



Talk to an Expert

EXIM's export finance regional directors are ready to answer your questions and expedite your EXIM application.

[grow.exim.gov/
consultationrequest](https://grow.exim.gov/consultationrequest)



This is a descriptive summary to be used only as a general introductory reference tool. The complete terms & conditions of the policy are set forth in the policy text, applications, and endorsements.

BRCH-TMPL-20-12-31



COMMON DOCUMENT TEMPLATES

EXIM's Short Term Credit Standards (STCS) are the requirements an applicant must meet to apply for coverage and the criteria that underwriters will use to make a decision on your application.

Two commonly requested documents from the STCS are:

- ✓ Foreign Accounts Receivable Aging Report
- ✓ Customer Sales History Report

EXIM underwriting prefers to see these documents presented in the formats shown in this brochure.

FOREIGN ACCOUNTS RECEIVABLE **AGING** REPORT

During the underwriting process of a new exporter account, a policy renewal, or while reviewing a credit request on a foreign buyer, EXIM may ask for a Foreign Accounts Receivable Aging Report. This document shows the underwriter how much your international buyer(s) owe you and how the balance is aged out from the invoice's original due date, which is important information in underwriting decisions. The document should disclose if aged by the invoice date or the invoice due date. EXIM prefers the foreign accounts receivables aging report be aged from the invoice due date.

Since many accounting systems have report customization options, the fields requested by EXIM underwriting are provided below.

Exporter Company Name

Foreign Accounts Receivable Aging Report (Aged from invoice due date)

Date:
12/1/20

Buyer Name	Country	Current	1 –30 Days Pd	31–60 Days Pd	61–90 Days Pd	91+ Days Pd	Total
ABC Corporation	Germany	\$500	\$400	\$300	\$200	\$100	\$1,500
XYZ Corporation	Brazil	\$400	\$300	\$200	\$100	\$50	\$1,050
Total		\$900	\$700	\$500	\$300	\$150	\$2,550

CUSTOMER SALES HISTORY REPORT

During the process of underwriting new foreign buyer requests, EXIM may also ask for a Customer Sales History Report for the last 12 months' worth of transactions that you had with a buyer. This report is often referred to as a 12 month ledger detail, and its information helps the underwriter understand how the buyer has been paying you, the exporter. EXIM's Short Term Credit Standards (STCS) [includes a section](#) which defines this ledger experience.

The most up to date credit sales experience is taken into consideration when evaluating a credit limit request. A sample of the requested fields is shown below.

Exporter Company Name

Customer Sales History Report

Buyer Name: ABC Corporation
Country: Germany

Date:
12/1/20

Invoice Number	Invoice Date	Invoice Amount	Invoice Terms	Invoice Due Date	Invoice Paid in Full Date
98765	9/14/20	\$5,000	Net 30	10/14/20	10/20/20
12345	10/1/20	\$10,000	Net 30	10/31/20	11/3/20
54321	10/23/20	\$20,000	Net 30	11/22/20	
Total		\$35,000			