

AIG QUICK REFERENCE GUIDE

TradEnable Portal Changing a Buyer's Credit Limit

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Portfolio								
Portfolio Pending Tempo	rary limits							
	National ID	Buyer ref.	Buyer Name	Country	Link	Ourrency	Date	Add Info.
SEARCH DETAILS			EMPRESA VERDE (406718)	ES	1,200,000	EUR	20/06/2021	
Buyer			BUYER RED (496708)	GB	2,000,000	GBP	20/06/2021	
National ID V		132456	BUVER SINGAPORE (496721)	96	1,000,000	USD	20/08/2021	
			BUYER CALIFORNIA (496711)	US	1,000,000	USD	20/08/2021	
FILTER			BUYER GREEN (496709)	68	1,000,000	GBP	20/08/2021	
Country			BUYER NY (496710)	US	2,500,000	USD	20/08/2021	
All			EMPRESA AZUL (490717)	ES	2,000,000	EUR	20/08/2021	
			FIRMA GELB (496715)	DE	1,500,000	EUR	20/08/2021	
			EMPRESA BLANCA (496720)	ES	1,000,000	EUR	20/08/2021	
Scorer			EMPRESA ROJO (496716)	15	1,000,000	EUR	20/06/2021	
17 lines			BUVER TEXAS (496712)	US	1,000,000	USD	20/08/2021	
			BLEU COMPAGNIE (496723)	FR	1,000,000	EUR	20/06/2021	
			ENTREPRISE VERTE (496724)	FR	1,500,000	EUR	20/08/2021	
			FIRMA BLAU (496714)	DE	1,000,000	EUR	20/08/2021	
			BUVER GOLD (496707)	GB	1,500,000	GBP	20/08/2021	
		Detail	Add Buyer	😻 Export (.xls)	¥ Buy	er schedul		

Overview

The TradEnable insured portal allows a Broker or Client to view a Credit Limit portfolio, buyer's details, submit Credit Limit requests and modifications. Depending upon the Buyer and Credit amount a decision can be made automatically and immediately. In some cases, the Credit Limit request is referred for a manual decision by AIG.

A credit limit request can be:

- A first limit requested on a new buyer
- An increase request on an already existing limit
- An appeal against a restrictive Credit Limit decision (partial decision or refusal)
- · A limit decreases on an already existing limit

NOTE: A limit cancellation request by you is always automatically approved

Credit Limit Portfolio

The insured can view the portfolio of current limits, pending requests, and temporary limits. The insured can access a buyer file, manage information related to the buyer, and consult the limit history and the detail of the current limits.

To view current limits:

- 1. Brokers only click on the **Please select an Insured** Insured Insured dropdown list at the top of the **Portal** screen and select an Insured from the list.
- 2. Click on the **Portfolio** 🔁 icon, if necessary.

Portfolio Tab

The **Portfolio** tab includes the list of all buyers and their active Credit Limits decisions (full, partial and refusal).

Pending Tab

The **Pending** tab includes all requests currently awaiting a manual decision from AIG. Once a request has been processed, it disappears from this tab and the limit is displayed in the **Portfolio** tab.

Temporary Limits Tab

The **Temporary Limits** tab includes all the buyers with temporary Credit Limits. This tab also displays **temporary additional covers** where an additional part of the Credit Limit is temporary on top of a permanent Credit Limit.

Portfolio	Pending	Temporary limits
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Portfolio tabs

Action Buttons

Depending upon which tab is selected, the following are two Action Buttons are available:

- **Detail**: Available when a Buyer has been selected, this action will display the Buyer detail in a Buyer Detail screen.
- **Export (.xls)** button: Export the current Tab's list as an Excel document.

The following two Action Buttons are available from the Portfolio tab:

- Add Buyer button: allows users to search for and add a new buyer.
- Buyer schedule: Export the current Tab's list as a PDF document.



Action Buttons

Buyer Detail

You can access the **Buyer Detail** screen by clicking on a Buyer in the Portfolio grid and then clicking on the Detail action button.

This will allow you to:

- View basic Buyer information on the Identity tab
- Check Policy, Limit, and Limit History information on the **Cover** tab •
- Add notes for the buyer on the Notepad tab
- Create and Modify Credit Limits for the Buyer by clicking on the Services 💊 services button

Identity Tab

The Buyer detail Identity tab includes detailed information about the buyer, including the CID (Company Identification Number).

Identity Cover DEBTOR INFORMATION National ID CID Customer reference View Add/Delete propration date Legal status Trading name Legal form Capital Employees Main representative Title Activity

Buyer Information details

Create or Change a Credit Limit

Once you have clicked the **Detail** button for a selected Buyer, you will see the Services button in the top righthand corner of the screen.



Buyer Services options

You can use the Services button to:

📄 Credit Limit	Create the initial Credit Limit application for a new buyer				
1 Increase	Request a Credit Limit increase for an existing Buyer.				
Appeal	Make a Credit Limit appeal following a refusal or restrictive decision.				
reduction	Request a Credit Limit decrease on an existing Buyer.				
Lancellation	Cancel existing Credit Limit on a Buyer. This will remove the Buyer from the Portfolio list and delete this Buyer from the policy for future sales.				



Cover Tab

The **Cover** tab provides more information about the Buyer's **Policy** coverage. You can review individual policy coverage history and view their current Credit Limit information. You can also view a History chart showing movement of the limit over the previous 24 months.



Cover tab

Email Coverage Details

To access a copy of the email the limit endorsement notification. You can also transfer such email:

- 1. Click the **E-Mail** 🦻 icon under **History**.
- 2. Enter email address in Transfer to field.
- 3. Click the Send 🗪 icon.

Notepad Tab

Use this tab to view and add Notes about a specific Buyer. Click the Add button to display the Add Note window where you can create and format a new note and add any relevant attachments.

Requesting Credit Limit Modification

To request a Credit Limit modification:

- 1. Select the appropriate **Buyer** from the **Portfolio** tab.
- 2. Click the Detail button.
- 3. Click on the **Identity** tab.
- 4. Click the Services button.
- 5. Click either the Increase, Decrease, or Cancellation icon
- 6. For an Increase or Decrease request:
 - a. Enter the Application Amount, ensuring that the Currency is correct
 - b. Enter any relevant **Comments** (Increase only)
 - c. Attach any relevant files to evidence the request (Increase only)
 - d. Click the **Submit** button
- 7. For a Cancellation instruction:
 - a. Review the current Limit information
 - b. Click the **Submit** button. The Buyer will no longer appear on the Portfolio list and will delete this Buyer from the policy for future sales.

GERMANY: This insurance is underwritten by AIG Europe S.A., Direktion für Deutschland, Neue Mainzer Straße 46 – 50, 60311 Frankfurt.

AUSTRIA: This insurance is underwritten by AIG Europe S.A., Direktion für Österreich, Herrengasse 1 – 3, 1010 Wien. SWITZERLAND: This insurance is underwritten by AIG Europe S.A., Luxembourg, Zweigniederlassung Opfikon, Sägereistrasse 29, 8152 Glattbrugg. This document is being provided for general informational purposes only and should not be relied upon to justify coverage in any case. Scope of any insurance coverage is subject to underwriting requirements, actual policy language as well as the credit limits approved by the insurer

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