

# LENDER ACCOUNT MANAGERS

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Benefits for Delegated  
Authority Lenders



### *The Working Capital Guarantee Program:*

# SUPPORT FOR **LENDERS**

Lenders are key part in providing U.S. exporters with the working capital needed to produce and export their products. To support these efforts, EXIM offers the Working Capital Guarantee Program (WCGP), which compliments existing lender products and relationships while providing benefits to the lender.

As the Working Capital Guarantee Program is not a traditional stand-alone bank product, lenders have suggested that a streamlined process would increase the program utilization.

## Introducing Lender Account Managers

Lender Account Managers, or LAMs, educate lenders on the benefits of being a Delegated Authority Lender and help to develop lender proficiency or confidence in administering the Working Capital Guarantee Program (or other EXIM products).

Lender Account Managers work one-on-one with lenders to:

- ✔ Provide assistance and support to bankers and senior management in strategic planning
- ✔ Customize training for different audiences including banking staff, credit administrators, portfolio managers, ABL staff, RMs, and senior management
- ✔ Supply ongoing coaching, problem-solving, and collaboration
- ✔ Offer training on EXIM products and capabilities

# WHAT IS DELEGATED LENDER AUTHORITY?

A lender that has been deemed eligible by EXIM (per the general eligibility requirements set forth in Section II.A.1. of the [Working Capital Guarantee Manual](#)) can apply for delegated authority. Under this program, a lender and EXIM enter into a Delegated Authority Letter Agreement.

This agreement allows the lender to approve loans and receive an EXIM Guarantee without prior consent of EXIM. This lender status also confers expedited processing benefits.

## Eligibility

Any bank, provider of commercial credit, or other public or private lender may apply under the Working Capital Guarantee Program. Under certain circumstances, EXIM's guarantee may be extended to cover loan facilities established by a lender's affiliate.

In determining the eligibility of a lender, EXIM considers many factors, including the lender's:

- ✔ financial condition
- ✔ knowledge of trade finance
- ✔ ability to manage asset-based loans



**TIP:** To learn more on how to become a Delegated Authority Lender, contact your Lender Account Manager or [download our whitepaper](#).



# SUPPORT **BENEFITS**

## Lender Promotion Program

*Objective:*

To assist lenders in business development efforts.

This includes efforts such as:

1. WCGP product and sales training for BDOs and RMs, and their managers
2. Lead Distribution: working capital leads will be distributed to Lenders through the Lender Portal
3. Instruction on use of FOIA information to prospect
4. Joint calling on customers and prospects
5. Pre-application assistance on individual transactions

## Personalized Training

*Objective:*

To provide lenders with training about EXIM's products and doing business with EXIM.

Ongoing training is available to new and existing employees, including:

1. EXIM 101, EXIM Loan Management Systems (ELMS), & WCGP Product Sales Training
2. Onboarding and access to the EXIM Lender Portal
3. Introduction to EXIM's processes and procedures



# RESOURCES & MARKETING

## Event Support\*

*Objective:*

Provide a LAM from EXIM who is available to attend events with the lender, identify prospects, develop referral sources, and facilitate networking.

Other event support includes up to 50 printed copies of co-branded EXIM marketing materials for each event.

\*Available only when in-person attendance is approved by EXIM management.

## Lender Portal Access

*Objective:*

Provides lenders access to digital information, education, and support including:

1. Co-branded marketing collateral and a request form for new collateral materials
2. Access to frequently asked questions (FAQ's) and a resources section
3. Public community board to post questions and comments to EXIM LAMs and peers
4. Performance dashboards to privately track and view opportunities



To view the Partner Portal, visit:

<https://eximprm.force.com/prmcommunity>



# GET IN TOUCH

For more information regarding Delegated Authority Lenders or the Working Capital Guarantee Program guidelines, contact:

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EXIM welcomes your inquiries and looks forward to working with you.



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