

UNLOCK 360 USE CASE CREDIT INSURANCE



Context

ElectroSolutions, specialised in the manufacture of equipment for household appliances, has expanded rapidly in the French and European markets.

With annual revenues of 100 million euros, the company works largely with B2B customers for major orders. In order to remain competitive, it grants payment terms up to 120 days, which puts its cash flow at considerable risk in the event of late payment or customer default.

ElectroSolutions is expanding rapidly into a new international market segment and is facing an increase in unpaid bills, jeopardizing its cash flow and investment capacity.

Problem:

How can ElectroSolution ensure business growth while limiting the risk of non-payment and preserving cash flow?

Solution proposed by Cartan Trade:

After an in-depth analysis of its needs, ElectroSolutions chose the Unlock 360 policy to protect all its whole turnover against the risk of non-payment by its customers.

ElectroSolutions benefits

1

Clients and prospect assessment and monitoring

- Analysis of the financial solidity of ElectroSolutions's customers and ongoing monitoring, with alerts in the event of any deterioration in their solvency.
- Help in defining credit rules for each customer.

2

Collection of unpaid receivables

- If payment is overdue, Cartan Trade steps in to ensure collection through its network of partners.
- A recovery path is set up to maximize the chances of payment.

3

Compensation in the event of non-payment

- If a customer fails to pay despite collection procedures, SolutionsElectro is compensated for covered receivables within 30 days.
- The company's financial stability is preserved.

4

Use of the Digital Platform

- SolutionsElectro benefits from access to an intuitive interface for managing and adjusting coverage in line with its activity, and for tracking indemnification requests.

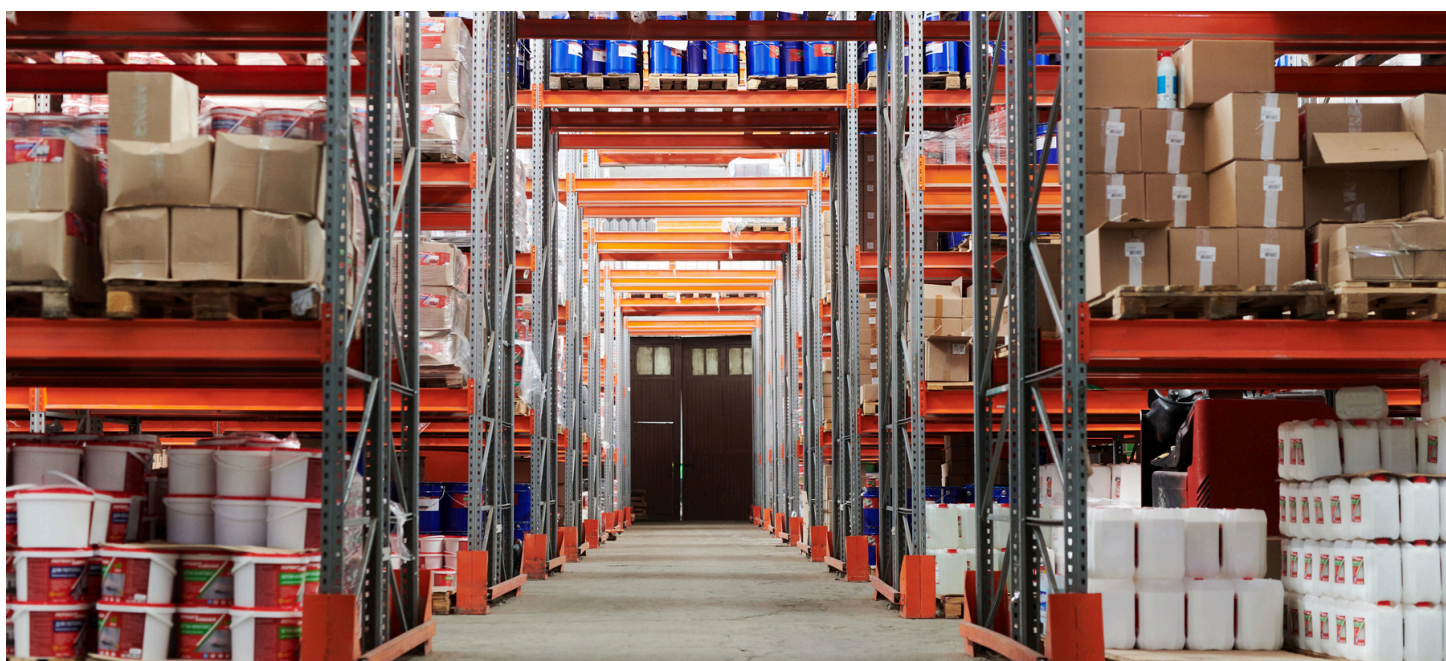
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Results and Benefits

- Reduce irrecoverable losses.
- Secure cash flow thanks to swift payment of indemnification.
- Increased confidence of financial partners, making it easier to obtain financing.
- Secure commercial growth, with the possibility of expanding the customer portfolio without undue risk.

This contract is built with the help of your broker, enabling you to adjust cover to your specific needs. It covers a wide range of risks (commercial, political, manufacturing, etc.). In addition, non-cancellable guarantees can be taken out for continuous protection throughout the policy period.



How to subscribe to UNLOCK 360?

Unlock 360 is a proactive, collaborative approach to securing your transactions.

1

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

2

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

3

You will then receive a **quote detailing your covers and contractual features**.

Once the contract has been electronically signed, you can work safely with your customers!

Contact us for more information

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Non contractual document

