

# E-Commerce Credit Insurance

Grow your online business by offering payment terms through our simple to integrate API-based insurance solution.



### Buy-Now-Pay-Later to stand out from your competition.

With B2B E-commerce growing exponentially, you can gain market share and stand out from your competitors through better, more efficient and safer services.

Your E-Commerce customers often demand online purchases with delayed payment, more commonly known as Buy-Now-Pay-Later (BNPL) – but this comes with a risk. Granting payment terms to unknown customers can lead to the risk of non-payment. Our Insurance API allows you to safely extend credit in real-time knowing you can file a claim in the case of nonpayment.

### Give your business a boost by offering your customers a full and hassle-free digital payment experience.

This is why it is essential to be able to protect your BNPL invoices. With E-Commerce Credit Insurance you can safely and automatically propose payment terms in real-time to your customers. If your customer does not pay, simply file a claim. By offering payment terms, you can increase your customers' average shopping carts and improve conversion rates.

Your advantages include:

- Easy integration into online sales and payment term processes
- 24/7 real-time insurance decision with perfect integration to your workflows
- Automated credit assessment and debt collection solutions
- In the event of nonpayment, file your claim via the API or our easy-to-use platform.

Allianz Trade is the global leader in trade related insurances. With E-Commerce Credit Insurance, we offer our core capabilities to support your Buy-Now-Pay-Later B2B model.



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### Grant your customers payment terms immediately and enable a seamless customer journey.

Our solution easily integrates into your online checkout workflow. Our RESTful APIs can automate your credit management system so that you can focus on your business. Thanks to our real time decision making capabilities, your customers will benefit from an effortless check-out process.

