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Receivables Outsourcing Solutions

In today's tumultuous economic climate, many companies find themselves in a balancing act of trying to contain an increasing number of customer payment issues, while still remaining focused on managing their strongest client relationships. All this is done while looking for new ways to grow their company's bottom line and stay competitive.

Euler Hermes UMA offers many customized Receivables Outsourcing solutions that go beyond traditional collections strategies that allow your company to focus on what's most important to your business. So why would a company look to outsource their receivables? While there are many benefits to a sound Receivables Outsourcing solution, for many companies it comes down to two primary benefits. Increasing dollars in the door, and reducing the cost to do so effectively. Euler Hermes UMA offers many customer-focused and cost effective solutions to give you piece of mind and stay competitive in today's market.

For more information about how our Receivables Outsourcing service can help your business please contact your company representative or email us at receivables.outsourcing@eulerhermes.com.

EH UMA's - Customer Corner

Euler Hermes "Customer Corner" provides insight into many current collections and EH UMA service questions....

"When should I turn accounts over to collections?"

-Bryan Ochse; Media West

A collections claim can be entered with Euler Hermes UMA starting the first day after your net terms (i.e. a Net 30 invoice can be entered into collections on day 31); however there are a number of factors that should be evaluated before making the decision to employ our services. Things to consider include:

- Have the accounts become 90 – 120 days delinquent?
- Is the customer losing credibility by not following through with promised payments?
- Is the customer in EH UMA's debtor index, or being pursued by any other creditors?
- Is your internal investment in pursuing the customer no longer cost effective?

EH UMA's - Customer Corner

“Can I submit international accounts to Euler Hermes UMA?”

-Jeff Cantrall; American Family

Euler Hermes UMA is a truly global commercial collections company. With offices in strategic locations worldwide, we can maximize the effectiveness of recovery by handling your international accounts in their local global markets in most cases. All while still reporting updates through the Euler Hermes UMA website.

“How can I improve my Days Sales Outstanding?”

-Bill Coleman; Asphalt Solutions

Companies tend to focus resources on improving sales because sales improvements are easily quantified. However, refocusing resources to the collection department can bring quick results to improving cash flow in terms of dollars saved. Methods of improving Days Sales Outstanding (DSO) range from changing your terms of sale and condition of payment to employing a Receivables Outsourcing firm like Euler Hermes UMA to assist your company.

If you have a question you'd like to see featured in the Customer Corner, please email it to collections.information@eulerhermes.com

Economic forecasts

Change over the period, unless otherwise indicated: * contribution to GDP growth ** USD billions  Forecasts
Sources: IHS Global Insight, Euler Hermes forecasts

UNITED STATES	2008	2008	2009	2010	2011	06 09	09 09	12 09	03 10	06 10	09 10
GDP	100%	0.4	-2.4	2.9	2.2	-0.2	0.6	1.4	0.8	0.5	0.4
Consumer spending	70%	-0.2	-0.6	1.6	2.1	-0.2	0.7	0.4	0.4	0.3	0.3
Public spending	19%	3.1	1.8	2.0	1.4	1.6	0.7	-0.3	0.6	0.7	0.6
Investment	15%	-5.1	-18.3	1.6	4.8	-3.3	-0.3	1.2	0.6	0.5	0.8
Construction	3%	-22.9	-20.5	3.2	3.8	-6.4	4.4	0.9	1.0	0.6	0.6
Equipment	12%	1.6	-17.8	1.2	5.1	-2.5	-1.5	1.3	0.5	0.5	0.9
Stocks	*	0%	-0.3	-0.6	0.9	0.0	-0.4	0.2	0.2	0.1	0.0
Exports	12%	5.4	-9.6	12.7	7.5	-1.0	4.2	5.3	3.8	2.0	1.5
Imports	16%	-3.2	-13.9	8.9	7.4	-3.9	4.9	3.7	2.3	1.4	1.4
Net exports	*	-4%	1.2	1.0	0.2	-0.2	0.4	-0.2	0.1	0.0	0.0
Current account	**		-706	-430	-496	587					
Current account (% of GDP)			-4.9	-3.0	-3.3	-3.8					
Employment			-0.5	-3.8	-1.0	0.8					
Unemployment rate			5.8	9.3	9.8	9.5					
Wages			3.8	3.0	2.0	2.3					
Inflation			3.4	-0.1	2.2	2.0					
General government balance	**		-680	-1,471	-1,527	-1,308					
General government balance (% of GDP)			-4.7	-10.3	-10.3	-8.5					
Public debt (% of GDP)			74	86	94	100					
Nominal GDP	**		14,441	14,256	14,825	15,389					

Commercial Collection Services From Euler Hermes UMA

Commercial collections can help safeguard a company's assets

Strong cash flow and DSO management are imperative for any company's financial well-being – allowing it to prosper, while supporting the sales and marketing goals of the organization. For 90 years, Euler Hermes UMA has provided businesses like yours with reliable collection services in an uncertain and ever-changing world.

From our Receivables Management Services, which offer a lighter, pre-collection touch, to our Adjustment and Forwarding Services designed to deal with your most troublesome accounts, [let Euler Hermes UMA be your receivables management partner.](#)

Benefits

Results

Whether your claims are large or small, locally or internationally based, Euler Hermes UMA can deliver results measurably exceeding those produced by our competition.

Longevity

Serving the credit granting community since 1917, we've demonstrated Euler Hermes UMA is here to stay. As a custodian of your funds, our stability and financial integrity are important to you.

Online Services

A review of our debtor index is available to all Euler Hermes UMA clients. Also, you can place claims, review collector notes, run a statistical review of your claims in the format you choose, and gain access to a wide array of information.

Key Facts

- Established in 1917, Euler Hermes UMA has developed an excellent reputation in the US credit community and provides collection services to 85% of *Fortune 500* companies
- Full scope of collection services for your receivables
- Global coverage with collections in 150 countries around the world
- Online services allowing electronic claims filing, account status, and database access

Reporting

You'll receive thorough and timely progress reports via email or regular mail; have electronic access to collector notes; and be able to obtain tailored, computerized summaries of your assignments, electronically or in hard copy format.

Global Coverage

Euler Hermes UMA's collection prowess knows no international boundaries. We've successfully concluded collection problems in more than 150 different countries.

Customer Service

Euler Hermes UMA's national corps of District Managers provides our clients with direct liaisons, who are available for face-to-face consultation whenever you have a question, a problem, or a special request.

Contact Euler Hermes UMA today to learn more about how we can help your business collect its receivables!

Call 800-237-9386 or visit
www.eulerhermesuma-collections.us.



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