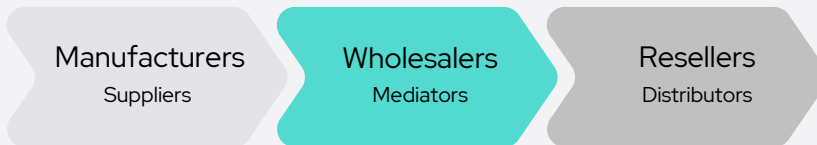


# IT & Electronics

Focus on electronics wholesalers

IT wholesalers are hardware suppliers who buy their products from manufacturers and deliver them to end customers via resellers. They play a key role in the IT product supply chain. Their cash flow can be under pressure, and securing customer receivables is one of the major challenges they face if they are to strengthen their financial position.

## IT product supply chain



IT wholesalers are often covered against non-payment by their suppliers. Given the restrictions associated with their business, the cover provided by the primary credit insurer often remains insufficient to cover new orders without risk.

## Electronics wholesalers constraints

- Tight profit margins, cash flow under strain
- Diversified client portfolio
- High volume of orders
- Reactivity in picking up orders
- Seasonal peaks

## Why do IT wholesalers need additional capacity?



To fulfill **new orders** with existing customers.



To cover **the growth in sales** linked to rising costs.



To respond **to seasonal orders** (Back-to-school, Black Friday, Christmas, Sales...).



To reduce **risk on insufficiently covered orders**.

## How can you increase the coverage rate of your outstandings?

Cartan Trade offers a complementary solution to a credit insurance policy by increasing the level of cover. **Unlock Plus**, a solution known as "Top up", provides additional cover when the primary insurer is unable to provide sufficient insurance for all outstanding receivables.

### Unlock Plus propose :

- **Tripling your cover:** Cartan Trade reviews all partially covered outstandings and offers an additional credit limit that can triple the primary limit.
- **Enhanced visibility:** our experts' insights provide a clearer overview of our customers' financial health.
- **Dedicated Risk underwriter:** a dedicated risk underwriter provides day-to-day support to customers and their brokers, offering practical solutions to risk queries related to their business.
- **Portfolio monitoring:** alerts are sent in the event of a deterioration in buyers' creditworthiness



## UNLOCK PLUS EASY TO USES

- Contract conditions are aligned with the primary contract.
- In the event of non-payment, the usual contact remain unchanged
- Premiums are invoiced according to agreed limits.

# How Unlock Plus works ?

A reseller contacts you for an order of laptops to be delivered quickly as part of the Christmas campaign. You contact your primary credit insurer, who grants you cover for 40% of the amount requested, given the concentration risk of this reseller.



## 2. ANALYSIS & DECISION

Given the financial situation of your reseller, your dedicated underwriter grants you an additional guarantee to cover 80% of your request.



## 1. REQUEST A CREDIT LIMIT

You make your limit request on our customer platform indicating the retailer, the amount required and the amount covered by the primary contract.



## 4. PAYMENT INCIDENT

When the invoice is due, despite your reminders, the customer has not paid. You notify Cartan Trade and your primary insurer of your unpaid invoices



## 3. CONFIRMATION OF ORDER

With this global enhanced coverage, your risk is under control. You decide to accept the new order and accept payment terms. You deliver and invoice.



## 5. RECOVERY & INDEMNIFICATION

Recovery is managed centrally by your primary insurer. Beyond the recovery period, Cartan Trade indemnifies you in addition to the indemnity paid by your primary insurer.

### FOCUS ON BILLING (PAY PER APPROVED LIMITS)

- The premium rate is defined in advance in the contractual conditions.
- Each month, the premium invoice is issued by applying the premium rate to the cumulative amount of cover granted during the month concerned.
- No sales declaration required.
- A perfectly predictable budget with no surprises

To request **Unlock Plus** study it's easy!

1

You send us, though your broker, **a list of your buyers to test the coverage of your portfolio.**

2

Our experts **analyze the financial health of each company** and decide on a **coverage amount per buyer.**

3

You will then receive a **study detailing** your credit limits and the features of your contract.

If you agree, your contract is activated in a matter of a moment. You can develop your activity with complete peace of mind!