



// COMMERCIAL CONNECTIVITY

Getting started with the Policy API

Product Handbook



What is a policy?

A credit insurance policy is a contract between an insurer (Atradius) and a business (the policyholder) that protects against the risk of non-payment from their customers.

The policy compensates the policyholder for a specified percentage of their loss if their insured customers fail to pay due to insolvency, default, or other covered events.

For more credit insurance information, visit atradius.com

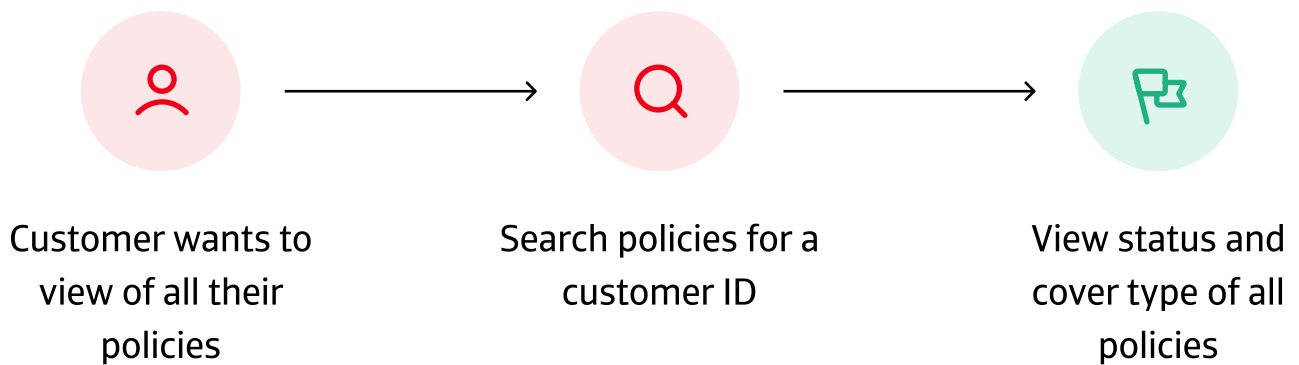
Common terminology

Policy status	Current state of a credit insurance policy, indicating whether it's active, cancelled, or suspended.
Cover type	The types of credit insurance available on the policy, such as credit limit, credit check, or indication.
Unique identifiers	An organisation's identifier such as VAT, national registration number, etc. These can be used to retrieve information about an organisation.

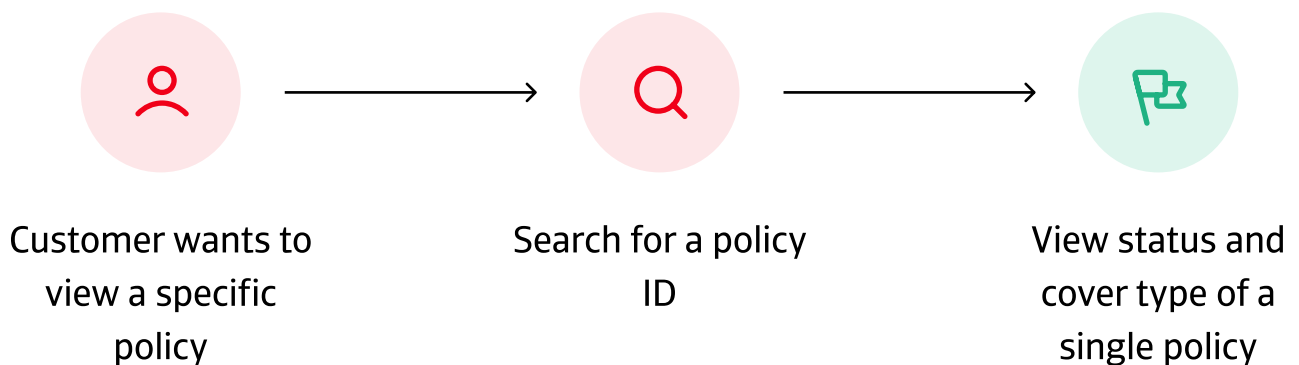
✨ Coming soon! Enhancements to access vastly enriched policy data.

The policy journey

View all policies



View a specific policy



✨ Coming soon! Enhancements to access vastly enriched policy data.

The policy journey

View all policies



Customer wants to view all of their policies

The customer wants to view a list of all the policies, their status and cover types in their portfolio.



View status and cover type of all policies

The customer is shown all the policies linked to their customer ID.

View a specific policy



Customer wants to view a specific policy

The customer wants to view a specific policy, its status and cover type in their portfolio.



Search for a policy ID

The customer searches for a specific policy ID.



View status and cover type of a single policy

The customer views the details of the policy they searched for.

✨ Coming soon! Enhancements to access vastly enriched policy data.

Key features of the API



Policy status tracking

Real-time status tracking throughout the entire policy lifecycle.
Automatically update your systems for new or cancelled policies.



Proactive & compliant Coming soon

Extensive policy data to ensure your solution stays compliant, all automated to protect you from non-payment risks.



Policy amendments Coming soon

Combine with the other APIs to ensure you are using the right policy details and conditions reducing manual errors



Create & manage policies Coming soon

Find details of your policies and integrate them into your system or map them with other data in your credit management tools.



Coming soon! Enhancements to vastly improve policy information retrieval.

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 policy / policies

Get a list of all the policies in a portfolio for a specified customer, or get a specific policy if a policy ID is provided.

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

✦ Coming soon! Enhancements to vastly improve policy information retrieval.

Technical diagram

Search for policies



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