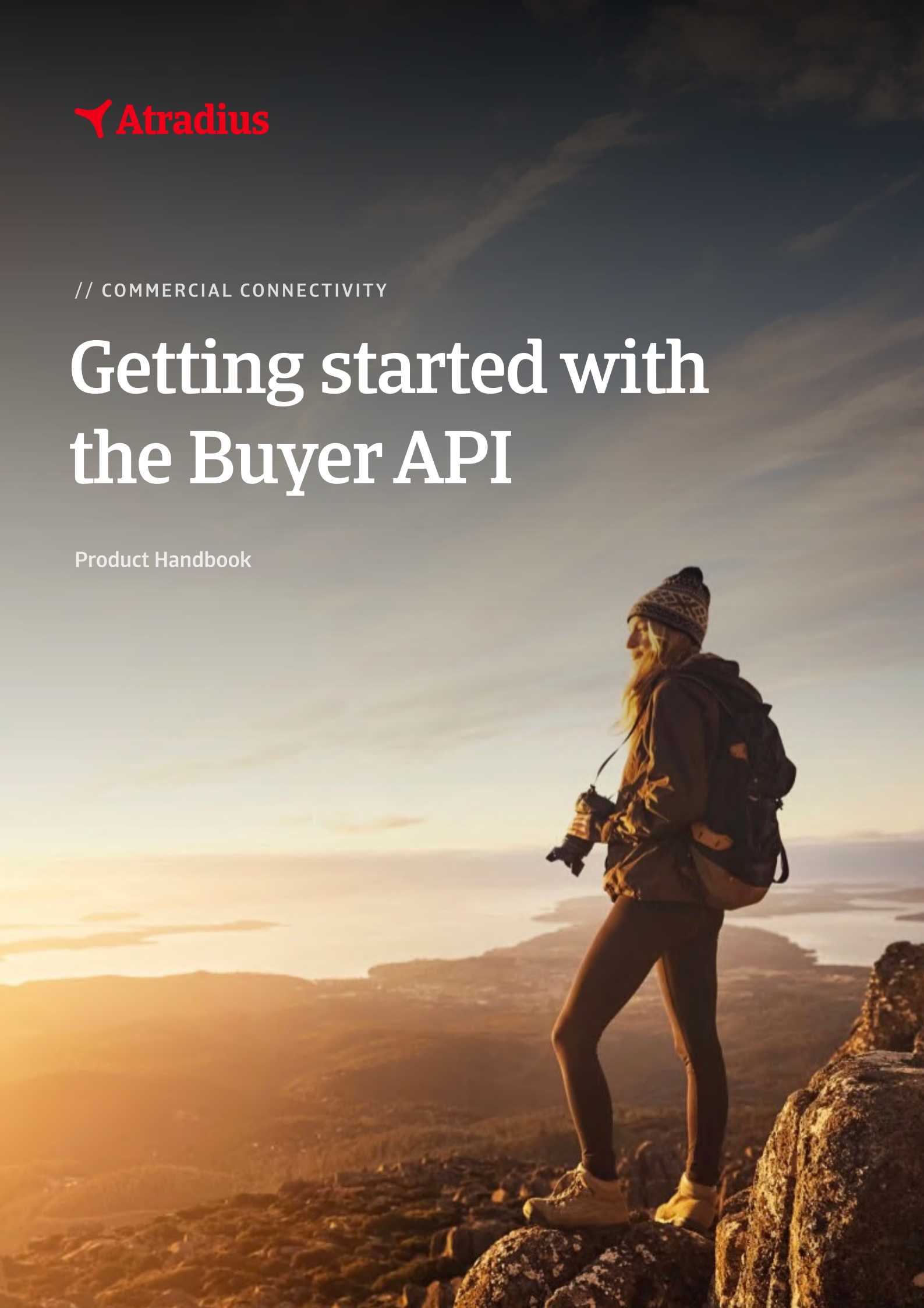




// COMMERCIAL CONNECTIVITY

Getting started with the Buyer API

Product Handbook



What is a buyer?

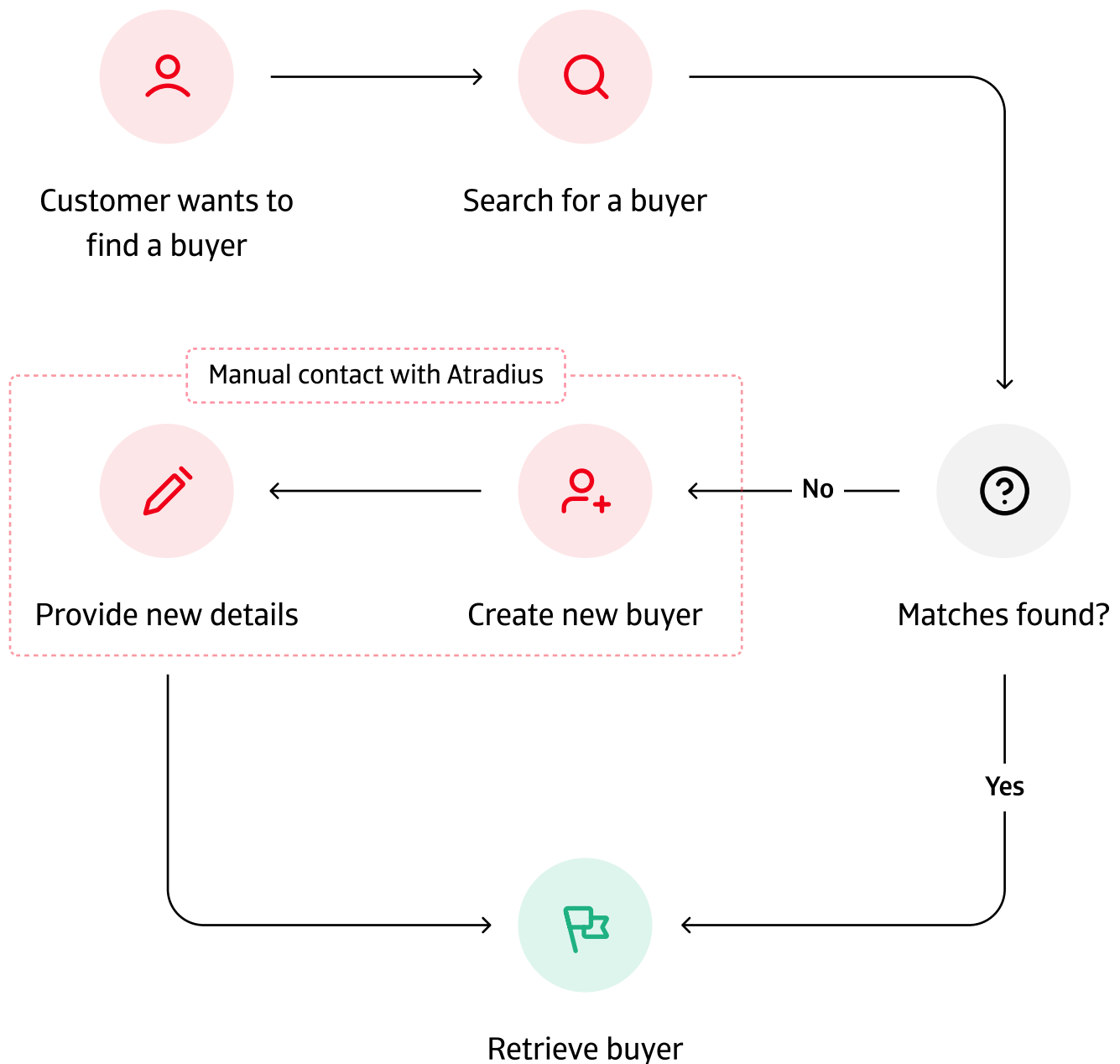
A buyer is the client of the policyholder. Policyholders can search for new buyers and then request for cover. When cover is granted, the policyholder also receives information and ratings on the creditworthiness of that buyer. Atradius creates a rating (statistical score) to express the likelihood of a given buyer going into default within the next 12 months.

For more credit insurance information, visit [atradius.com](https://www.atradius.com)

Common terminology

Policyholder	The customer of Atradius who has purchased credit insurance.
Buyer	The customer of the Atradius policyholder who is purchasing their goods or services.
Customer ID	The unique Atradius number of the policyholder. Each Customer ID may have one or more Policy IDs linked.
Buyer ID	The unique Atradius number for a specific buyer.
Unique ID	A global standard used to search and find buyers (e.g. VAT, National registration, Dun & Bradstreet, etc)

The buyer search journey



The buyer search journey



Customer wants to find a buyer

Customer wants to find buyer in order to request new cover.



Search for a buyer

Find a buyer by either searching on the Atradius ID, unique ID (e.g. VAT number), or by name and address.



Matches found from search

If the search returns matched records the customer can continue to view the full buyer details. If not, an Atradius business contact will support.

Manual contact with Atradius to create the buyer



Create new buyer

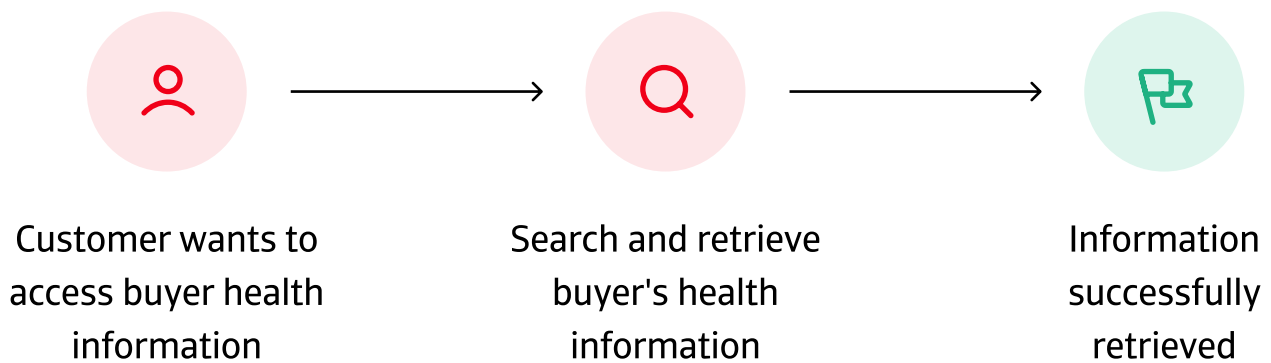
In the rare case of a buyer search not bringing back results, the customer can contact the Atradius business representative for support.






Retrieve buyer

Customer retrieves buyer details and Atradius Buyer ID in order to proceed with a new cover application via the cover application API.

The buyer health information journey



-  **Customer wants to access buyer health information**
Retrieve buyer health insights of the insured portfolio (Customer must have Cover or a Non-Payment with the buyers)
-  **Search and retrieve buyer's health information**
 - To collect the health information of a specific buyer, customer can use the Atradius Buyer ID.
 - To collect the health information of all buyer of the insured portfolio, customer can search using the customer or policy id and use several parameters to further specify the query.
-  **Information successfully retrieved**

Key features of the API



Know your buyers

Access comprehensive details and credit scores of your buyers to ensure your trading decisions are well-informed and secure.



Analyse buyer trends

Combine your historic cover and buyer information with the current, identify trends and make decisions with confidence.



Trade with confidence

Make confident, data-driven choices with our reliable assessments on the creditworthiness of your buyers



Automated risk reports

Effortlessly generate and receive detailed reports on buyer risk assessments.



Customised automated buyer alerts

Create and automate buyer alerts tailored to your needs, keeping you informed of any changes in your buyers' risk status.



Discover new buyers effortlessly

Identify new buyers easily and instantly with flexible search criteria. Get immediate coverage without losing time or focus.




Security you can trust, compliance you can count on

Our APIs are built with security and compliance at the forefront, adhering to the latest industry standards. With robust encryption, secure authentication, and regular audits, we ensure your data is protected and meets global regulations.

 OAuth 2.0 Authentication

 Role-Based Access Control

 End-to-End Encryption

 DORA Compliant



API endpoints

GET Buyer details

Fetch the details for all of the buyers in your policy for a given customer ID or policy ID, providing that at least one cover ID or case ID exists.

GET Buyer details for a specific buyer

Find health information for a specified buyer (the policyholder's clients).

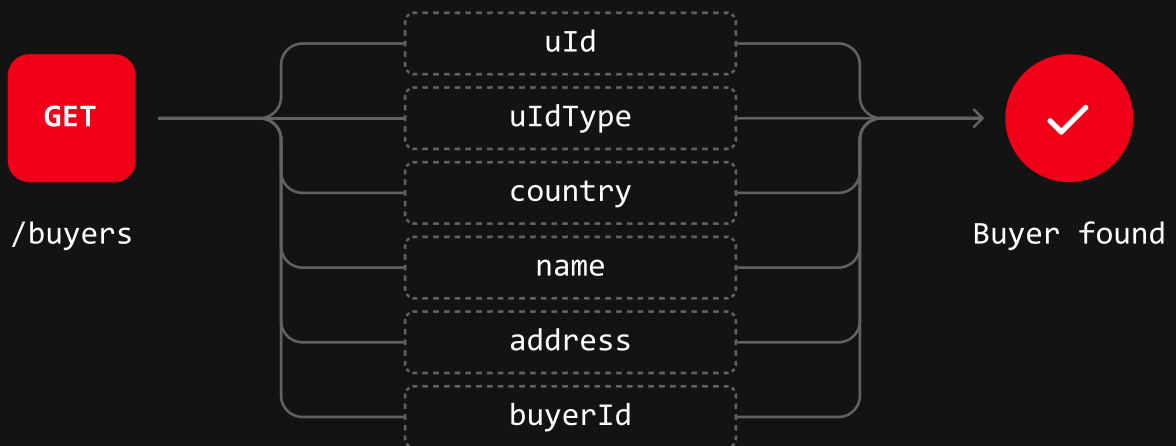
GET Search for Buyers

- Search for a specific buyer using a single Atradius buyerId.
- Search for a specific buyer using one of their unique identifiers (such as VAT number or national registration number).
- Search for any buyer containing a given name and address. This is likely to return a high volume of results. Providing additional parameters will return fewer and more accurate results.

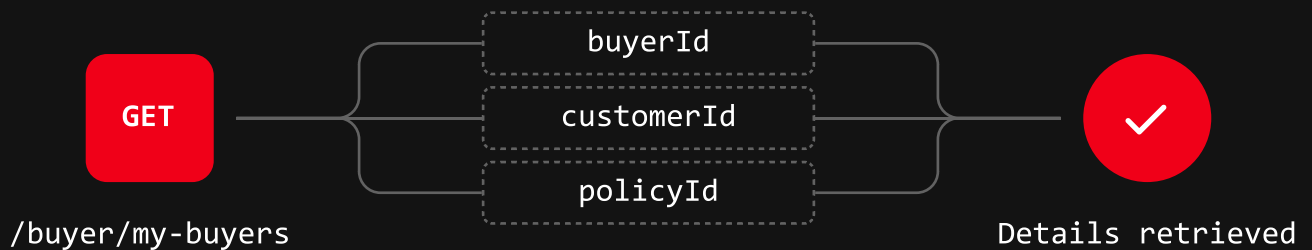
To find out more about the endpoints, [view the documentation](#).

Technical diagram

Search for buyers



Monitor my buyers



Have questions or need support?

View the documentation

Visit developer.atradius.com after registration to view our extensive documentation.

Atradius API Store

Find out more about the Atradius connectivity products at api.atradius.com