

# EXPORT NEGOTIATING

OFFER CREDIT TERMS AND PROTECT  
YOUR FOREIGN RECEIVABLES



## egotiating with foreign buyers is a two-way street.

Asking your foreign buyers to pay cash up front for your “Made in the USA” product is a great deal for you, the exporter, but are you losing business to competitors who are offering credit terms?

Negotiating can be a complex process, particularly if you are entering new markets outside of the United States. Knowing that your foreign receivables are

protected from non-payment by international buyers gives you an edge, and empowers you to offer credit terms while protecting your assets.

Being able to offer the right credit terms to your foreign buyers is just one step you can take to set your business up for success. Export credit insurance from commercial brokers and EXIM Bank provides the

opportunity to offer credit terms in international markets, while protecting your foreign receivables from nonpayment. But it doesn't have to be all or nothing. Whether you are establishing a new B2B relationship, entering a new market or simply want your customers to be engaged in the transaction from the start, you can offer mixed terms like 20% down payment upon order and the remainder paid in 60 days.

In addition to mitigating the risk of non-payment by a foreign buyer, EXIM Bank's Export Credit Insurance can enhance your borrowing relationship with your lender. For the most part, lenders exclude uninsured foreign receivables from your borrowing base, reducing the amount of capital available to you. With EXIM Export Credit Insurance policy, your foreign receivables are insured at 95% and your lender will likely add these to your borrowing base, making more funds available to you.

Perhaps the most surprising reason to leverage export credit insurance is that it is a powerful marketing tool. Think about deals you have negotiated in the past. Usually the early discussions focus on product features and functionality, the opportunity for sales in the buyer's marketplace and the logistics surrounding EXIM. Rarely are credit terms discussed up front, and the discussion becomes contentious when you have been assuming cash-in-advance and your buyer has been assuming payment over time. Export Credit Insurance from EXIM Bank lets you turn this situation around. Knowing your receivables are insured at 95% enables you to offer credit terms from the start, and gives you the competitive edge you may need to win the deal. ■

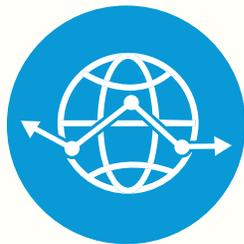


# Meeting with an Overseas Buyer?

Be prepared with Export Credit Insurance



**Increase competitiveness  
with open credit terms**



**Establish market share  
in emerging countries**



**Increase your borrowing  
base, making more funds  
available to you**

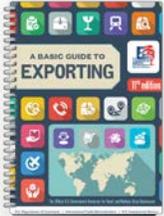
# Additional Information

## Are you ready to work with EXIM?

U.S. government agencies have a wealth of resources to help you grow your business through exporting. EXIM Bank trade finance directors are located throughout the country and work hand-in-hand with the Small Business Administration (SBA) and Department of Commerce (DoC) to meet all of your small business exporting needs.

## Let's get started:

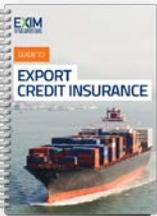
Request a free consultation with an EXIM Bank regional specialist.  
[grow.exim.gov/contact-a-trade-finance-specialist](http://grow.exim.gov/contact-a-trade-finance-specialist)



### BASIC GUIDE TO EXPORTING

Learn the basic fundamentals of exporting and turn export opportunities into sales.

[grow.exim.gov/basic-guide-to-exporting](http://grow.exim.gov/basic-guide-to-exporting)



### GUIDE TO EXPORT CREDIT INSURANCE

Learn how to protect your foreign receivables from bad transactions.

[grow.exim.gov/eci-ebook](http://grow.exim.gov/eci-ebook)



### EXIM.GOV

For more in-depth information about EXIM, visit our website.

[exim.gov](http://exim.gov)



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