

Press release

**Euler Hermes/Sidetrade partnership award:
2013 “Innovation Entreprise Club”, Medef Summer University**

PARIS – 4 SEPTEMBER 2013 -- On August 29 at the Medef Summer University, Euler Hermes and Sidetrade were awarded the “Software” prize by IE Club¹ for the launch of their *EH Intelligence by Sidetrade* application.

The IE Club’s awards for the Observatory of Large Company / Innovative Small- and Medium-Sized Business Relations spotlight the most value-enhancing partnerships between large companies and small/medium-sized businesses and their ecosystems.

“With EH Intelligence by Sidetrade, we offer a groundbreaking technology solution that addresses the new challenges faced by finance departments,” noted Gregory Louard, commercial systems manager at Euler Hermes France and a representative of the award-winning tandem. *“In addition to creating new sales opportunities, this partnership enables us to benefit from the agility of a small software developer highly regarded for its innovation.”*

“Today, steering the risk and spreading risk culture internally are one of the priorities for companies. Starting with a blank page, we succeeded, together with the worldwide leader in credit insurance Euler Hermes, in building an unprecedented and expected solution,” explains Axelle de Fay, head of Customer Success at Sidetrade. *This trophy not only rewards the satisfactory implementation of a technological project by jointly a big company and a SME, but also a shared commercial vision.”*

In May, Euler Hermes and Sidetrade launched *EH Intelligence by Sidetrade*, a dedicated application designed to automate credit insurance policy management for small and medium-sized businesses as well as large corporates. It enables companies to grow their business activity with existing and new customers while proactively monitoring credit risk. The application helps to optimize receivables and credit management while offering “smart” features to facilitate the daily tasks and actions of the chief financial officer and credit management teams (credit manager, collection, sales administration, etc.).

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Euler Hermes France

As the market leader for credit insurance in France, Euler Hermes France, a subsidiary of Euler Hermes Group, contributes to the profitable growth of companies by insuring their receivables. Its mission is to mitigate customer risk in France and abroad, collect late payments and indemnify losses incurred.

¹ Entreprise Innovation Club

Euler Hermes is the worldwide leader in credit insurance and one of the leaders in the areas of bonding, guarantees and collections. With 6,000+ employees in over 50 countries, Euler Hermes offers a complete range of services for the management of B-to-B trade receivables and posted a consolidated turnover of €2.4 billion in 2012. Euler Hermes has developed a credit intelligence network that enables it to analyze the financial stability of 40+ million businesses across the globe. The Group insured worldwide business transactions totaling €770 billion exposure end of December 2012. Euler Hermes, subsidiary of Allianz, is listed on Euronext Paris. The Group is rated AA- by Standard & Poor's.

For more information visit www.eulerhermes.com or follow us on Twitter [@eulerhermes](https://twitter.com/eulerhermes)

Sidetrade offers companies dedicated financial customer relationship management solutions. Its market-leading solutions, which are compatible with the ERP, are designed to accelerate cash flow generation by reducing late payments and controlling customer risk. With sales in 65 countries, the Group enables 50,500 corporate customers, both large and small and across all industries, to collaborate through its cloud.

www.sidetrade.com

Cautionary note regarding forward-looking statements: The statements contained herein may include statements of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. In addition to statements which are forward-looking by reason of context, the words "may", "will", "should", "expects", "plans", "intends", "anticipates", "believes", "estimates", "predicts", "potential", or "continue" and similar expressions identify forward-looking statements. Actual results, performance or events may differ materially from those in such statements due to, without limitation, (i) general economic conditions, including in particular economic conditions in the Euler Hermes Group's core business and core markets, (ii) performance of financial markets, including emerging markets, and including market volatility, liquidity and credit events (iii) the frequency and severity of insured loss events, including from natural catastrophes and including the development of loss expenses, (iv) persistency levels, (v) the extent of credit defaults, (vi) interest rate levels, (vii) currency exchange rates including the Euro/U.S. Dollar exchange rate, (viii) changing levels of competition, (ix) changes in laws and regulations, including monetary convergence and the European Monetary Union, (x) changes in the policies of central banks and/or foreign governments, (xi) the impact of acquisitions, including related integration issues, (xii) reorganization measures, and (xiii) general competitive factors, in each case on a local, regional, national and/or global basis. Many of these factors may be more likely to occur, or more pronounced, as a result of terrorist activities and their consequences.

The company assumes no obligation to update any forward-looking statement.