

# Credit Checking

Last Modified on 08/20/2025 11:39 am CDT

Populating the *Date Opened* field on the *Credit* tab of the Customer file activates the *Credit Checking* feature for the customer. This must also be set for the *Hold Credit Status* to work, as well as for the *% of Limit* and credit checking based on customer aging to work.

The screenshot shows the 'Edit A Customer - AndBa Barry Anderson' window with the 'Credit' tab selected. The window has a title bar with standard OS controls. Below the title bar is a tabbed interface with tabs for 'Profile', 'Monthlv Balances', 'Credit', 'Miscellaneous Info', 'Activitv', 'CRM', and 'Grain Information'. The 'Credit' tab is active, displaying various credit-related fields. On the left, there are fields for 'Date Opened' (05/31/1992), 'Last Financial Stmt' (a date field), 'Credit Status' (Excellent), 'Last Credit Review' (a date field), 'Finance Charge%' (0), and a checkbox for 'Never Send Collection Letter'. In the center, there is a 'Days To Pay' section with 'Since Invoice Date' and 'Since Due Date' fields, and a 'Calculate' button. On the right, there is a 'Credit Limit' section with 'Credit Limit' (50000), 'Available Credit' (8091.50), 'Months Over Limit This Year' (0), 'Months Over Limit Last Year' (0), 'High EOM Balance This Year' (0.00), 'High EOM Balance Last Year' (572.60), and a 'P.O. Required' checkbox. Below these is a 'Credit Line' section with a checkbox for 'Credit Line', a dropdown menu set to '(None)', and a 'Credit Line Amount \$' field set to 0. At the bottom left is a large 'Notes' text area. At the bottom right is a 'Credit Actions' button. The bottom of the window features a series of buttons: 'Influences', 'Tech Lic #s', 'State Permits', 'Contacts', 'Addresses', 'Save', and 'Cancel'. Navigation arrows are also present on the far left of the bottom bar.

Once this date is saved, credit checking is performed upon selecting the Customer for Blend Tickets, Delivery Tickets, Invoices, Energy Product Delivery Orders, and Agvance Mobile Energy Tickets. The *% of Limit* and the credit checking based on Customer aging is established at *Setup / Preferences* on the *A/R* tab in the *Credit Management* section.

## Credit Limit Messages

If the Customer has met or exceeded the credit limit, a message displays. Depending on the credit checking preferences, a message displays warning that the Customer has met or exceeded the credit limit:

- **Warn Only** – The transaction can be saved.
- **Stop Sale** – The transaction cannot be saved.
- **Stop with Password** – The transaction is stopped, but a password entry allows the transaction to be saved.

**Note:** If the transaction is saved, the credit limit goes negative for the value of the transaction. If the Customer has aged balances, depending on the preference set, a *Warning* or *Stop Sale* message appears before proceeding to the Product selection.

## Delivery Tickets

Loaded, unprocessed Delivery Tickets affect the Customer's available credit by the value of that ticket.

**Example:** A loaded Delivery Ticket is added for a Customer for 100 gallons of fuel. To value that ticket, Agvance looks at the Customer's quoted price or the Department level Product cost and multiplies that cost by the quantity on the ticket.

If no quoted price exists and the department level cost of that fuel was \$2.50, the Customer's available credit would be reduced by \$250.00.

## Blend Tickets

Blend Tickets are valued in a similar manner based on the *Quoting Basis* found at *Blending / Setup / Location Preferences*. Once the ticket is imported to an Invoice, the available credit is updated by the value of the Invoice. If the Invoice takes the Customer beyond the credit limit, that Invoice posts to the Over Credit Limit Invoices report.