HOW DOES EXPORT CREDIT INSURANCE

Increase a Borrower's Loan Capacity?

1

The exporter identifies an international buyer and obtains an EXIM Export Credit Insurance policy with its bank as the beneficiary.

2

The exporter offers credit terms to its foreign buyer. The buyer accepts the deal's terms.

3

The exporter ships its product and invoices the buyer.

4

The exporter reports shipments and pays premiums on the amount shipped within its EXIM online policy.

5

Your bank can now include these foreign receivables in the borrowing base calculation because the A/R is backed by EXIM, a U.S. government agency.

6

THE BUYER PAYS THE EXPORTER and the transaction is now complete.

IF THE BUYER FAILS TO PAY:
EXIM pays up to the insurance policy amount. *Losses can be filed 90–240 days after the A/R due date.*

EXIM
EXPORT-IMPORT BANK
OF THE UNITED STATES

Ready to Start Your Journey?

Request a free consultation: **grow.exim.gov/consultationrequest**

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