

# Fast, direct and available whenever you want it: Data interchange via Delkredere SmartLink



**EULER HERMES**  
Kreditversicherung

Nobody needs paper any more: electronic data interchange brings real value-added in the credit insurance world, too. You are probably already using our high-performance online service – like many other policy-holders of Euler Hermes Kreditversicherungs-AG (for simplicity's sake just Euler Hermes in the rest of this brochure). That way it just takes a few mouse-clicks to request credit limits, notify overdues or get customer information.

#### Digital information transfer – state-of-the-art

From now on you can use an even more effective type of electronic data interchange, free of charge – our new SmartLink Service. The great advantage: with SmartLink: you can integrate the link to Euler Hermes directly into your own company software and fit it to your own wishes and needs. That gives you the option of synchronized exchange with our electronic databases: all the information you call down from us is immediately transferred into your credit management system. Integrating Euler Hermes' credit assessment processes into the processing structure of your company like this saves you the effort of transferring it yourself. It doesn't matter whether you have a proprietary system of your own or use SAP, Oracle, Microsoft or other providers' software: the XML data format used by SmartLink guarantees structured data interchange in every case.

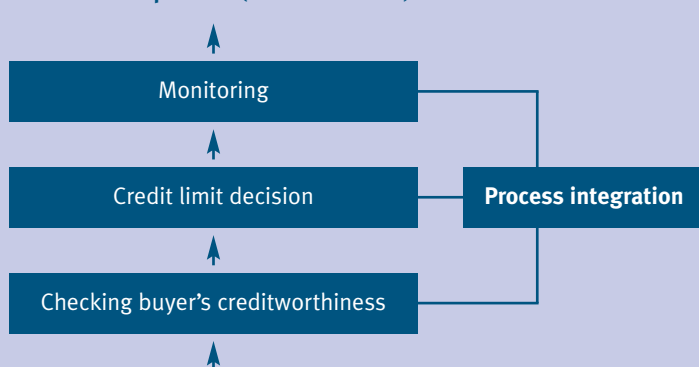
#### Even more convenient, even higher speed

Delkredere SmartLink not only ensures leaner workflow in your company. It also enables you to react to customer enquiries immediately – that might be just the decisive edge you need over your competitors whose credit management takes longer. And with Euler Hermes' proactive credit limit notification, e.g. when changes are made to an existing limit, you are always guaranteed up-to-the-minute information. This affords major relief for companies which regularly need to administrate several hundred credit limits in their business operations. That leaves them more time to attend to their customers' needs.

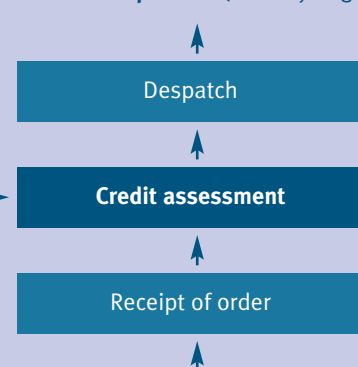
#### What you get with the Delkredere SmartLink Service:

- searching for a customer in the global Euler Hermes address database.
- credit limit requests (can be decided immediately).
- credit limit changes (increase, reduction or deletion).
- overdue report.
- display of your own customer list.
- sending of credit limit notification in the case of changes (via particularly secure electronic transmission).
- all services can also be used separately.
- available 24/7.

#### Euler Hermes process (insurance cover)



#### Customer's process (delivery of goods)



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### Your data is optimally protected

High data security goes without saying with SmartLink: all your information is optimally encrypted using SSL (Secure Sockets Layer) technology. Forgery-proof authentication guarantees in addition that data interchange takes place only with the Euler Hermes server.

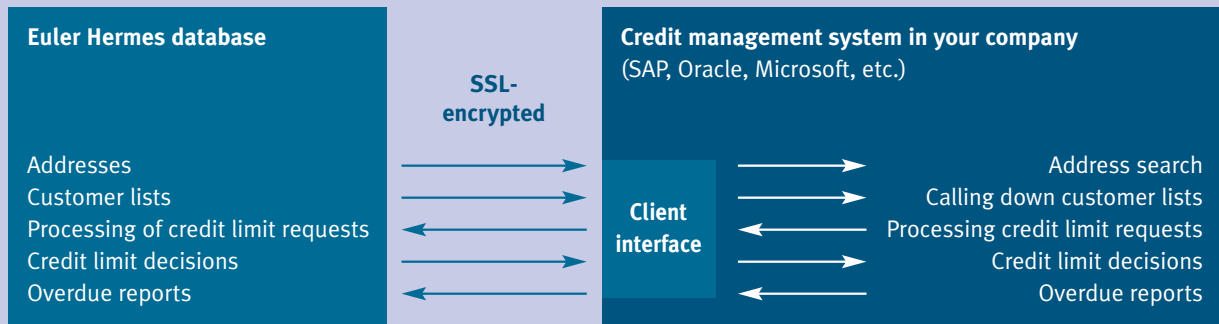
### Your IT specialists take care of installing the software

So that all information can be transferred via SmartLink directly into your systems, it is necessary to embed a client interface in your credit management system. That's no problem for IT specialists: it is implemented on the basis of the standard WSDL (Web Services Description Language), all necessary parameters are comprehensively documented. If you would like to know more about our SmartLink Service you can visit our website and simply download it under [www.eulerhermes.de](http://www.eulerhermes.de).

### The benefits for you at a glance

- Greater integration of credit management processes in your company.
- You save manual intervening steps with every transaction.
- Communication between your systems and Euler Hermes is synchronized.
- Standardized data interchange in XML format, suitable for all user systems.
- High data security thanks to encrypted link, available 24 hours a day.
- Simple, step-by-step implementation based on WSDL (Web Services Description Language).
- Complete documentation of the interface.
- Service from Euler Hermes free of charge.
- Support by our team of specialists for technical and business enquiries.

### Data transfer with Delkreder SmartLink between your company and Euler Hermes



### A little IT glossary of the SmartLink Service

An **interface** is part of a computer system which enables the exchange of information with other systems. Digital or analogue data are transferred in clearly structured form here, e.g. documents created on one computer to another.

**WSDL** (Web Services Description Language) is a computer code which is independent of any particular platform, programming language or protocol, and can be used to describe network services for the exchange of messages in generally comprehensible language.

**XML** stands for Extensible Markup Language. This standard is for the creation of documents readable by machine and human users, and is a format of the World Wide Web Consortium (W3C).

**SSL** (Secure Sockets Layer) is an internet encryption protocol which works with symmetrical algorithms. Each transfer uses an encryption code which is only used once. On top of this, the cryptographic information for transmitting data blocks is fragmented and only re-compiled when it reaches the addressee.