Atradius

// COMMERCIAL CONNECTIVITY

Getting started with the Cover API
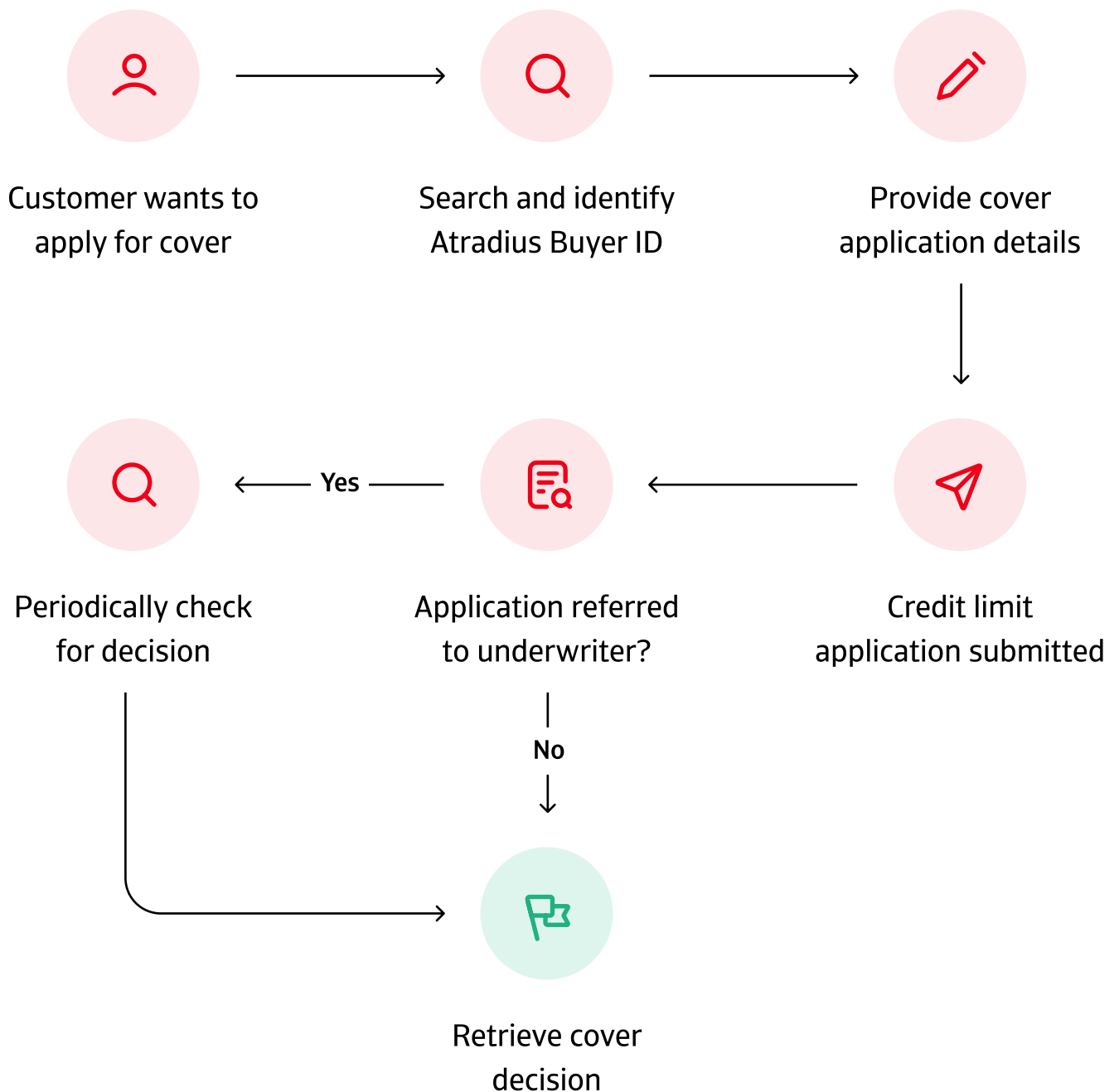
Product Handbook

What is cover?

Credit insurance cover protects businesses against customer payment defaults on commercial debts. This protection encompasses insolvency/bankruptcy scenarios, general non-payment situations, political risks in international trade, and more. Cover includes various states such as credit limits, cover indications, and limit reductions, with specific terms and conditions attached to credit decisions.

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

Common terminology

Credit limit application   A request for a certain amount of credit insurance cover on a particular Buyer.

Credit limit decision   The maximum amount of cover with Atradius that a policy holder has on a particular Buyer.

Reduction   A credit limit decision amount that has been reduced by Atradius.

Indication   The amount that Atradius would be prepared to cover if it were to insure business under a policy.

Buyer   The customer of the policy holder, for which the customer cover the trade risk.

The cover application journey

Customer wants to
apply for cover

Search and identify
Atradius Buyer ID

Provide cover
application details

Periodically check
for decision

Yes

Application referred
to underwriter?

Credit limit
application submitted

No

Retrieve cover
decision

The cover application journey

Customer wants to apply for cover

The customer wants cover against transactions with a specific buyer.

Search and identify Atradius Buyer ID

The customer states the policy and buyer they want coverage against.

Provide application details

The customer provides the required information in order to submit a cover application for a particular buyer.

Application submitted

The application may be referred to an underwriter for a manual review.

Application referred to underwriter

Depending on the information provided, the application is either sent through automatic underwriting and makes the decision available to be retrieved instantly, or it is sent to an underwriter for a manual decision.

Periodically check for decision

The customer will check for updates on their referred cover application.

Retrieve cover decision

Customer can retrieve the cover decisions via the GET endpoint.

Key features of the API

Conduct business with confidence

Protect your business against non-payment risks with automatic coverage through your system.

Effortlessly track coverage history

Track all cover changes and generate buyer insights to make smarter decisions and maintain protection.

Instantly update cover

Customise coverage based on buyer creditworthiness and client needs. Instantly modify decisions to match your business goals.

Batch processing of cover requests

Efficiently handle multiple cover requests simultaneously. Simplify your workflow and save time with our batch processing capabilities.

Monitor your coverage

Track your coverage, status, and conditions. Stay informed and in control.

Customisable reporting

Create tailored reports with your key metrics, formatted and delivered on your schedule.

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 **Find all cover**

- Find new, updated and pending decisions for your buyers.
- Find new cover decisions for your buyers.
- Find pending cover decisions for referred applications.
- Find the historic decisions in your buyer portfolio.
- Find new, updates and pending decisions. Recommended only for big volumes or the for initial integration set up.

POST **Submit new application**

This resource allows for applications to be submitted for cover with new buyers that the customer does not currently have cover with. The application may result in an immediate decision or it may be referred for a manual review.

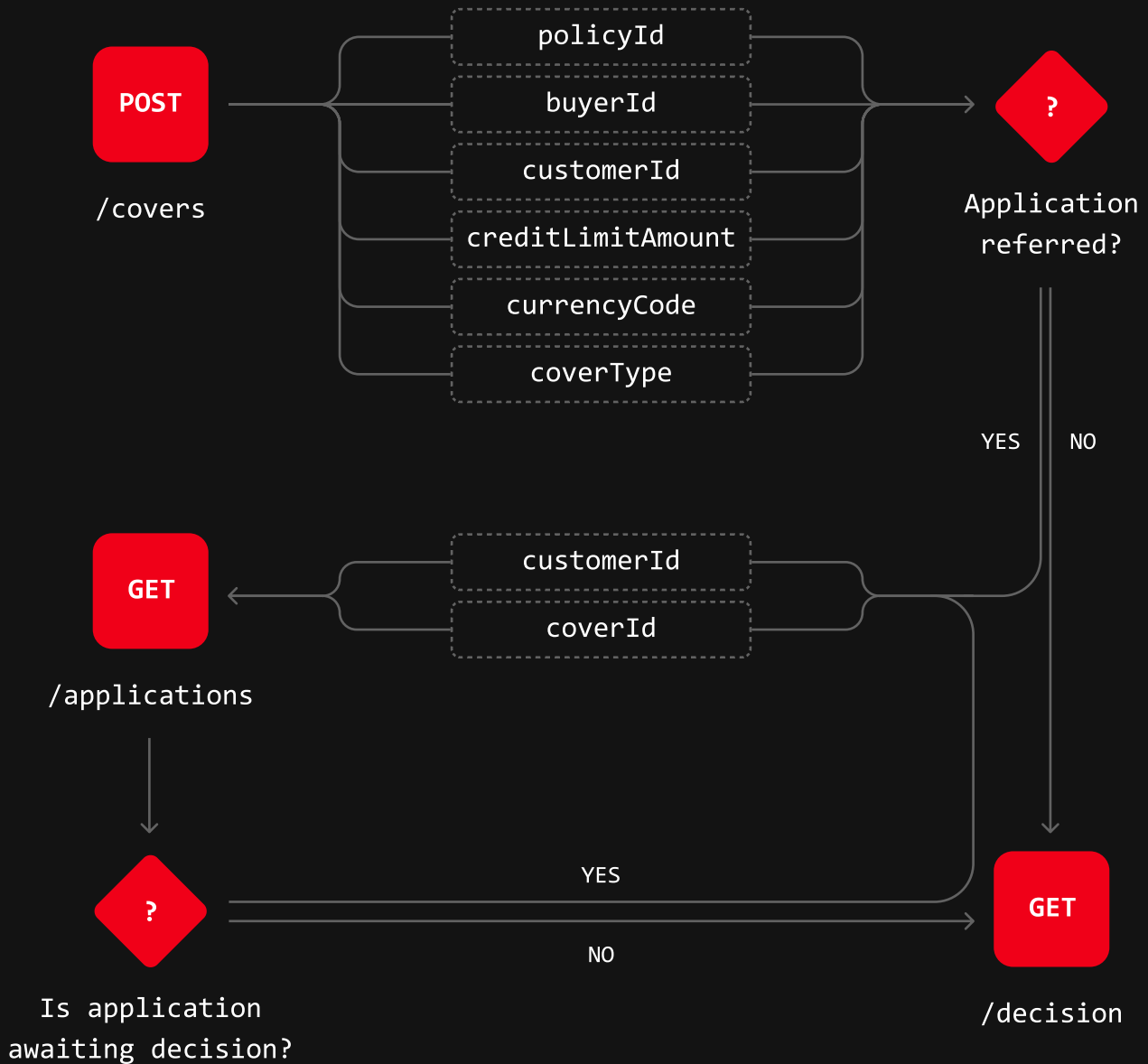**PUT** **Modify existing cover**

- Apply for increases to existing cover by superseding.
- Request to reduce an existing cover amount.
- Request to cancel existing cover.
- Update customer reference number for existing cover.

PUT **Convert indication to credit limit**

This resource is for converting an indication decision to a credit limit. This action takes effect immediately.

Technical diagram

Submit a cover application

To find out more about additional features, view the documentation.

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**