



## Provide Your Business with a Platform to Safely Expand Sales in Today's Volatile Global Market Place

Whether your sales take you across town or across the globe, using accounts receivable insurance from Global Commercial Credit will help you win more business and do so without taking on the risk of unexpected bad debt losses.

### Credit Insurance Provides a Platform to Grow

#### Keeping Your Competitive Edge

Level the global playing field and win more business by offering open terms:

- Provides alternative option to letters of credit (L/C's) or pre-payment
- Eliminates the cost, time, and hassle associated with selling on L/C's
- Covers all shipments for the year; eliminates payment documentation for each shipment
- Allows buyers to keep their working capital line of credit available for other uses
- Provides access to proprietary global database of companies, eliminating reliance on mercantile reports

#### Benefits to Multi-National Organizations

- Single, streamlined platform for determining credit globally across multiple divisions/subsidiaries
- Provides centralized control over credit function
- Enhanced control and oversight of foreign operations
- Comprehensive suite of reporting tools for upper level management
- Reallocate resources towards collections in efforts to reduce DSO

#### Strengthen Commercial and Political Risk Protection

\*Export Credit Insurance protects you against:

- Formal corporate insolvencies (Chapter 7,11,13,15) or slow or no payment
- Foreign exchange controls that limit/prevent the conversion of currency
- Changes in Import/Export regulations
- Contract frustration due to act of war
- Foreign government non-payment

\*Exact coverages vary by carrier

#### Enhance Financing Options with Lender

Export Receivables are no longer non-performing assets:

- Include foreign A/R in borrowing base
- Eliminate lender concentrations concerns
- Reduce bad-debt reserve
- Reallocate bad-debt reserve into a budget item that can help expand sales
- Convert bad-debt reserve allocation into a tax-deductible business expense



#### Global Commercial Credit

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