FOR BNPL PROVIDERS

E-Commerce
Credit Insurance

Your reliable partner to protect you against non-payment – simply delivered for E-Commerce.

Financing invoices on payment terms is a key value proposition for your customers, but it 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.

Protecting your BNPL invoices with the power of the industry's leader.

With E-Commerce Credit Insurance, we partner with you so that you can safely finance your E-Merchants' invoices. We decide on the associated credit risks at invoice level in real-time and provide you with an immediate response to your requests.

This can help you finance invoices with the peace of mind that if a buyer fails to pay, you can simply file a claim.

Expand your BNPL B2B offering with improved credit assessment, debt collection and trade credit insurance for your customers.
With B2B E-Commerce growing exponentially, so does the demand for payment term solutions.

Your advantages include:

- Easy integration into online sales and payment term processes
- 24/7 real-time insurance decision with perfect integration to your customers' 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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Enable your customers to grant payment terms immediately and offer a seamless customer journey.
Our solution easily integrates into your customers online checkout workflow. We offer RESTful APIs that can automate the credit management procedures without interrupting the customer journey. Thanks to our real time decision making capabilities, your customers will also benefit from an effortless check-out process.

E-Commerce Website

1. Buyer places an order
2. Insurance request is sent to Allianz Trade via API
3. Real-time answer from API (Yes/No)
4. If yes, allow the buyers of your E-Merchant to select payment terms up to 90 days*
5. Buyer completes order and checks out
6. File a claim in the event of non-payment

*E-Commerce platform proposes a cash payment if Allianz Trade does not insure the transaction

For more details on our API solution, please visit our developer portal.