

SALES

CUSTOMERS - CREDIT CHECK CONFIGURATION

For any debtor, it is important to make sure that products/services are not sold to a customer whose account is in **arrears**. BPO does credit checks to ensure that this cannot happen.

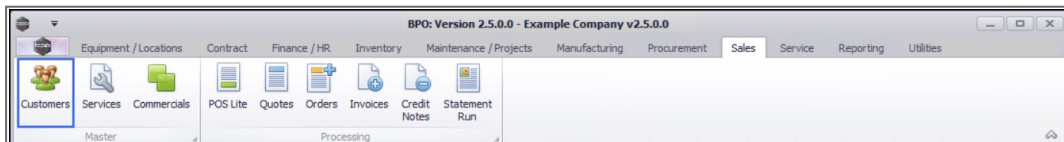
These credit check requirements may differ from customer to customer, along with their credit terms and credit limit configuration. Review the links below on how to view and/or edit these items.

BPO Limit Enforcer is an application that runs nightly to check whether the customer is within the credit terms and limit specified.

- If the check fails and the customer is currently active, the customer will be put on **Hold**.
- If the check is passed, and the customer is currently on Hold, the customer will be **Released** from Hold. Otherwise the customer will remain in their current status.

The customer credit check can be configured based on the required **Ageing Method**: Date of Statement / Date of Invoice.

Ribbon Access: *Sales > Customers*



1. The **Customer Listing** screen will be displayed.



You do not need to select the Site or Status to be able to **view** a customers credit details.

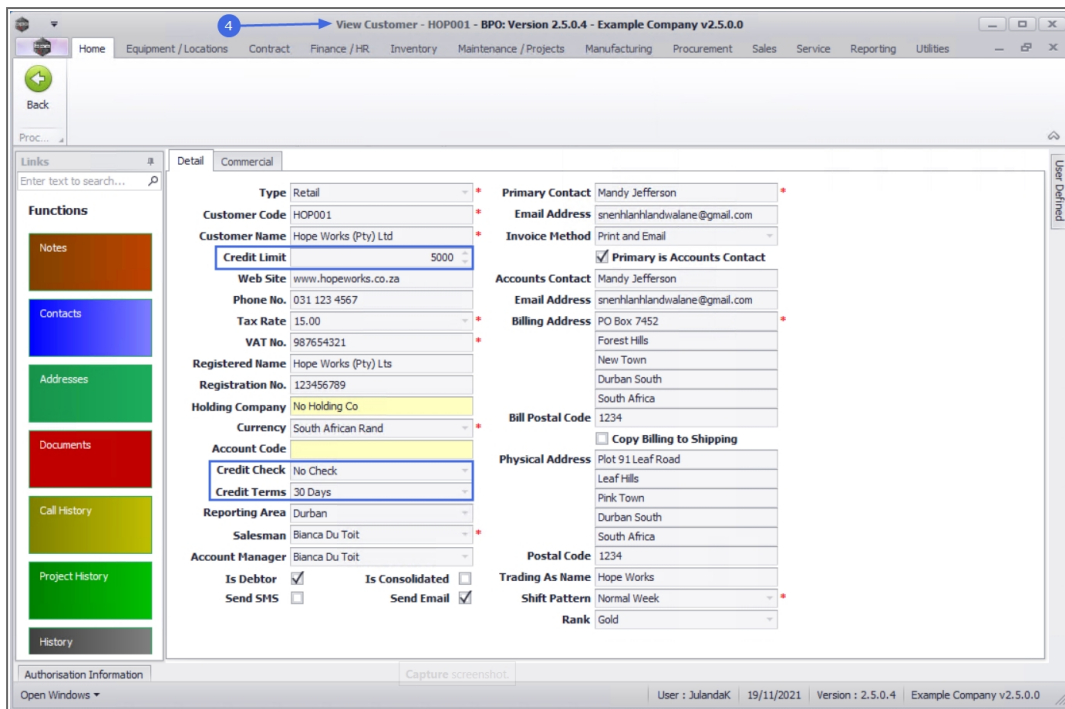
2. Select the **row** of the **customer** whose **credit details** you wish to **view**.
3. Click on **View**.

CustomerCode	CustomerType	CustomerName	Department	DeptName	SiteDescription	CustomerCreditLimit	CustomerWebSite	CustomerPhoneNumber	Customer
CUS001	RE	Cash Sales Account			Durban	10,000.00		000 000 0000	00000
HQP001	RE	Hope Works (Pty) Ltd			Durban	5,000.00	www.hopeworks.co.za	031 123 4567	98765
DER001	RE	Derton / Technologies			Durban	250.00	www.dertonweb.co.za	031 123 4785	98765
OFF001	RE	Office Supplies Unlimited			Durban	75,000,000.00	www.cnn.co.za	031 789 4561	98745
YES001	CO	Young Electric			Durban	100,000.00		082555555	23146
WES001	RE	Westwood Dynamic			Durban	10,000,000.00	www.web.co.za	031 789 4561	12345
TIA001	RE	Titan Group			Durban	100,000.00	www.web.co.za	031 852 9632	12325
BOT0001	IT	Bothas Networking inc			Durban	50,000.00	www.web.co.za	031 789 4563	98745
SAM001	RE	Samanthas Diner			Durban	45,000.00	www.samsdiner.co.za	031 123 4567	12345
DAN001	IT	Danny Storm IT Cafe			Durban	75,000.00		031 785 4785	12365
PAN001	RE	Panda Copiers			Durban	50,000.00		031 123 4567	12345
HAC001	IT	Hack PC - IT Shop			Durban	0.00		031 789 4561	66543
PIN0001	GV	Pink Shoes			Durban	0.00		031 456 7894	1234
HILL000001	HILLCRESTP	Mary Contrary			Durban	0.00		083 559	00000
SHO000001	SHONGWENIP	Mike Goldwen			Durban	0.00		083 559 1234	00000
JUS001	RE	Just In Time			Durban	50,000.00	www.justintime.co.za	031 123 4567	12345
LIT0001	RE	Little Bee Honey			Durban	0.00	www.bee.co.za	031 123 4567	12345
GRE001	RE	Green Tea Supplies			Durban	75,000.00		031 456 7891	12345
FIN0001	RE	Fine Hair Salon			Durban	10,000.00	www.finehair.co.za	031 123 4567	1234
BET0001	RE	Betties Summer Shop at t...			Durban	0.00			1234
biancad	RE	North West Branch			Durban	0.00			0
DAN002	IT	Dancino Shoes			Durban	10,000.00		031 123 4567	12345

4. The **View Customer** - *[customer code]* screen will display.
- **Credit Limit**¹: The system will prevent the creation of sales invoices and new deal sales where any amount added to the customers outstanding balance would **exceed** the limit specified in this field.
 - **Credit Check**²: This field will specify if a credit check was required for the customer.
 - **Credit Terms**:
 - If the ageing method for this customer is set to **Date of Invoice** any unpaid invoices older than 30 days will mean the customer is 'out of terms' and an invoice cannot be raised.
 - If the ageing method is set to **Date of Statement** this will depend on when the statement was run.

¹A credit limit is the maximum amount of credit offered to a customer. E.g. A customer has been given a credit limit of R10000, if this customer buys items or services worth R7000 from your company, their remaining credit will be R3000. Setting up a credit limit ensures that the amount of credit given to a customer is consistent with that customer's financial capacities - this tool will reduce the problem of overdue invoices and bad debt. Allowing customers to order more items/services than what they are able to pay for, is a financial risk for your company. It is important to review a customer's credit worthiness and based on that credit worthiness, establish a credit limit.

²A credit check will help determine the creditworthiness of your customer. In other words - the extent to which the customer is considered suitable to receive financial credit, often based on their reliability in paying money back in the past. There are different methods you can use: -



The screenshot shows a web-based configuration interface for a customer. The main area is titled 'View Customer - HOP001 - BPO: Version 2.5.0.4 - Example Company v2.5.0.0'. The interface is divided into several sections:

- Left Sidebar:** Contains navigation links for 'Notes', 'Contacts', 'Addresses', 'Documents', 'Call History', 'Project History', and 'History'.
- Top Navigation:** Includes 'Home', 'Equipment / Locations', 'Contract', 'Finance / HR', 'Inventory', 'Maintenance / Projects', 'Manufacturing', 'Procurement', 'Sales', 'Service', 'Reporting', and 'Utilities'.
- Main Content Area:**
 - Customer Information:** Type: Retail; Customer Code: HOP001; Customer Name: Hope Works (Pty) Ltd; Web Site: www.hopeworks.co.za; Phone No.: 031 123 4567; Tax Rate: 15.00; VAT No.: 987654321; Registered Name: Hope Works (Pty) Lts; Registration No.: 123456789; Holding Company: No Holding Co; Currency: South African Rand.
 - Account Information:** Account Code: [highlighted]; Credit Check: No Check; Credit Terms: 30 Days; Reporting Area: Durban; Salesman: Bianca Du Toit; Account Manager: Bianca Du Toit.
 - Primary Contact:** Mandy Jefferson; Email Address: snerhlanhandwalane@gmail.com; Invoice Method: Print and Email; Primary is Accounts Contact: checked.
 - Accounts Contact:** Mandy Jefferson; Email Address: snerhlanhandwalane@gmail.com.
 - Billing Address:** PO Box 7452; Forest Hills; New Town; Durban South; South Africa; Bill Postal Code: 1234; Copy Billing to Shipping: unchecked.
 - Physical Address:** Plot 91 Leaf Road; Leaf Hills; Pink Town; Durban South; South Africa; Postal Code: 1234.
 - Trading As Name:** Hope Works; Shift Pattern: Normal Week; Rank: Gold.
 - Flags:** Is Debtor: checked; Is Consolidated: unchecked; Send SMS: unchecked; Send Email: checked.
- Bottom Bar:** Shows 'Authorisation Information', 'Open Windows', 'User: JuJandaK', '19/11/2021', 'Version: 2.5.0.4', and 'Example Company v2.5.0.0'.

COMPANY CONFIGURATION FLAG

For clients that use BPO tables for account postings, instead of another financial system, ensure that the

[Debtors Ageing Method](#) in the Company configuration is correctly set to either **STATEMENT** or **INVOICE**.

SAGE EVOLUTION CONFIGURATION - GLOBAL AGEING PERIODS

Ensure that the following 2 ageing periods are configured in Evolution:

- *Maintenance > Accounts Receivable > Ageing Periods*
 - **Date of Statement**
 - Code: MNTH-STATEMENT
 - Description: Monthly Date of Statement

- Select: Automatically Set closing Dates to Period Table.
- **Date of Invoice**
 - Code: MNTH-INV
 - Description: Monthly Date of Invoice
 - Ageing Intervals: Date of Invoice

SAGE EVOLUTION – CUSTOMER AGEING

DEFAULT AGEING PERIOD

Ensure that the Default Ageing Period is set to either **MNTH-STATEMENT** or **MNTH-INV**, in Evolution:

- *Maintenance > Accounts Receivable > Defaults*

This configuration will determine how BPO does the credit check for Evolution clients.

CUSTOMER AGEING PERIOD

Check the Ageing Period configured on the customers in Evolution

This will ensure the correct ageing appears in BPO in the Customer screen > Accounts Journals tab.

Related Topics

- [Edit Credit Limit, Check & Terms](#)

MNU.061.019

