Client Credit Control Help & Info Sheet

The system can be set to automatically revoke a client's ability to purchase when debt levels breach one or more defined criteria and to re-enable once the debt levels return to an appropriate level. This functionality can be enabled on the "Clients | Credit Control" page of "Maintenance | Setup | System" see *(Fig 1.)*. Debt can be managed using the age of outstanding invoices and/or the credit limit. Chreos determines the account status based on allocated transactions.

In Chreos SP45 Credit Control will only work with open item clients. The SP46 upgrade will extend it to all.

Setup Credit Control

C Setup		To enable the Credit Control
■-General - Company - Consumption Tax - Delivery	Credit Control Credit control Credit control Credit control	system, click [Edit] and tick 'Enable credit control'.
 Documents Internet Remote backups Security Extra data fields 	Allow 30 days credit before disabiling account	 Select the information you want to base the Credit Control on.
Define extra data fields Oclients General 1 General 2 Prompt Payment Discounting Display Define extra data fields Credit Control Credit Control Oreneral Ledger Job Management Point Of Sale (POS) Quote Management Stock	Tolerance \$ 0 Applies to overdue balances. Allows purchasing outside of credit terms if the amount owing outside of credit terms is <= the tolerance.	 Enter the number of days or months you will allow credit before disabling the account. The selection of 'Invoice date' will display the 'Allow' as 'months credit before disabling account'. Enter the tolerance value you want to apply to the account. A tick box is available to <u>not</u> allow purchases once the credit limit has been exceeded.

Fig 1. Setup Credit Control Screen



The default account can be set up to Monitored charge acct.

When adding a new client in Client | Client Management | Client detail, see *(Fig 3.)*, this will be the default setting for the account option.

Fig 2. Setup Clients General Screen

Note:

Enabling the "Credit Control" will mean that all clients with a "Monitored charge acct" will be monitored against whatever credit control settings are selected in the setup.

Indebtedness based on "Invoice date"

• When this setting is used you can specify a number of months past "Invoice date" that is acceptable. To determine whether this number of months has been reached Chreos looks at the "Clients date", displayed in "Maintenance | System Dates".

Indebtedness based on "Payment due date"

• When this setting is used you can specify the number of days past the "Payment Due Date" that is acceptable. To determine whether this number of days has been reached Chreos looks at the "Sales date", displayed in "Maintenance | System Dates".

The "Tolerance \$" value can be used in addition by specifying an allowable amount outside of the credit terms (e.g. only allow 2 months credit, unless the overdue value is less than \$10).

To use the 'Credit limit' option only, set the number of months/days applying to the outstanding invoices, to a large number in the 'Allow' box. See (*Fig 1,*). (To manage a client using this system set the client to "Monitored charge acct" in the client definition in "Client management"). See (*Fig 3.*).

The 'Credit limit' is based on stopping new invoices after the limit has been exceeded by previous invoices. e.g. A limit of \$1000 and a current debt of \$900 will allow a \$500 invoice.

The Credit Control determines that a parked invoice can not be unparked and processed if the credit limit has been reached.

Setup Client Credit Limit

Each client can have their own credit limit. The client must be a "Monitored charge acct" and this can be setup in "Client | Client management | Client detail". The figure set is the figure the client must be under before the last invoice is entered.

Client r	nanagement :					
Clients (Client code Name	Dientdetail Documents Links 007 Invoice Janis Magicson	pricing Local Currency	Summary Activities Notes Co - Current status Balance display type Invoid	ce date	Sel the	ect charge account option from combo available.
Address Postcode	42 Help Lane Supportsville CHREOSCHURCH	Phone Day Day Call Call Call Call Call Call Call Ca	Balance at 31 Ju	al 2006 0.00 Future 0.00 Jurrent 0.00	`Mc pur	nitored acct' will allow chases according to the credit trol settings set up in <i>(Fig1)</i>
Web site Delivery	Janis Magicson	Fax Charge account	2 M 3 Moi	tonths 0.00	`No pur	o charge' will not allow chases.
Contacts	42 Help Lane Supportsville	No charge account Charge account Monitored charge acct	All sales	voice sales YTD 0.00	`Ch pur	arge account' will allow chases without adhering to any dit control
Warning	Stock	group	Last year 0.00 Last	ast Invoice (\$) :	ue	
Type Acnt Statu: Mail Out	e VS Rep H VVS Rep H Veb Cust Acc Add Edit	Open item Charge GST edit limit Days ompt % Days ad office Image: Compared Stress Save Cancel	Sales history A Credit rating	Amount Date st Receipt (\$) : Amount Date est edit28 Jan 2009	— To [Ed	set Credit limit figure click it] and enter a figure.

Fig 3. Client Detail Credit Account Screen

When a client who has a "Monitored charge acct" breaches one of the specified credit control criteria the account will change to a "Suspended charge account". See *(Fig 4.)*.

Client code 1120	Documents Links	e pricing Local Currency	Current statu	cti <u>v</u> ities <u>N</u> otes s	C <u>o</u> ntacts			
Client code 1120 Name Mrs Julia E Address Zhoromik Postcode 5301 Web site 5301 Delivery Julia Budd Unit A 7 Koromik Contacts	Invoic Judd o Avenue n North Email <u>budd@utra.co.nz</u> J o Avenue C Stor	pricing Local Currency Sort code BUDD/ULIA Phone Day 06 354 9574 A/H Cell Fax Suspended charge acct Hires Laybys ent disc Sk group V	- All sales Current [This year [Balance at 66.54 66.54 66.54	Invoice date 31 Jul 2006 Future Current 1 Month 2 Months 3 Months + Balance Invoice sale YTD Last year	Balances (\$) 41.70 0.00 74.85 0.00 0.00 41.70 116.55 \$ 66.54 37.07	_	The client account has exceeded the credit control criteria as per the setup. The "Monitored charge acct" has changed to a "Suspended charge acct"
Type Acrit Status Magazine Mail Out VIP Club VVP Club VVP Club	sOnly Account	Vopen Item V Charge GST redit limit 100.00 Days rompt % 0.00 0 lead office V Save Cancel	Last yearS Credit rating 3 POS count Trust bal Entered	84.89 Sales history 333321C***** 12 0.00 22 Dec 2000	Last Invoic Amount _ Date _ Last Receip Amount _ Date _	e (\$): 74.85 31 Aug 2006 (\$): -41.70 01 Feb 2005 11 Jun 2009		

Fig 4. Suspended Charge Acct Screen

Note:

When using Client management and selecting an option other than "All clients" in the "Show" drop down box "Monitored charge account" clients will appear under the "Charge account" option. However if the client has changed to "Suspended charge account" they will appear under the "No charge account" option.

What happens when a Client has a "Suspended charge acct"?

When attempting to create an Invoice or a Packing slip for a client once they are suspended, you will get an information box with a message advising you that the client is not allowed to invoice or that they have exceeded their credit terms. See (*Fig 5.*) & (*Fig 6.*).

Search Not before 508/2003 Order Outlot Outlot Outlot Date 31.08/2005 Delivery address Main delivery State Deliver by 608/2003 Delivery address Main delivery State Deliver by 608/2003 Delivery address Main delivery State Deliver by 608/2003 Deliver by Correct IMonth 0.00 Deliver by 608/2003 Deliver by Correct IMonth 0.00 Deliver by Renf.Ren 608/2003 Total tax Pre-payment Pre-payment Pre-payment Search Total tax Total tax Total tax Total tax Pre-payment Voltes Provide Total tax Total tax Pre-payment Pre-payment Voltes Provide Pre-payment Total tax Pre-payment Pre-payment Voltes Provide Pre-payment Out of stock Insulficient stock Voltes Pre-payment Pre-payment Pre-payment Pre-payment Voltes Pre-payment	Client Order -				
Date 31.652006 Delivery address Main delivery I Morth 0.00 Contact III order is late Ack client Deliver by Ex82008 Ex82008 Exercised	Client	Not before 508/2009 m V Quote V Charge freight Ourrent 168.75 Order priority 1 (new items)			
Defer thy 6082009 Credit link 56.06 How to supply Supply and charge Pre-payment RefRep: Image: Select link Fre-payment Pre-payment Total tax Image: Select link Image: Select link Image: Select link Image: Select link Select link Image: Select link Image: Select link Image: Select link Image: Select link Image: Select link Image: Select link Image: Select link Image: Select link Image: Select link Image: Select link Image: Select link Image: Select link Image: Select link Image: Select link Image: Select link Image: Select link Image: Select link Image: Select link Image: Select link Ima	Date 31/08/2006 Delivery address Main delivery	I Month 0.00 Contact Older 0.00 If order is late Ask client			
Immedia Importantion Importantion Importantion Importantion Importantion Importantin Importantion Importan	Deliver by 6/08/2009	Credit limit 50.00 How to supply Supply and charge Pre-payment			
Clear on fail -ve entry Select item Freight Clear on fail -ve entry Escount <p< td=""><td>tem code Desc C Information The selected client is not allowed to</td><td>Invoice or they may have exceeded their credit terms.</td></p<>	tem code Desc C Information The selected client is not allowed to	Invoice or they may have exceeded their credit terms.			
Select ten Treigit Out of stock Select ten Treigit Treigit Tocount Select ten Treigit Tocount Select ten Clear on fal Out of stock Select ten Clear on fal Code Select ten Clear on fal Clear on		Total ofly 0 Total 0.00 NZ \$			
	- Select tem				
Search Citert Jodie Sanderson Description Information tel incl Citert LuO Code Code Code Code Code Code Code Code	72				
Cliert lodde Sanderson Actively Invoice Dete Dete Dote Dote Dote Dote Diffect SANCERBONN Jodde Sanderson Deteverty Ref/Rep: Ref/Ref/Ref/Ref/Ref/Ref/Ref/Re	Search				
Dete 2000 SANDERSONU Jodee Sanderson Order # 3076192 MTCHELLUO Jodeen Mitchell Deliver by Refree: Prompt payment due 31.08/2006 Item code Description Information V Code : Name : Total tax This client is not allowed to Invoice or they may have exceeded their credit terms. OK	Client Jodee Sanderson Client Jodee Sanderson Code Sanderson NAME				
Order # Deformation Description Information Item code Description Information Xtai nel. This client is not allowed to Invoice or they may have exceeded their credit terms.	Date 0211652 SANDERSONJ Jodee Sanderson 2072192 MITCHELLIO Indeer Mitchell				
	Order #	Prompt payment			
Information Intel Incl. Total fax. Image: State of the	Ref/Rep:	Payment due 31/08/2006			
	tem code Description Code : Name : This client is not allowed to In	Xal incl. Total tax			

Total gty

Email this document

to print now 1 💲

Fig 6. Unable to Invoice Screen

Freight

Discount

UP DN 😫 🚺 🖶 🗕 💊

-ve

•

Note:

<

Select iter

Clea

You are still able to create Client Orders and to credit any outstanding Invoices. A negative Invoice or Credit cannot be newly created.

0.00 NZ \$

Out of stock Insufficient stock

Cancel

Total

When a payment is receipted against the account that brings the credit control setting back into allowable terms, the account will change to "Monitored charge acct" and you will be able to continue with all transactions available to that client.

Available Reports

Debtor Suspended Client Status – gives the option of showing balance forward, open item or both.

The status of the client's suspension is displayed by Overdue, Over credit, or Both. An * next to the displayed Suspend Status indicates that a client has unallocated amounts and advises that allocating payments for this client may remove the suspension of the account.