



# SmartView

## user guide

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# Getting started with SmartView

SmartView is Allianz Trade's secure online risk monitoring tool that gives you direct access to our exclusive market knowledge on your customer portfolio through a range of risk-based reports.

It is designed to benefit key personnel in financial, credit or risk management who need to monitor their accounts-receivable risks from a central perspective. You can review client risk and capture growth opportunities with comprehensive management reports for informed decision-making.

And with the daily data refresh, managing risk and optimising opportunities has never been easier and more accurate!

With SmartView, you can:

## **Gain a deeper understanding of your buyer portfolio to enhance your risk management**

- Discover your buyer and country risk profiles
- Analyse the acceptance rate of your different policies by buyer grade, trade sector or policy
- Identify any changes in the creditworthiness of your buyers
- Identify any changes to the risk profile of countries covered under your policies
- Consult your consolidated credit insurance capacity on buyers that are part of a group of companies
- Gain access to Allianz Trade's unique market knowledge with our grading of your buyers.

## **Enhance your policy overview**

- Monitor your outstanding credit limit requests
- Review your Top Exposures (20 maximum)
- Examine how your coverage has evolved over time
- Keep an eye on the speed of our response to your credit limit requests
- Review changes to your credit limits over time.

## **Customise your risk monitoring**

- Filter by month, policy, trade sector or by grade and select the currency in which you want the results displayed
- "Drill-down" on the reports for more detailed information
- Download your risk management reports with .xlsx and .pdf exports
- Organise and group your policies into Policy Groups
- Modify user access to your policies through Policy User Access.

## Access to SmartView

SmartView is designed for Internet Explorer versions 7 and above, Mozilla Firefox and Google Chrome. Before launching the tool, please make sure that you disable your browser's pop-up blocker.

Your secure EOLIS account allows you to access SmartView from any computer with an internet connection and a standard browser. From your EOLIS desktop, under the 'Useful links' tab, click on the SmartView link.

## SmartView dashboard: your access to easy risk monitoring

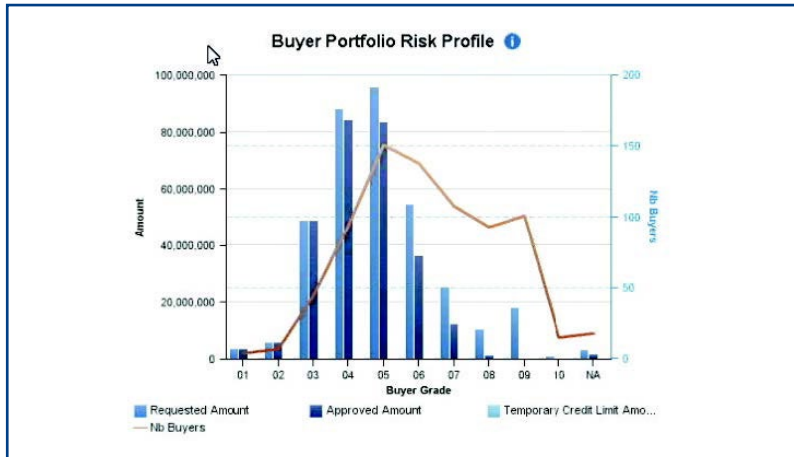
Once you've logged-on to your SmartView homepage...



# The main dashboard summarises your policy portfolio using four graphs

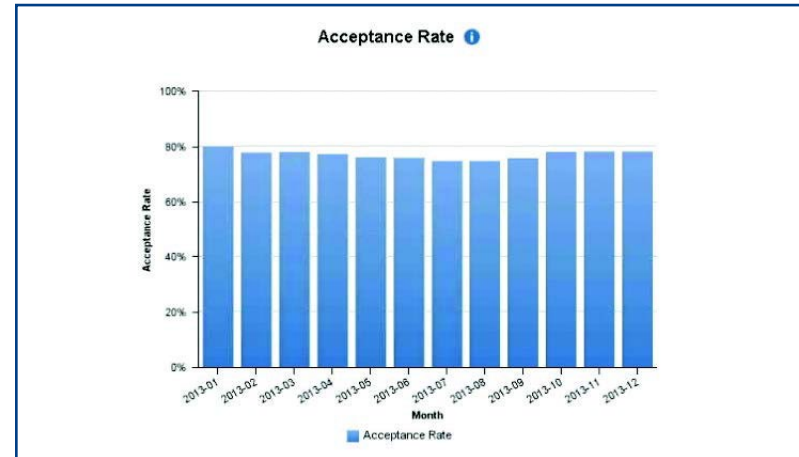
## 1. Your Buyer Portfolio Risk Profile

This report gives you an overview of your spread of risk, displaying the distribution of your credit limits by buyer grade.



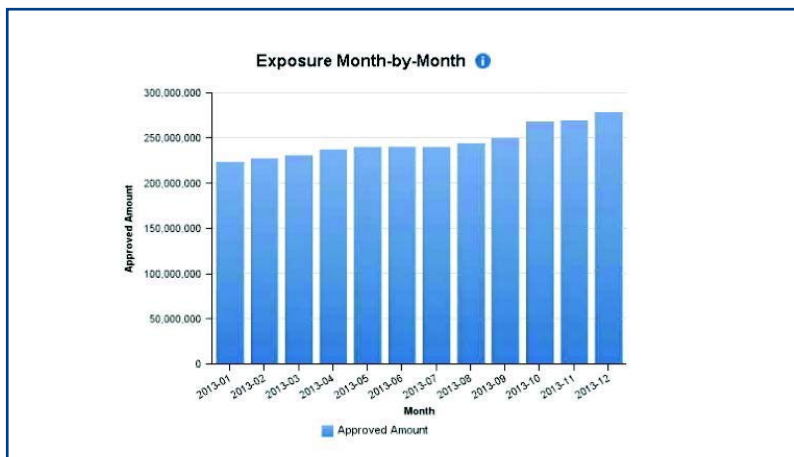
## 3. Your Acceptance Rate

This report shows how your cumulative acceptance rate has evolved during the last 12 months (Acceptance Rate = Approved Amount/Requested Amount).



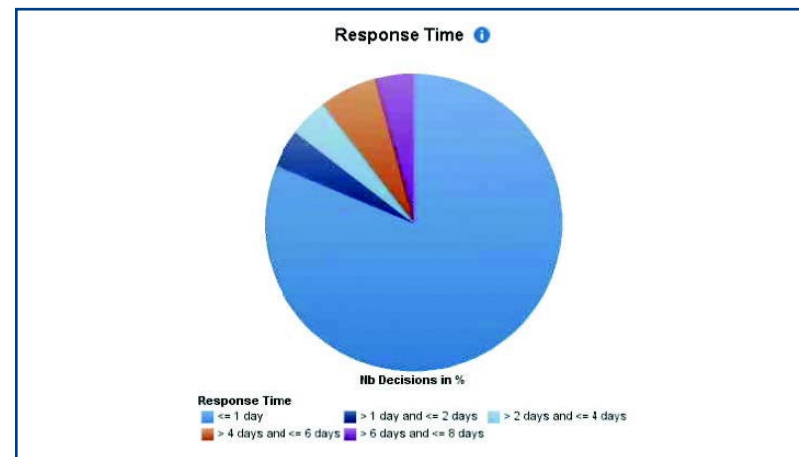
## 2. Your Exposure Month-by-Month

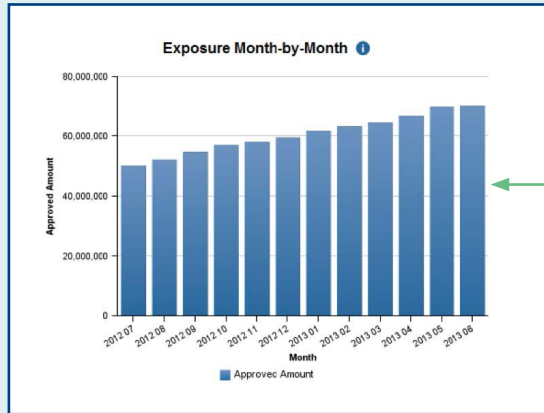
This report shows the evolution of the total amount of credit limits over last 12 months.




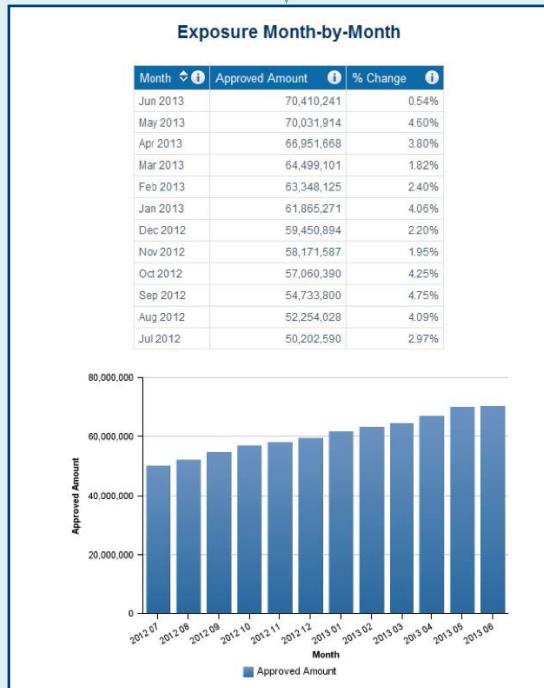
## 4. Response Time

This report allows you to analyse Allianz Trade's response times to your monthly credit limit requests.





 You can access the detail of any one of these main reports simply by clicking on the charts or diagram in the main dashboard.



To access any other report, simply choose the report from the main menu



## Refine your risk monitoring with the criteria panel selection field

This section allows you to filter your reports to answer your specific risk monitoring needs. You may choose:

The screenshot shows a criteria panel with the following elements:

- Navigation:** Back and forward arrows at the top.
- Last data refresh:** Jan 17, 2014.
- Period:** A dropdown menu currently set to "Jan 2014".
- Currency:** A dropdown menu currently set to "EUR".
- Policy:** A list of checkboxes for various policies, with "ARROW ECS" selected.
- Display:** Checkboxes for "Table" and "Chart", both of which are selected.
- Validate:** A blue button with a checkmark at the bottom right.

Callouts provide additional information:

- Upper-right side arrow:** You can also hide this section to focus on your reports. Simply click on the upper-right side arrow.
- Period:** The desired month.
- Currency:** The currency best suited to the analysis of your export trade receivables.
- Policy:** The Policy to focus your reports on specific Policies.
- Display:** The type of display you wish to see.
- Validate:** Once your filters are in place, click on "Validate" to access your customised reports. In these reports, you can get the 24 months history of your credit limit activity under your Allianz Trade policy.

## Go deeper into your risk management with SmartView's drill-down capabilities

Some reports allow you to "drill-down" into greater detail, by grade, trade sector or country, simply by clicking on the hyperlinks present in the report.

**Buyer Portfolio Risk Profile**  
Comparison with previous period

| Buyer grade  | Nb Buyers  | Requested Amount   | Approved Amount    | Approved Amount % | Acceptance Rate | Temporary Credit Limit Amount |
|--------------|------------|--------------------|--------------------|-------------------|-----------------|-------------------------------|
| 01           | 10         | 9,820,000          | 9,820,000          | 4.46%             | 100.00%         | 0                             |
| 02           | 12         | 4,308,962          | 4,157,962          | 1.89%             | 96.50%          | 0                             |
| 03           | 35         | 28,875,493         | 27,499,493         | 12.50%            | 95.23%          | 0                             |
| 04           | 123        | 36,944,240         | 31,383,038         | 14.26%            | 84.95%          | 0                             |
| 05           | 184        | 58,131,202         | 46,916,936         | 21.33%            | 80.71%          | 0                             |
| 06           | 179        | 88,548,462         | 66,872,341         | 30.40%            | 75.52%          | 0                             |
| 07           | 79         | 26,578,656         | 16,471,494         | 7.49%             | 61.97%          | 75,000                        |
| 08           | 34         | 4,461,139          | 3,725,734          | 1.69%             | 83.52%          | 0                             |
| 09           | 9          | 2,196,962          | 1,241,962          | 0.56%             | 56.53%          | 0                             |
| 10           | 26         | 3,570,000          | 2,922,500          | 1.33%             | 81.86%          | 0                             |
| N6           | 54         | 14,649,810         | 8,992,310          | 4.09%             | 61.38%          | 0                             |
| <b>Total</b> | <b>745</b> | <b>279,084,926</b> | <b>220,003,769</b> | <b>100.00%</b>    | <b>79.11%</b>   | <b>75,000</b>                 |

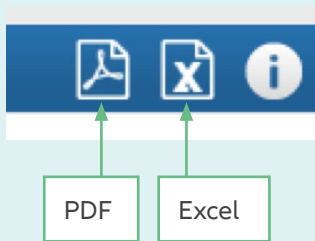
Here, in your Buyer Portfolio Risk Profile, click on any grade to gain access to the detailed report of the underlying credit limits.

**Buyer Portfolio Risk Profile - Grade Detail**

| Policy Id | Policy Holder Name | Buyer Id | Your Reference     | National Id     | Buyer Name               | Country        | Buyer grade | Country Grade | Currency | Requested Amount | Approved Amount | Acceptance Rate | Temporary Credit Limit Amount |
|-----------|--------------------|----------|--------------------|-----------------|--------------------------|----------------|-------------|---------------|----------|------------------|-----------------|-----------------|-------------------------------|
| 163027701 | MIDWICH LIMITED    | 505606   |                    | CRO 00099056    | FUJITSU SERVICES LIMITED | United Kingdom | 03          | AA1           | GBP      | 1,500,000        | 1,500,000       | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 1116469  |                    | CRO 00434724    | REXEL UK LIMITED         | United Kingdom | 03          | AA1           | GBP      | 80,000           | 80,000          | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 1338288  | SIDV               | SIREN 325720987 | REAL                     | France         | 03          | AA1           | GBP      | 25,443           | 25,443          | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 1339171  | SIDV               | SIREN 308493955 | CGE DISTRIBUTION         | France         | 03          | AA1           | GBP      | 42,405           | 42,405          | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 1350142  | MD 506151 LN       | CRO 01511931    | MICRO P LIMITED          | United Kingdom | 03          | AA1           | GBP      | 150,000          | 150,000         | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 1366531  | TP 709373          | CRO 00462998    | LYRECO UK LIMITED        | United Kingdom | 03          | AA1           | GBP      | 100,000          | 100,000         | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 1377361  | CWL 716543 LN      | CRO SC053848    | FES LIMITED              | United Kingdom | 03          | AA1           | GBP      | 150,000          | 150,000         | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 2015832  | MD 120711 LN       | CRO 02174990    | SOFTCAT LIMITED          | United Kingdom | 03          | AA1           | GBP      | 600,000          | 600,000         | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 2016186  | MD 111086 LN       | CRO 02275625    | COMPUTERLAND UK LIMITED  | United Kingdom | 03          | AA1           | GBP      | 300,000          | 300,000         | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 2055112  | MD 103965/01662 LN | CRO 02579852    | INSIGHT DIRECT (UK) LTD  | United Kingdom | 03          | AA1           | GBP      | 1,500,000        | 1,500,000       | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 2856692  | MS 720729 LN       | CRO 02935807    | SECOM PLC                | United Kingdom | 03          | AA1           | GBP      | 70,000           | 70,000          | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 2884723  | Sidex 1439         | SIREN 347422867 | COJEXA                   | France         | 03          | AA1           | GBP      | 100,000          | 50,000          | 50.00%          | 0                             |
| 163027701 | MIDWICH LIMITED    | 2958170  | MD 796484 LN       | CRO 02528663    | ADVENT DATA LTD          | United Kingdom | 03          | AA1           | GBP      | 800,000          | 800,000         | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 3859986  | FR                 | SIREN 384451223 | INFOMIL                  | France         | 03          | AA1           | GBP      | 100,000          | 100,000         | 100.00%         | 0                             |

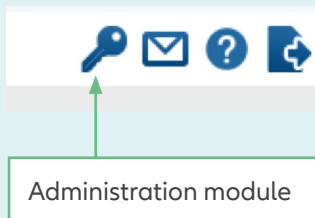
## Export any SmartView reports for a customisable experience

All reports and charts may be downloaded in PDF and Excel format; perfect to complete and customise any credit or risk management report. To do so, simply click on the corresponding icon to download the report onscreen:



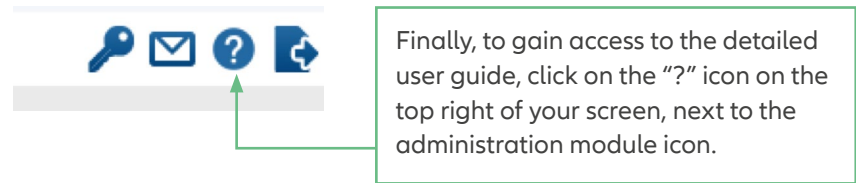
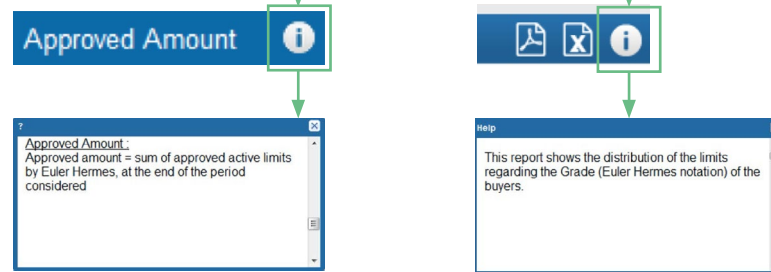
## Manage smart user access

Each SmartView customer gets an administrative user that allows you to easily provide appropriate access to SmartView for different users within your organisation through an administration module in your user menu.



## Helping you every step of the way

Information icons are present next to every key performance indicator as well as on the user menu in order to give you a full and precise definition of what you are looking at.



## Log out



## Help

For any questions about the tool and its use, please contact your account manager.



# Gaining a better understanding of SmartView

The comprehensive SmartView reports provide a complete overview of your customers' risk profile. To gain a deeper understanding on your buyer portfolio and gain access to Allianz Trade's unique market knowledge, you can "drill-down" into different reports.

## 1. An example of the different drill-down options

Let's take a closer look at the Buyer Portfolio Risk Profile. You will see several hyperlinks that lead you to different drill-down reports for more detail. These enable you to gain a deeper understanding of your Buyer Portfolio Risk Profile.

Each detailed report gives you a slightly different perspective on your customer risk, as you can see in the following examples.

**Buyer Portfolio Risk Profile**

[Comparison with previous period](#)

| Buyer Grade  | Nb Buyers  | Requested Amount   | Requested Amount % | Approved Amount    | Approved Amount % | Acceptance Rate | Temporary Credit Limit Amount |
|--------------|------------|--------------------|--------------------|--------------------|-------------------|-----------------|-------------------------------|
| 01           | 4          | 2,537,000          | 1.05%              | 2,537,000          | 1.36%             | 100.00%         | 0                             |
| 02           | 7          | 3,913,000          | 1.61%              | 3,913,000          | 2.09%             | 100.00%         | 0                             |
| 03           | 47         | 32,929,400         | 13.57%             | 32,929,400         | 17.61%            | 100.00%         | 0                             |
| 04           | 95         | 58,957,301         | 24.29%             | 56,377,301         | 30.15%            | 95.62%          | 0                             |
| 05           | 156        | 65,507,060         | 26.99%             | 56,859,760         | 30.41%            | 86.80%          | 0                             |
| 06           | 142        | 37,358,422         | 15.39%             | 24,278,252         | 12.98%            | 64.99%          | 0                             |
| 07           | 106        | 16,650,460         | 6.86%              | 7,829,440          | 4.19%             | 47.02%          | 0                             |
| 08           | 98         | 10,112,804         | 4.17%              | 836,780            | 0.45%             | 8.27%           | 0                             |
| 09           | 101        | 12,053,803         | 4.97%              | 124,700            | 0.07%             | 1.03%           | 0                             |
| 10           | 15         | 534,060            | 0.22%              | 13,760             | 0.01%             | 2.58%           | 0                             |
| NA           | 19         | 2,145,700          | 0.88%              | 1,285,700          | 0.69%             | 59.92%          | 0                             |
| <b>Total</b> | <b>789</b> | <b>242,699,010</b> | <b>100.00%</b>     | <b>185,985,092</b> | <b>100.00%</b>    | <b>77.04%</b>   | <b>0</b>                      |

Annotations:

- Period comparison (points to the link above the table)
- Buyer grade (points to the Buyer Grade column)
- Total requested amount (points to the Requested Amount column)
- Total approved amount (points to the Approved Amount column)
- Temporary credit limit amount (points to the Temporary Credit Limit Amount column)



### By Buyer Grade

You may click on the total, which will list your buyers by grade, or choose a specific buyer grade, which will give all of your buyers under that particular grade. If you click on buyer grade 3, you will see the details of your buyers with a grade 3 (see page 14 for an explanation of Allianz Trade's grades).

| Buyer Grade |
|-------------|
| 01          |
| 02          |
| 03          |
| 04          |
| 05          |
| 06          |
| 07          |
| 08          |
| 09          |
| 10          |
| NA          |
| Total       |

#### Buyer Portfolio Risk Profile - Grade Detail

| Policy Id | Policy Holder Name | Buyer Id | Your Reference | National Id     | Buyer Name               | Country        | Buyer grade | Country Grade | Currency | Requested Amount | Approved Amount | Acceptance Rate | Temporary Credit Limit Amount |
|-----------|--------------------|----------|----------------|-----------------|--------------------------|----------------|-------------|---------------|----------|------------------|-----------------|-----------------|-------------------------------|
| 163027701 | MIDWICH LIMITED    | 505606   |                | CRO 00956056    | FUJITSU SERVICES LIMITED | United Kingdom | 03          | AA1           | GBP      | 1,500,000        | 1,500,000       | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 1116469  |                | CRO 00434724    | REXEL UK LIMITED         | United Kingdom | 03          | AA1           | GBP      | 80,000           | 80,000          | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 1338288  | SIDV           | SIREN 326720687 | REAL                     | France         | 03          | AA1           | GBP      | 25,443           | 25,443          | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 1339171  | SIDV           | SIREN 308403955 | CGE DISTRIBUTION         | France         | 03          | AA1           | GBP      | 42,405           | 42,405          | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 1350142  | MID 506151 LN  | CRO 01511931    | MICRO P LIMITED          | United Kingdom | 03          | AA1           | GBP      | 150,000          | 150,000         | 100.00%         | 0                             |
| 163027701 | MIDWICH LIMITED    | 1366531  | TP 709373      | CRO 00442696    | LYRECO UK LIMITED        | United Kingdom | 03          | AA1           | GBP      | 100,000          | 100,000         | 100.00%         | 0                             |



### By Total Approved Amount

Click on the total of the approved amount of your credit limit requests to get the detailed Buyer Risk Profile by Amount report, organised by grade and by policy (as seen on the right).

| Approved Amount |
|-----------------|
| 2,537,000       |
| 3,913,000       |
| 32,929,400      |
| 56,377,301      |
| 56,859,760      |
| 24,278,252      |
| 7,829,440       |
| 836,780         |
| 124,700         |
| 13,760          |
| 1,285,700       |
| 186,985,092     |

#### Buyer Risk Profile by Amount - Approved Amount

|                    | 01               | 02               | 03                | 04                | 05                | 06                | 07               | 08             | 09             | 10            | NA               | Policy Total       |
|--------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|------------------|----------------|----------------|---------------|------------------|--------------------|
| 0000000001         | 1,247,000        | 2,823,000        | 29,472,200        | 51,217,301        | 47,395,460        | 20,812,430        | 7,081,240        | 587,380        | 21,500         | 0             | 920,200          | 161,377,711        |
| 0000000002         | 1,290,000        | 1,290,000        | 3,457,200         | 5,160,000         | 9,464,300         | 2,683,222         | 447,200          | 249,400        | 0              |               | 365,500          | 24,406,822         |
| 0000000003         |                  |                  |                   |                   | 0                 | 782,600           | 301,000          |                | 103,200        | 13,760        |                  | 1,200,560          |
| <b>Grade Total</b> | <b>2,537,000</b> | <b>3,913,000</b> | <b>32,929,400</b> | <b>56,377,301</b> | <b>56,859,760</b> | <b>24,278,252</b> | <b>7,829,440</b> | <b>836,780</b> | <b>124,700</b> | <b>13,760</b> | <b>1,285,700</b> | <b>186,985,092</b> |



### By Period Comparison

Click on "Comparison with previous period" to see how your cover has changed since the end of the previous month.

| Buyer Grade | Nb Buyers | Requested Amount | Approved Amount | Approved Amount % | Acceptance Rate | Temporary Credit Limit Amount |
|-------------|-----------|------------------|-----------------|-------------------|-----------------|-------------------------------|
| 01          | 4         | 2,537,000        | 2,537,000       | 1.36%             | 100.00%         | 0                             |

#### Buyer Portfolio Risk Profile

| Nb Buyers | Comparison (%)   |                 |                 |                               |
|-----------|------------------|-----------------|-----------------|-------------------------------|
|           | Requested Amount | Approved Amount | Acceptance Rate | Temporary Credit Limit Amount |
| 0.00%     | 0.00%            | 0.00%           | 0.00%           | 0.00%                         |
| 0.00%     | 0.00%            | 0.00%           | 0.00%           | 0.00%                         |
| 4.44%     | 0.59%            | 0.59%           | 0.00%           | 0.00%                         |
| 1.06%     | 0.19%            | 0.20%           |                 | 0.01%                         |
| 3.31%     | 2.49%            | 1.91%           |                 | -0.56%                        |
| 2.90%     | 2.53%            | 0.53%           |                 | -1.94%                        |
| -1.85%    | -2.02%           | -4.01%          |                 | -2.02%                        |
| 5.38%     | 46.27%           | -1.02%          |                 | -32.33%                       |
| 0.00%     | 0.36%            | -40.82%         |                 | -41.03%                       |
| 0.00%     | 0.00%            |                 |                 |                               |
| 5.56%     | 4.18%            | 7.17%           |                 | 2.87%                         |
| 2.07%     | 2.45%            | 0.63%           |                 | -1.77%                        |

## 2. Which reports do I choose?

### a. Definition of Terms

- A **Credit Limit** is the maximum amount of credit that a supplier will extend to a buyer.
- An **Acceptance Rate** is the approved credit limit amount percentage in relation to the requested credit limit amount (i.e. Acceptance rate = Approved Amount divided by Requested Amount).
- A **Requested Credit Limit Amount** (or requested amount) is the amount of cover that you have requested from us.
- An **Approved Credit Limit Amount** (or approved amount) is the amount of cover approved by us.
- The **Allianz Trade Buyer Grade** is an indicator of the financial health and credit-worthiness of your buyers to predict their default risk.
- The **Allianz Trade Country Risk Rating** is an indicator of the country's political, environmental and economic risk.
- An **Active Credit Limit** is a positive credit limit which has not yet expired nor been cancelled by the policyholder and nil limit not older than 24 months.
- A **Temporary Limit** is an approved credit limit with a validity end date.

### b. Report definition

#### Acceptance Rate Reports

- **Acceptance Rate:** This report shows the changes in the acceptance rate for active credit limits during the last 12 months.
- **Acceptance Rate by Trade Sector:** This report shows the acceptance rate for credit limits in your buyer portfolio by trade sector.
  - **Acceptance Rate by Trade Sector – Detail:** This report shows the individual credit limits with their acceptance rates for buyers in the selected trade sector.
- **Acceptance Rate by Policy:** This report shows the acceptance rate for credit limits in your buyer portfolio by policy.
- **Acceptance Rate by Grade:** This report shows the acceptance rate for credit limits in your buyer portfolio by grade.
- **Acceptance Rate by Grade – Detail:** This report shows the individual credit limits with their acceptance rates for buyers in your portfolio with the selected grade.

## 2. Which reports do I choose? (continued)

### Buyer Risk Profile

- **Buyer Portfolio Risk Profile:** This report shows the distribution of the limits by buyer grade.
  - **Buyer Portfolio Risk Profile – Period Comparison:** This report shows the limits of distribution by buyer grade and compares the cover between the two selected months.
  - **Buyer Portfolio Risk Profile – Grade Detail:** This report shows the individual credit limits in your buyer portfolio by grade.
  - **Buyer Portfolio Risk Profile – Policy Detail – Requested Amount:** This report shows the total value of credit limit amounts requested by policy and buyer grade.
  - **Buyer Portfolio Risk Profile – Policy Detail – Approved Amount:** This report shows the total value of credit limit amounts approved by policy and buyer grade.
  - **Buyer Portfolio Risk Profile – Policy Detail – Temp. Credit Limit Amount:** This report shows the temporary credit limit amount by policy and buyer grade.
  - **Buyer Portfolio Risk Profile – Temporary Limit Detail:** This report shows the detail by grade and by policy of the temporary credit limits in the buyer portfolio, for the selected month.
- **Buyer Grade Changes by Grade:** This report shows the buyers for which the grade has changed during the selected month.
  - **Buyer Grade Changes by Grade:** This report shows the number of buyers for which the grade has changed during the selected month.

- **Country Risk Profile – Period Comparison:** This report shows credit limits according to the Allianz Trade country risk rating and displays the difference between the two selected periods.
  - **Buyer Detail Country Grade:** This report shows the individual credit limits in your buyer portfolio by country risk rating.
  - **Buyer Detail Country Grade – Compared Period:** This report shows the individual credit limits in your buyer portfolio by country risk rating and displays the difference between two periods.
- **Buyer Grade Changes by Country:** This report shows the number of buyers, by country, for which the buyer grade has changed during the selected month in the criteria panel.
  - **Buyer Grade Changes by Country – Buyer Detail (all changes):** This report shows the buyer detail, by country, for which the buyer grade has changed during the selected month.
- **Buyer Group Portfolio:** This report shows the credit limits and the corresponding acceptance rates on buyers that are part of a group organisation.
  - **Buyer Group Portfolio – Detail:** This report shows the detail of credit limits and the corresponding acceptance rates grouped by buyer or policy.

### Top Exposure/Response Time

- **Top Exposure:** This report shows the buyers in your portfolio for which you have the largest approved credit limits (20 maximum).
- **Exposure Month-by-Month:** This report shows the history of the total value of your portfolio's approved credit limits over a 12 months period.
- **Response Time:** This report shows an analysis of response times for credit limit requests during the selected month.
- **Credit Limit Request Activity:** This report shows the number of credit limits requested over the previous 12 months from the month selected in the criteria panel.
  - **Activity – Outstanding Credit Limit Requests:** This report shows the detail of credit limit requests for which a decision is still outstanding.

# 3. Administration module

## This next section is dedicated to the user with administrative access to SmartView

The administrative user can access an administrator module that allows them to manage their different policy grouping as well as user access to their policies. The administrator can also modify language settings for the different SmartView users.

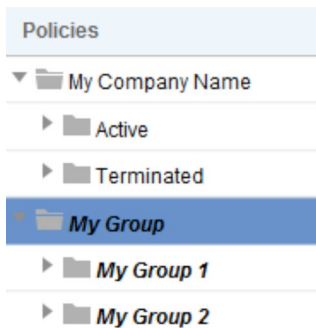
### Access to the administration module

To access the administration module, simply click on the "key" icon that figures in the user menu.



### Policy Grouping

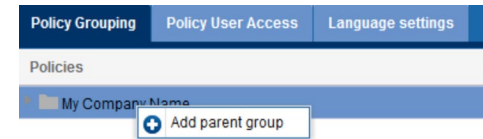
This section helps you organise and group your different Allianz Trade policies. All of your policies, both active and terminated, are regrouped in a default policy parent group folder labelled with your company name. By default, you will find another parent group (My Group) and two subgroups (My Group 1 and My Group 2) that you can use to create a policy hierarchy.



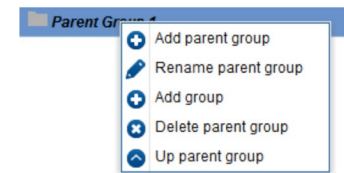
To create a new parent group, simply right click the default parent group, My Group, and select "Add parent group".

N.B. Any changes made via the SmartView administration module are actioned overnight and will take effect on the following day.

### Name your new parent group

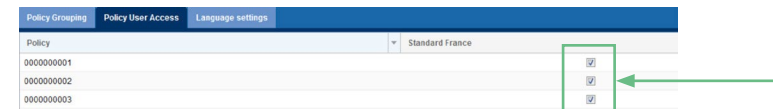


Once your parent group has been created, right click on its folder to: create a new parent group, rename the parent group, add a group, delete a parent group, or change its position in the Policy Grouping section.



### Policy User Access

Once additional user accesses have been created, you can control which policies they may see in SmartView. Simply check or uncheck the boxes next to the policy number.



### Language settings

Choose the language settings of your user accesses in the language setting section



# Understanding the different grades

In the different SmartView reports, you will come across two different types of grade: the Buyer Grade and the Country Risk Rating.

The first helps you understand the financial health and credit-worthiness of your different buyers, where the second analyses the economic and political environments of a country. These two grades are at the heart of Allianz Trade's knowledge and will help you to predict and avoid businesses and markets that may present a greater risk, as well as help you capture growth opportunities.

## 1. Buyer Grade

Our Allianz Trade Buyer Grade analyses the financial health and credit-worthiness of your buyers to predict their default risk.

We allocate each of those customers a 'grade' that reflects the health of their activity and the way they conduct business.

To obtain your buyer grade, our risk underwriters combine exclusive Allianz Trade information with publicly available information.

### Exclusive Allianz Trade information:

- Client information
- Payment performance data
- Network of risk information gathering
- Specialist investigation teams

### Publicly available information:

- Firms/Partnerships
- Limited companies
- Registered payment defaults
- Credit reference agencies

This data is analysed and implemented in our worldwide database, helping us monitor over 40 million companies around the world. This database rates the default risk of your buyers from 1 being the lowest risk, to 10 being the highest.

The meaning of each Buyer Grade is summarised in the table opposite.

| Grade | Meaning     | Probability of loss        |
|-------|-------------|----------------------------|
| 1     | Exceptional | Virtually no risk of loss  |
| 2     | Very Strong | Minimal risk of loss       |
| 3     | Strong      | Low risk of loss           |
| 4     | Good        | Below average risk of loss |
| 5     | Average     | Average risk of loss       |
| 6     | Watch       | Above average risk of loss |
| 7     | Weak        | Increased risk of loss     |
| 8     | Distressed  | High risk of loss          |
| 9     | Uninsurable | Very high risk of loss     |
| 10    | Fail        |                            |

Grade NA – This grade is given to un-invoiceable companies (generally non-trading companies, like holdings)

Based on this risk assessment, each of your customers is then granted a specific credit limit up to which you can trade and be able to claim should something go wrong. This limit can be revised upward or downward as new information becomes available.

## 2. Country Risk Rating

In addition to the Buyer Grade, the Country Risk Rating analyses the country's political, environmental and economic risk. It is the combination of two components:

**The long-term risk (country risk grade)**, which results from a combination of three sub-ratings:

the Structural Business Environment (SBE), which measures the wellbeing of the business environment; the political risk; and the macroeconomic risk. These three sub-ratings are combined to give the final country rating represented by letters. AA represents the lowest long-term risk and it goes down to A, BB, B, C and D, representing the highest long-term risk.

| Rating | Definition                          |
|--------|-------------------------------------|
| AA     | Very low risk of payment disruption |
| A      | Low risk of payment disruption      |
| BB     | Slight risk of payment disruption   |
| B      | Moderate risk of payment disruption |
| C      | Serious risk of payment disruption  |
| D      | High risk of payment disruption     |

**The short-term risk (country risk level)**, which results from a combination of two indicators:

the Cyclical Risk Indicator (CRI) and the Financing Flows Indicator (FFI). The first measures commercial risk as well as the business cycle and includes data on different businesses, especially insolvencies, while the second measures the financial strength of the economy. These two short-term indicators are combined to give you a number, from 1 to 4, with 1 being to lowest risk and 4 being the highest.

| Rating        | Definition                          |
|---------------|-------------------------------------|
| 1 (Low)       | Low risk of payment disruption      |
| 2 (Medium)    | Moderate risk of payment disruption |
| 3 (Sensitive) | Serious risk of payment disruption  |
| 4 (High)      | High risk of payment disruption     |

### For example

If a country's risk rating is B1, it means that the long-term risk is B (the fourth level) and that the short-term risk is 1 (the best level). The B can explain the country's difficult business environment, due to structural flaws, or its political uncertainty. However, short-term risk is low as both the CRI and FFI are at their lowest levels.

These Allianz Trade grades give you a greater understanding of your buyer portfolio and help you make more informed decisions about your business orientation.

# The SmartView reports available to you

SmartView offers multiple comprehensive reports to help you gain a deeper understanding of your buyer portfolio, enhance your policy review and optimise your risk monitoring experience.

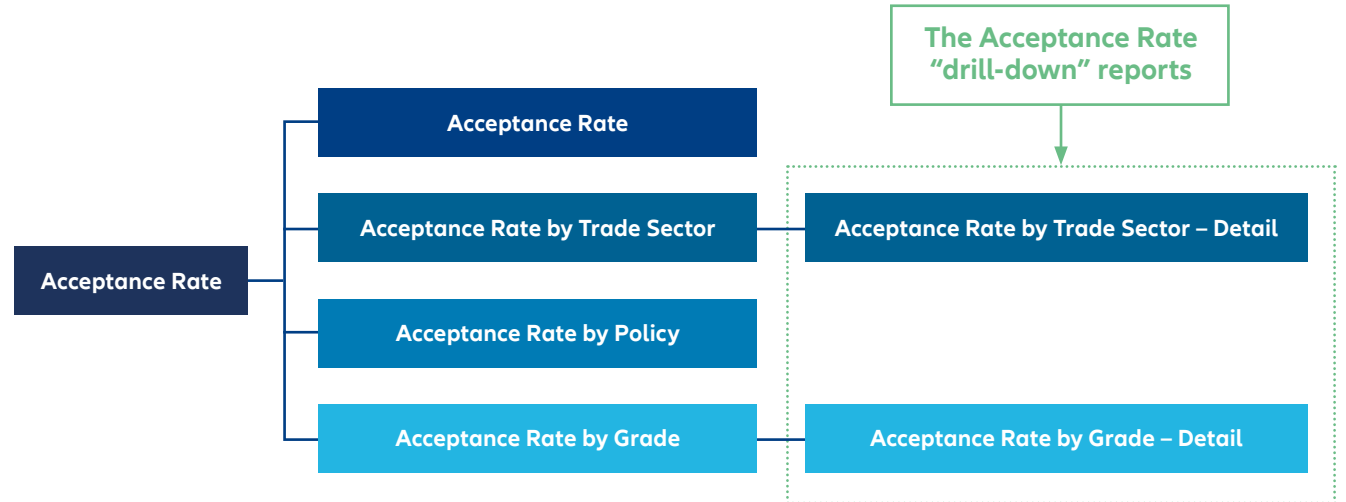
Your SmartView reports are divided into three main categories:

Acceptance Rate, Buyer Risk Profile and Exposure/Response Time. From these main categories, you can “drill-down” to more detailed reports for a more focused view on your risk management.

## 1. Acceptance Rate

Your Acceptance Rate reports give you the changes in the acceptance rate for your active credit limits during the last 12 months.

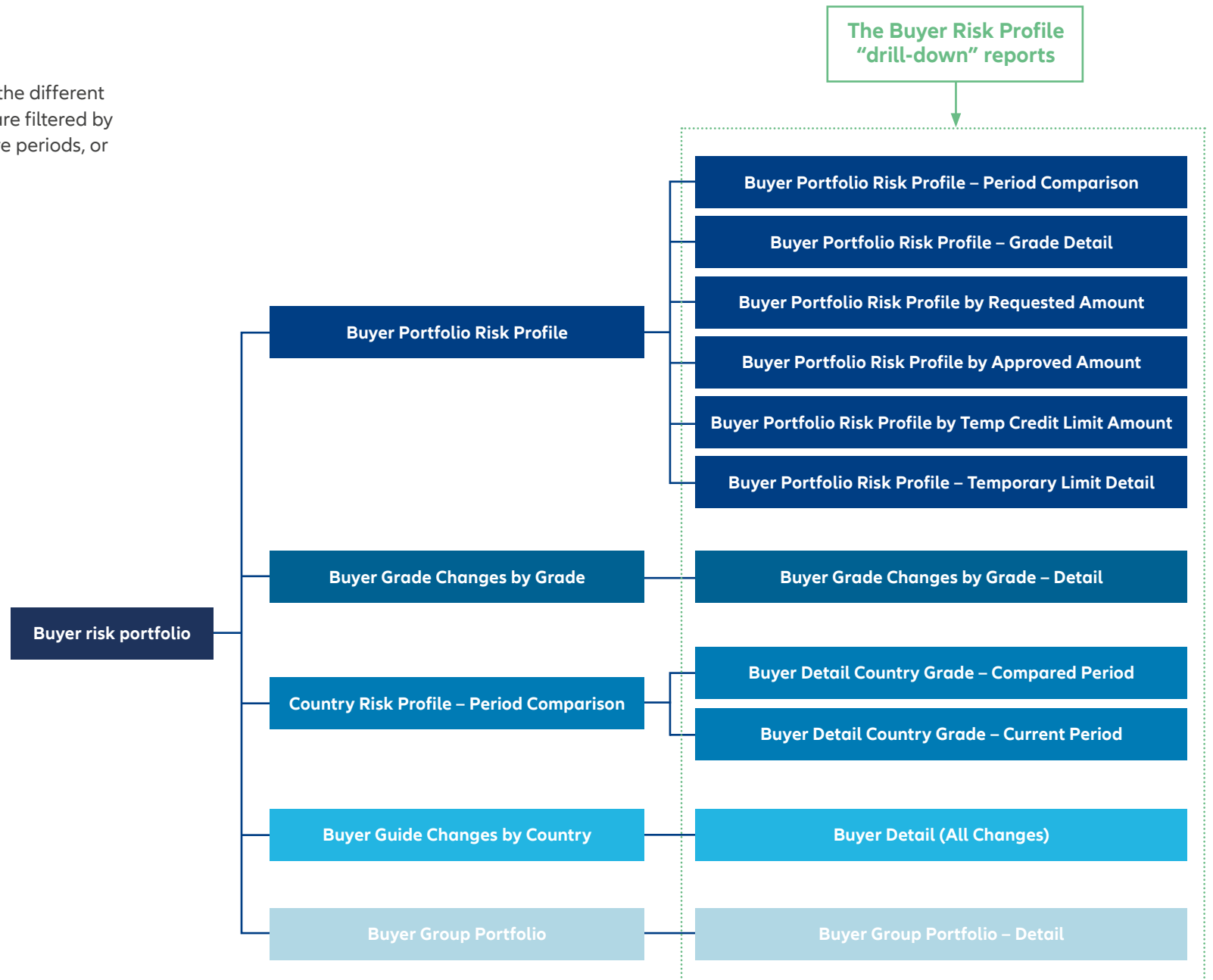
You may see them according to your trade sectors, policy or buyer’s grade and can access your buyer’s detail by trade sector and by grade.





## 2. Buyer Risk Profile

These comprehensive reports give you the different distributions of your credit limits. They are filtered by Buyer or Country Grade, by comparative periods, or by buyer group



### 3. Exposure/Response Time

The last SmartView reports available to you give your top exposures (maximum 20) and their evolution as well as our response time to your credit limit requests.



Need more information on SmartView?  
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