyer (4/5)

Select your buyer from the list of suggestions.

Click on the up-arrow found top right to see more details.

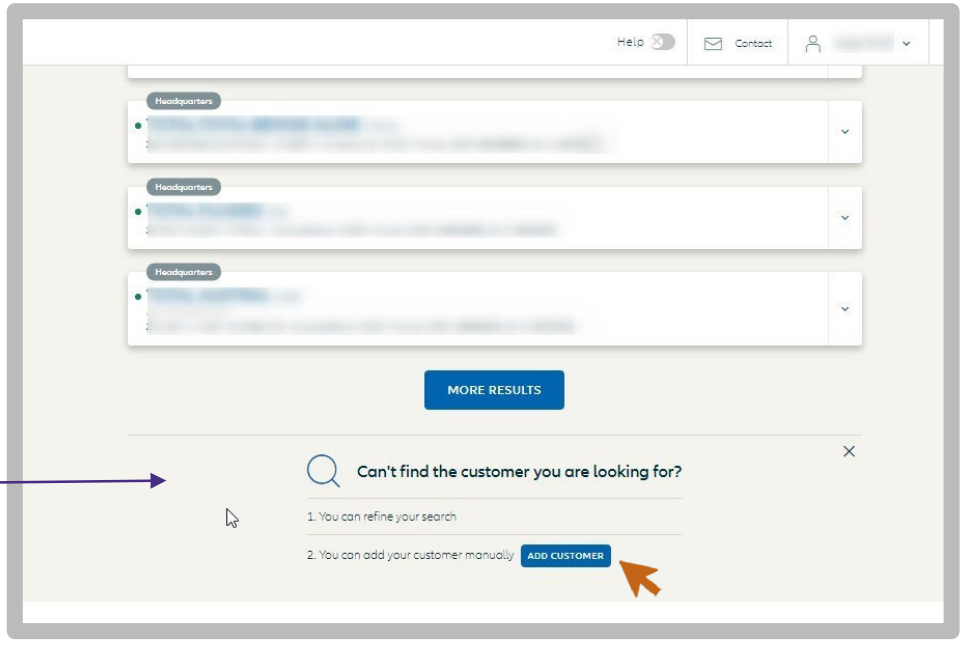
Click on "CHOOSE" to move on to the next step.



Buyer not found (5/5)

If you cannot find your buyer, you can:

- try a different search;
- create the business yourself, by clicking on "ADD CUSTOMER".



Setting the request amount

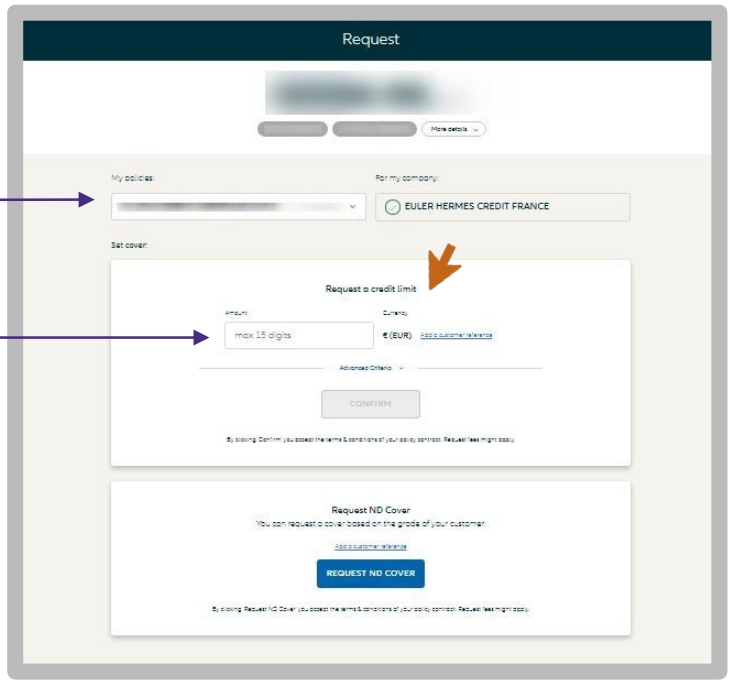
STEP 4

Choose the policy against 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).

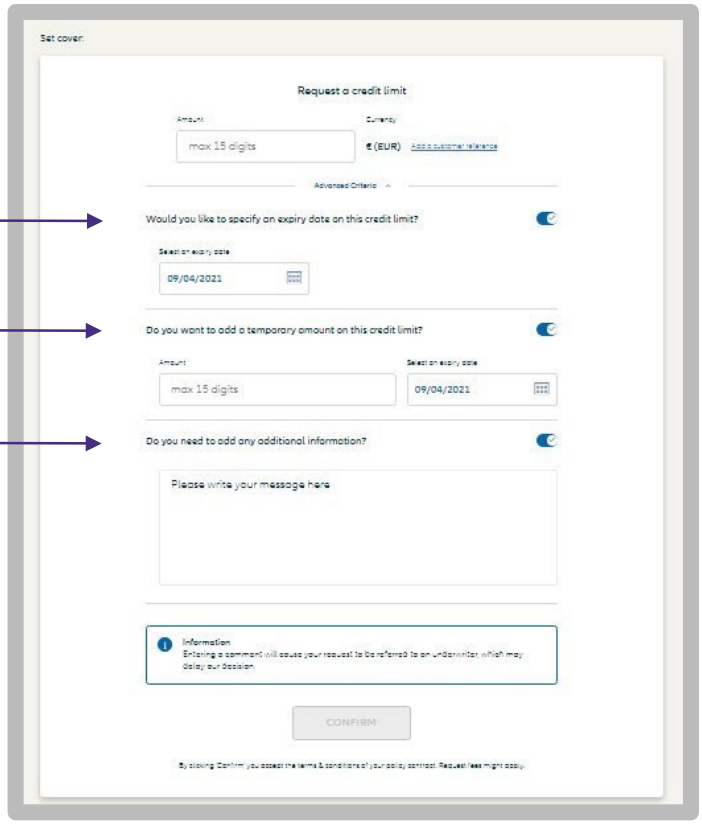


Fine-tuning your request (optional)

Select a date on which you wish cover to end.

Request an uplift (temporary extra amount on the limit for a given period).

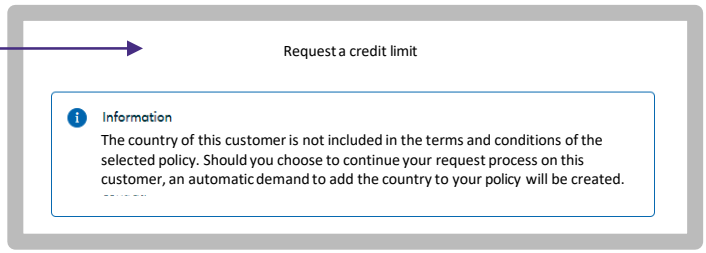
Enter any other information of use to the underwriters in making their decision (expect a slightly longer response time in this case).



If you want to make a credit limit request on a customer located in a country which is not included in your contract, you first must follow the usual route by indicating the amount you wish to obtain, then validate.

An endorsement will automatically be added to your contract. You then have to make your request again for the desired customer.

Your request will be logged in the "Contact us" area.

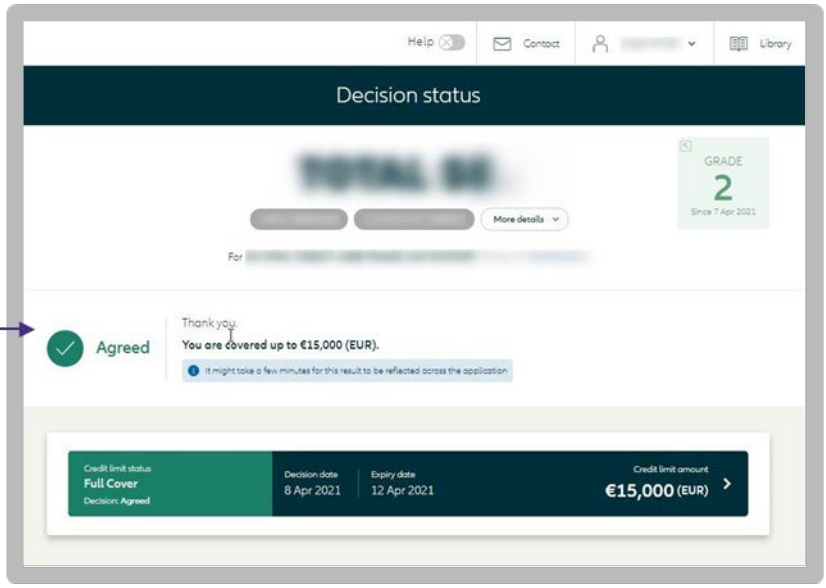


Viewing the response (1/3)

After a credit limit request, you can see Euler Hermes' response as a limit amount, together with the EH buyer grade (at the top of the screen) which will be kept updated throughout the cover period.

Euler Hermes' response is automatically added to the list of current cover under the "MANAGE" menu.

If EH's response is "request in progress", then it will appear under "Pending requests".

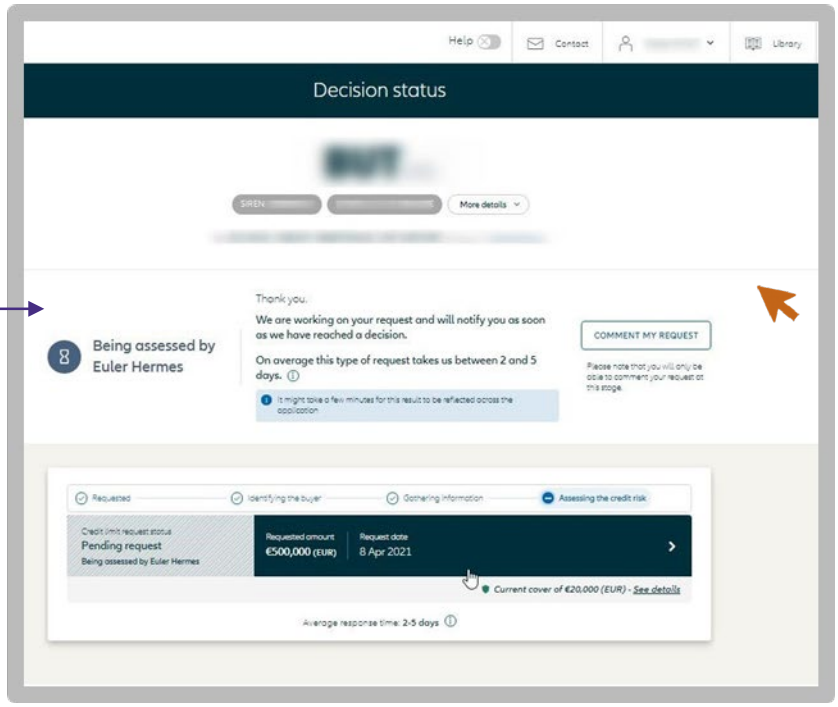


Viewing the response (2/3)

If your request requires a more in-depth investigation, you can add further comments to the request.

The credit limit request details are displayed.

An indication of the average response time for requests of this type is given.



EH CAP & EH CAP+ requests

Viewing the response (3/3)

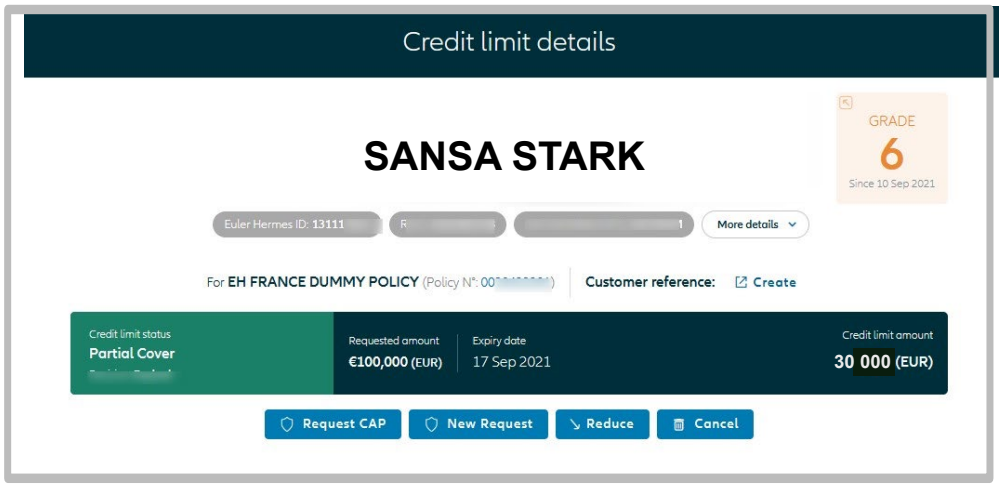
You have a partial credit limit

If the cover amount is not enought and you would like a higher one, you can ask for an additional cover by making a EH CAP request*.

You may double you primary cover by making an EH CAP request.

In this example, yourc cover could go from 30 000€ to 90 000€ in the event of a favorable response from our underwriters.

Either your primary cover amount + twice the primary cover amount.



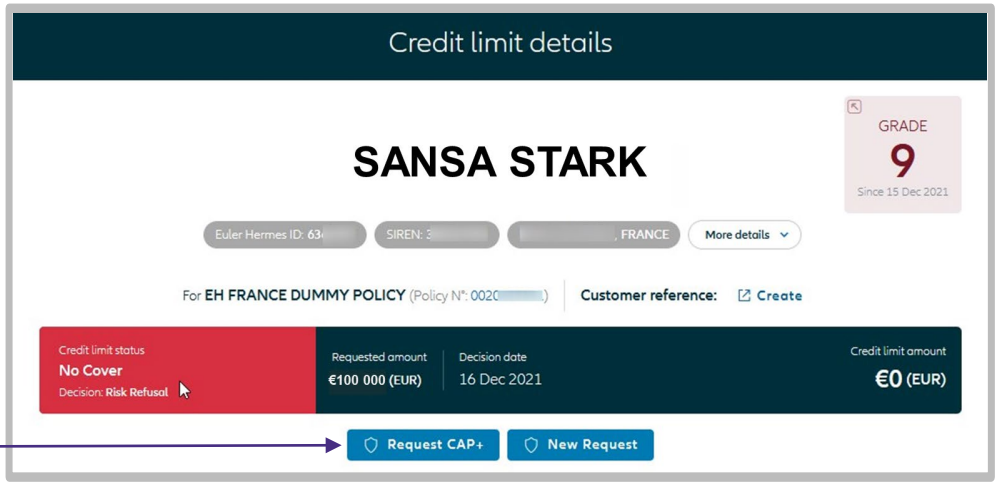
All your EH CAP request to export buyers have to follow the « CAP Etatique » journey:

You must first request the activation of your CAP Etatique on order to make your first request.

To benefit from an additional cover, please choose your CAP / CAP + Etatique contract (CAP ETAT or CAP P ETAT) by clicking on "NEW REQUEST" in the detail page of your primary cover, then choose the desired CAP Etatique contract. The price is calculated according to the cover amount granted by Euler Hermes (please see the PDF guide available in the Library).

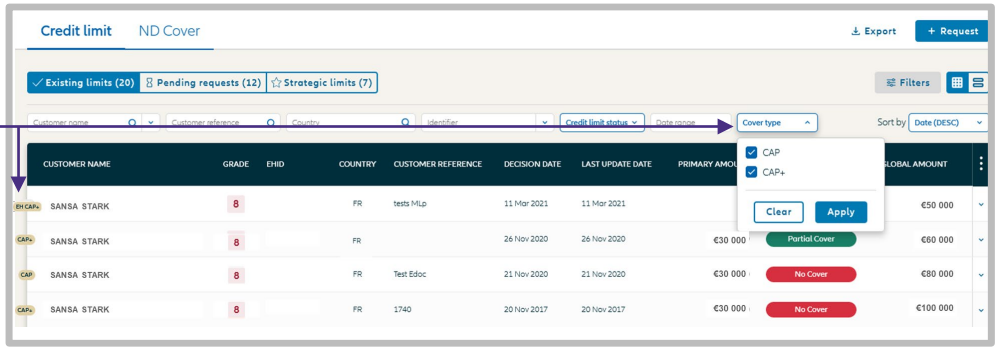
You can ask for more cover in the following cases :

- You do not have a primary cover because of a refusal or a withdrawal,
- You french customer is in a continuation plan or a safeguarding plan.



Find all your EH CAP & CAP+ requests :

- Filteri by cover type
- Distinguish the lines that mention « EH CAP » near the customer name



*EH CAP & CAP+ are paid services. Please find all information regarding EH CAP & CAP+ by going to your « Library » at the top right of MyEH pages.

STEP 4:
MAKING A NEW REQUEST

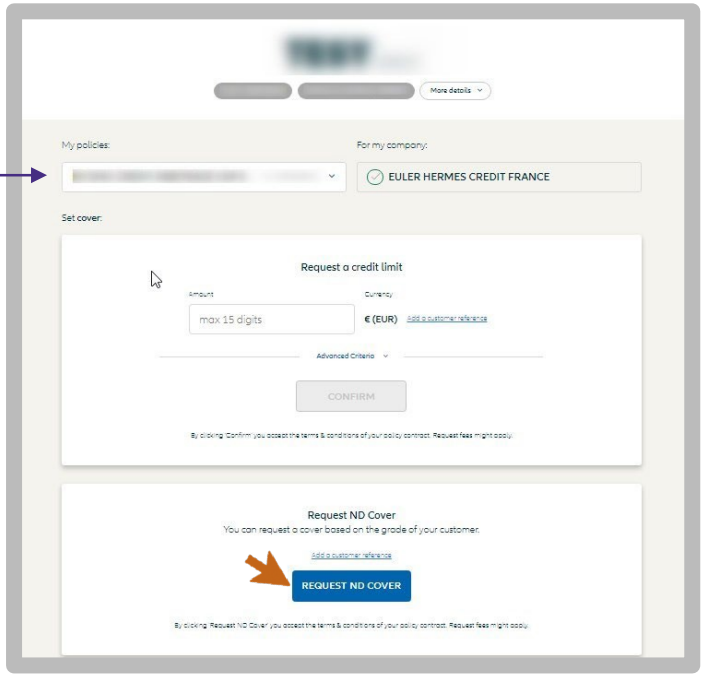
ND Cover request

Submitting a request

Under the 'REQUEST' menu you can make a ND Cover request by selecting:

- your buyer;
- the policy in question.

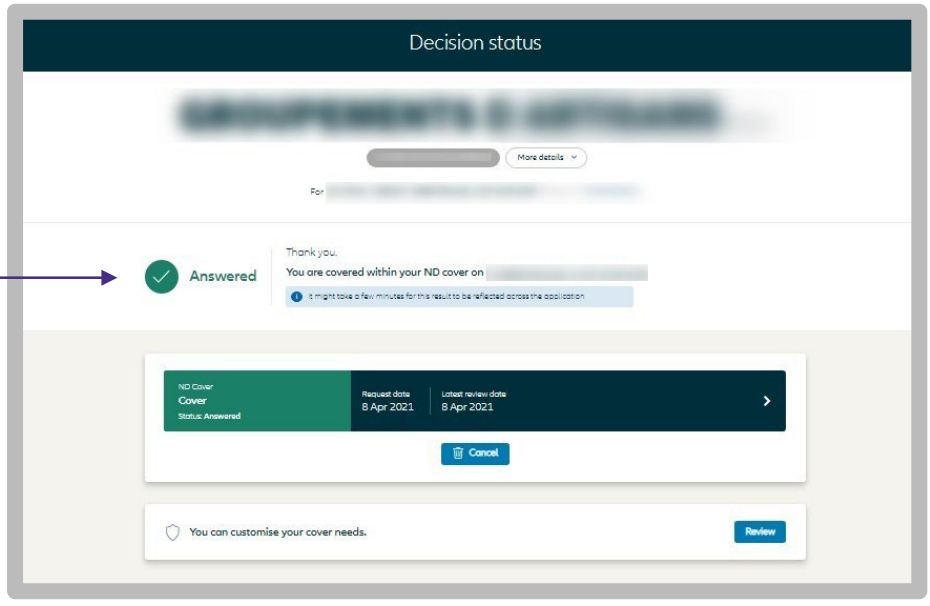
You should also check that the status is "active" under the "More details" section, then confirm.



Viewing the response

You will receive an instant response.

Green means you are covered under your contractual unnamed buyer amount.
Red means you are not covered by the unnamed buyer amount stated in the policy.

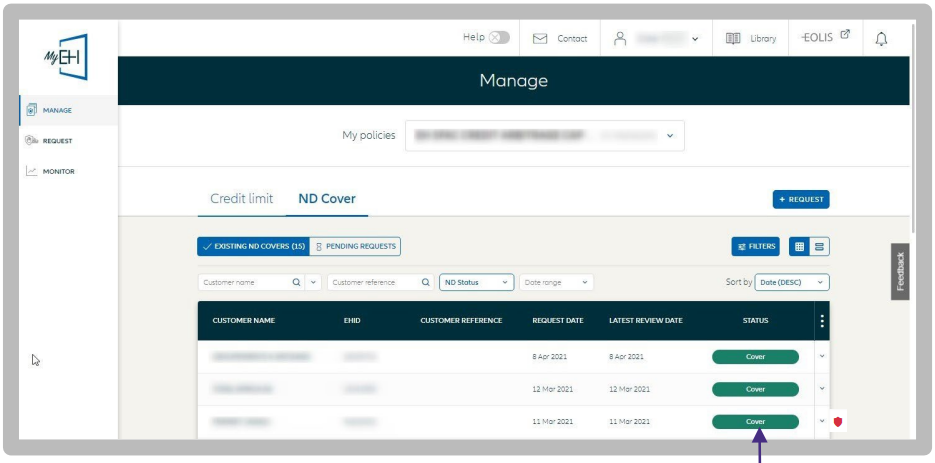


Linking with your current named buyer limits

STEP 4

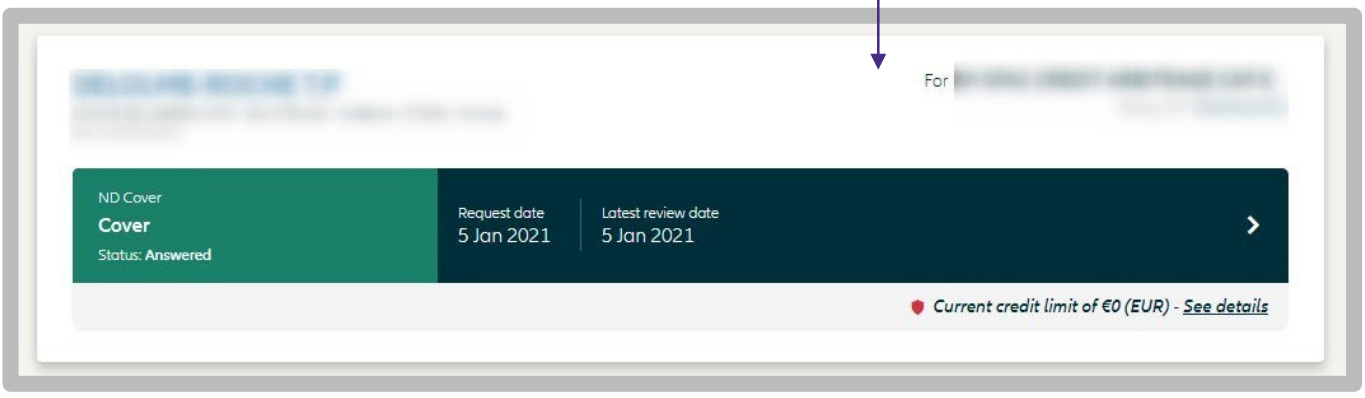
The ND Cover list can be used to monitor your ND Cover requests and display those for which you have made a credit limit request as a named buyer, using the coloured shield on the right-hand side of the screen.

This information can also be seen in the ND Cover tracking.



Whenthe shield is red, this meansyour namedbuyercover is nil (if EH has declinedto cover - a refusal - or withdrawn it, for example). To see our response, you need to click on "See details":

From 1 May 2021, proactive decisions cancelling named buyer limits no longer automatically result in the cancellation of ND Cover for domestic (i.e. based in metropolitan France or the DROM) buyers.
If your buyer has ND Cover, you keep the benefit of that ND Cover limit, provided the other policy conditions are met (including that the buyer is not in default and you do actually have ND Cover limit).



STEP 5:
ANALYSING COVER ACTIVITY

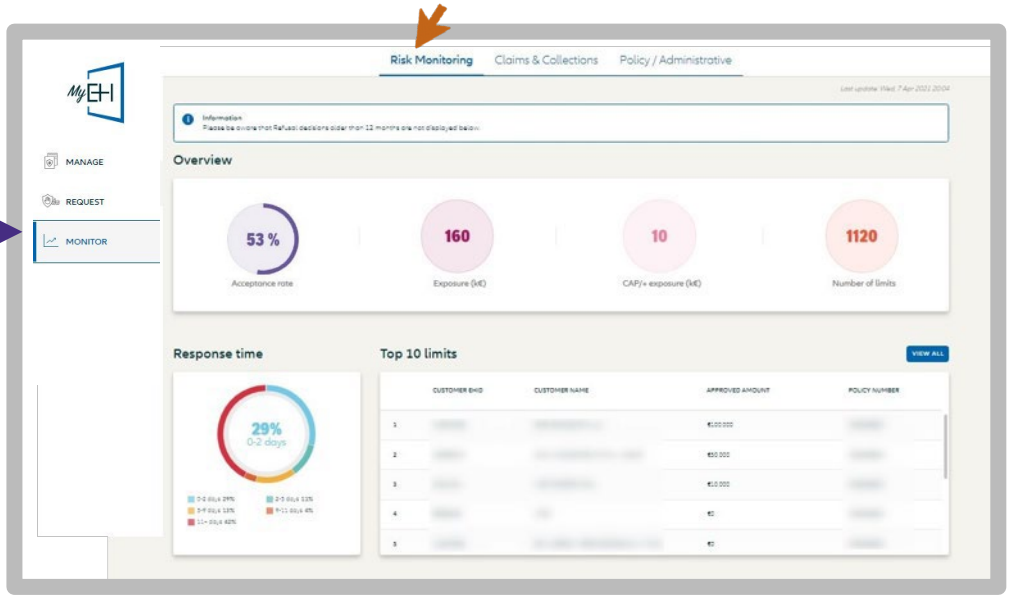
Risk Monitoring

Overview

Under the 'MONITOR' menu, you can see the key performance indicators for the selected policy.

For example:

- the total amount of credit limits on named buyers;
- average response time for your credit limit requests;
- the ten largest credit limits at the time the page is displayed;
- click on "View all" to see your cover history, together with the EH grade and any temporary uplifts.



Portfolio breakdown by EH buyer grade

By clicking on these tabs, you can see trends in your acceptance rate and credit limit amounts:

- The acceptance rate is the ratio between the cover amounts requests and the cover amounts actually granted over the last 12 months.
- Change in exposure measures the aggregate cover granted since policy inception (including new requests, partial and total withdrawals).

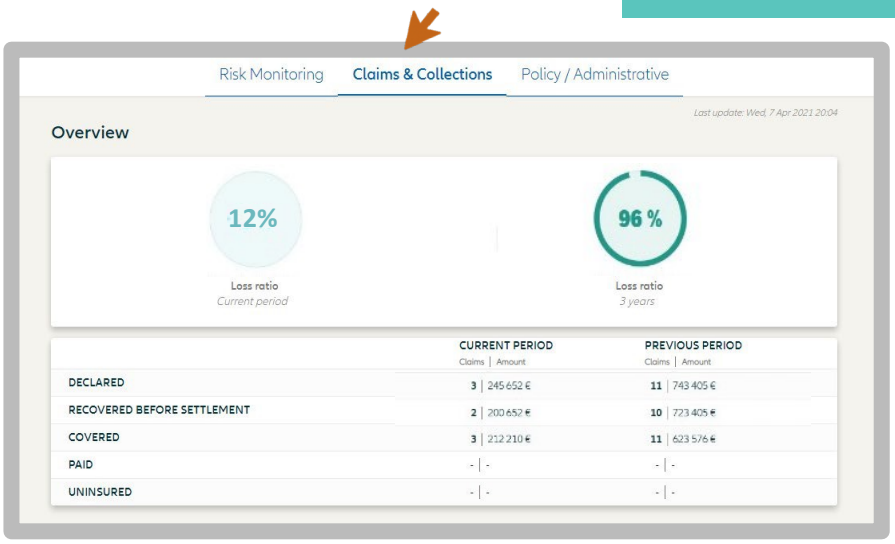
STEP 5

Claims and collections

Displaying Claims and Collections file data

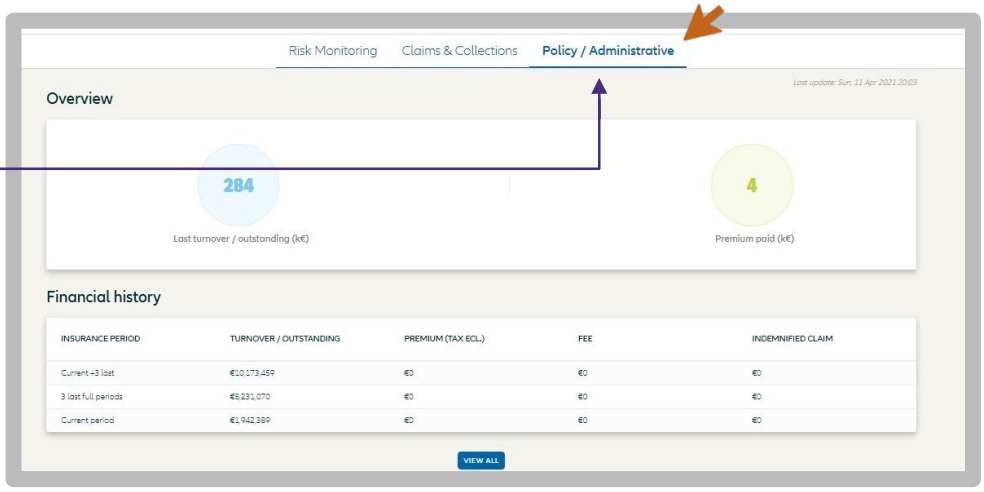
"Current period" means the policy period.

"Previous period" means the last completed policy period.



Policy information

Gives access to key figures for your policy

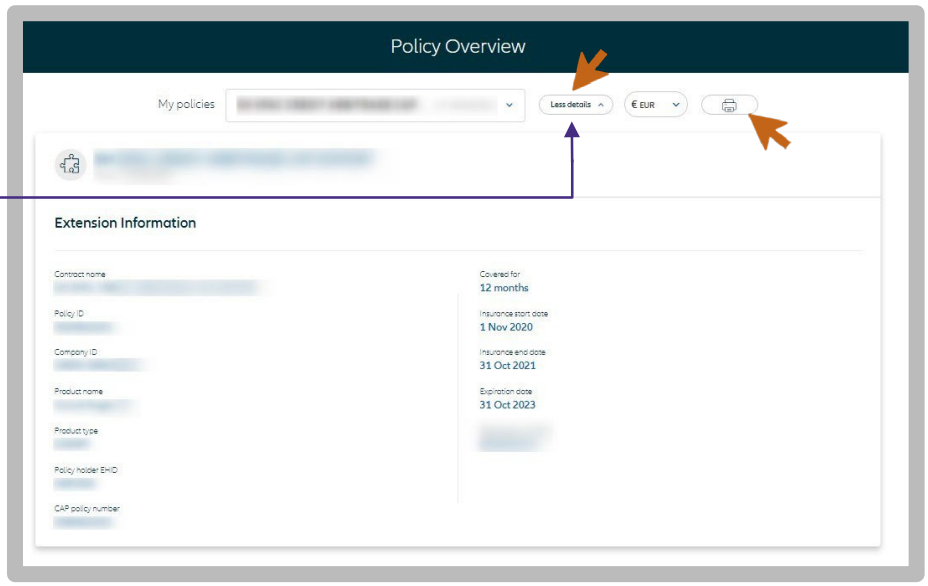


Policy data

Click on "More details" to display fuller information about your policy.

Click on the 'Printer' icon to print:

- policy data;
- tables and graphs about your cover, collection data, claims figures and your policy documents.



My EHI

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Insurance provider

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French branch of Euler Hermes SA
Nanterre Trade and Company
Register B 799 339 312

Risk service provider

Euler Hermes Crédit France SAS
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Nanterre Trade and Company Register B
388 236 853
Finance company regulated by the French
Monetary & Financial Code

Collection services

Euler Hermes Recouvrement France SAS
with registered capital of €800,000
Nanterre Trade & Company
Register number B 388 237 026

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