Atradius

// COMMERCIAL CONNECTIVITY

Getting started with the Non-Payments API

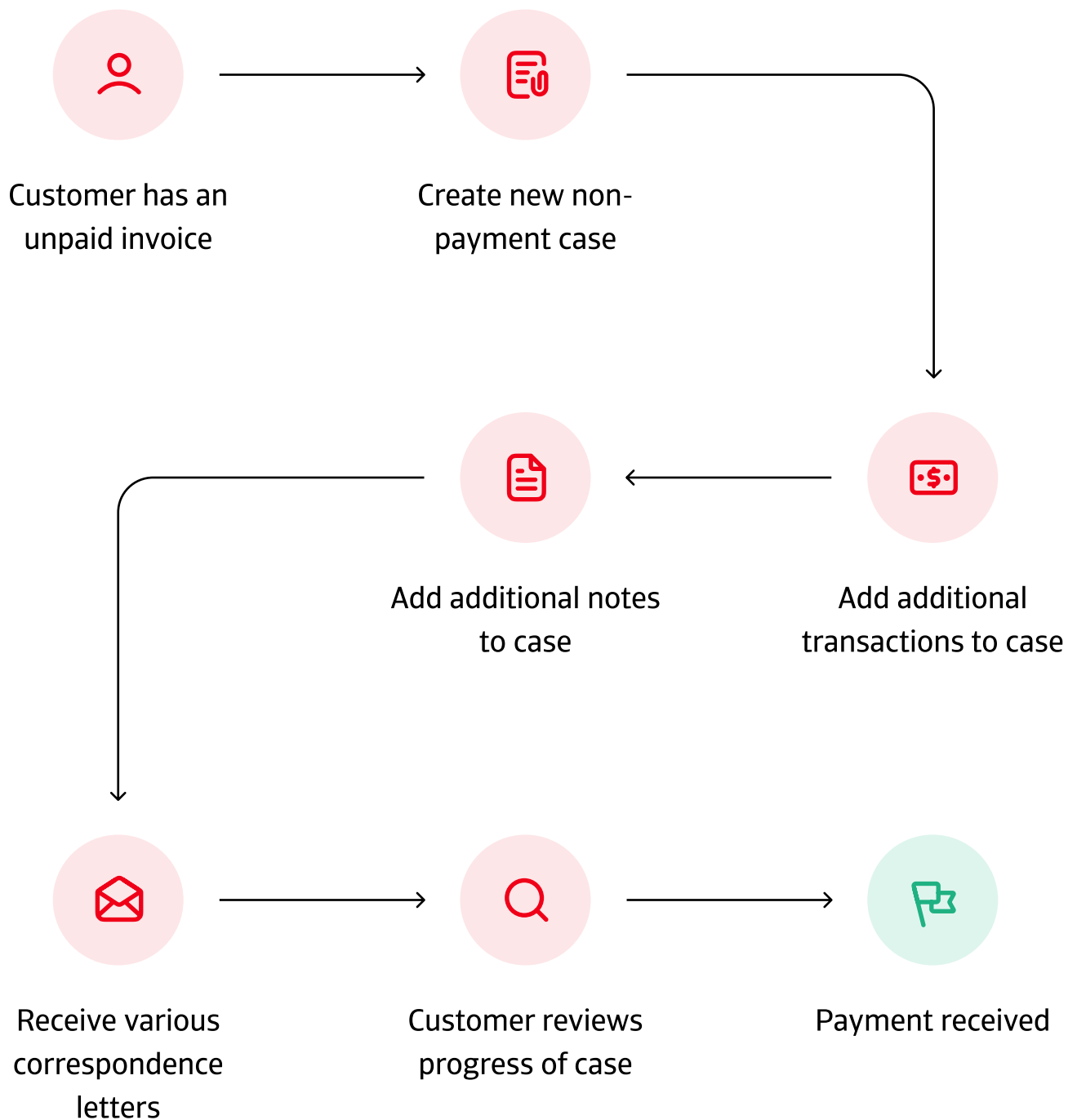Product Handbook

What is a non-payment?

A credit insurance non-payment occurs when a buyer defaults on paying for insured goods or services. When this occurs with Atradius, the policyholder can submit a claim to recover a predetermined percentage of the unpaid invoice amount, initiate a collections process against the non-paying buyer, and mitigate potential financial losses from commercial transactions.

For more credit insurance information, visit **atradius.com**

Common terminology

Claims case

A type of non-payment case submitted by the insured seeking reimbursement for an unpaid invoice.

Collection case

Atradius Collections assists the insured in recovering payment for an outstanding invoice at their request.

Open case

A non-payment case submitted by the insured that is currently with Atradius for review/actioning.

Transactions

Information about business conducted by the insured added to the non-payment case.

Case notes

Additional information added to the non-payment case to support the claim/collection process.

The non-payment journey

Customer has an
unpaid invoice

Create new non-
payment case

Add additional notes
to case

Add additional
transactions to case

Receive various
correspondence
letters

Customer reviews
progress of case

Payment received

The non-payment journey

Customer has an unpaid invoice

The customer wants to reclaim the amount that their buyer has not paid.

Create new non-payment case

The customer begins the creation of a non-payment case against a buyer.

Add additional transactions to case

Business transactions to support Atradius in their review of the case.

Add additional notes to case

Extra information to support Atradius in their review of the case.

Receive various correspondence letters

Correspondence from Atradius informing them about their claim status.

Customer reviews progress of case

The customer will periodically check the status of their claim.

Payment received

The customer receives payment from Atradius for the unpaid invoice.

Key features of the API

Claims Submission

Quickly and efficiently submit non-payment claims through the API, reducing manual paperwork and processing time.

Claims Validation and Verification

Automatically verify the eligibility of claims based on predefined criteria, reducing the risk of invalid submissions.

Real-Time Status Tracking

Monitor the progress of claims from submission to resolution, with real-time updates on status and decisions.

Customisable Alerts and Notifications

Receive instant alerts for any updates or changes in the claims process, keeping all stakeholders informed at every step.

Detailed Reporting and Analytics

Generate comprehensive reports and analytics on claims data, helping to identify trends, assess risk, and make informed decisions.

Automated Data Integration

Seamlessly integrate and sync non-payment data and reducing manual data entry and minimising the risk of errors.

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 **List cases**

This resource retrieves information for all cases that you have opened.

GET **Case details**

This resource retrieves all the information for a specific case.

POST **Create new case**

This resource allows a new non-payment case to be submitted.
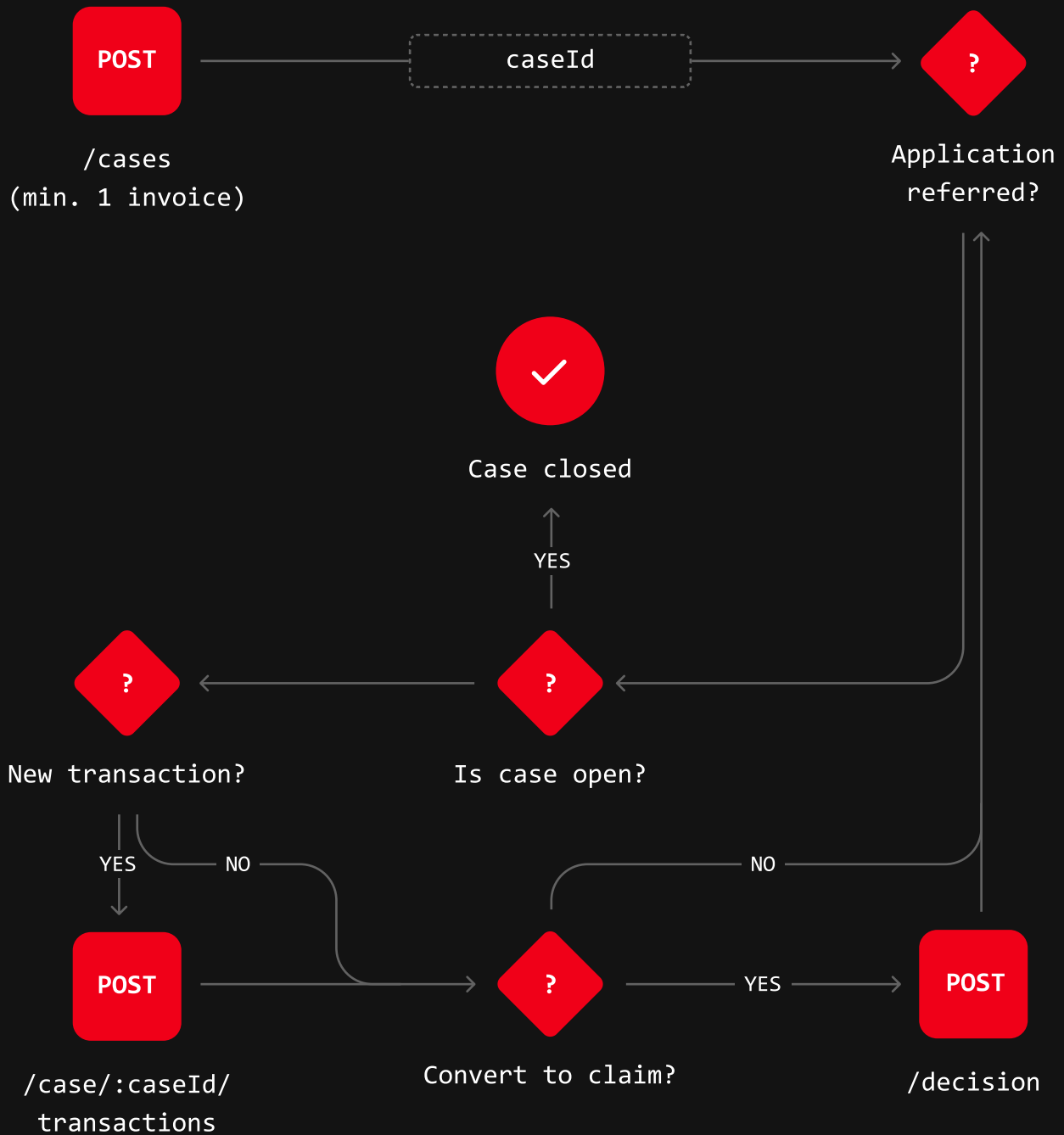
POST **Add notes to case**

This resource allows additional notes to be added to an already submitted case.

POST **Submit claim for an existing case**

This resource allows you to submit a claim for an existing collection or monitor case.

To find out more about the endpoints, **view the documentation**.

Technical diagram

POST

/cases
(min. 1 invoice)

caseId

?

Application
referred?

✓

Case closed

YES

?

New transaction?

?

Is case open?

YES   NO   NO

POST

/case/:caseId/
transactions

?

Convert to claim?

YES

POST

/decision

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**