
Salesperson Permission to Allow Override to Credit Limit

Salesperson “Allow Overrides to Credit” Field

The Salesperson Record controls permission to override credit limits for existing customers and to establish credit limit for new customers.

From Main Menu, select Accounts Receivable and then Salesperson. Enter in the Salesperson # you wish to view.

Refer to the field labeled “Credit” within the following line:

Allow Overrides: LBR : Y Credit: Y (YNEB) Payment Disc: Y Deposits: N

Customer Master Credit Limit, Available Credit and Current POS

The customer master field labeled “**Credit Limit**” contains the customer’s credit limit. An order cannot be closed to Accounts Receivable if the credit limit is zero. A zero in the credit limit field indicates a “cash” customer.

The customer master field labeled “**Avail Credit**” contains the customer’s available credit. The available credit is the customer’s credit limit less their account balance less their “Current POS.”

The customer master field labeled “**Current POS**” contains the total of all open and hold point of sale orders plus any closed orders that have not yet been processed by a daily close. (After a closed order has been processed by a daily close, it will be reflected in the customer’s account balance.)

Refer to the sample fields below:

Credit Limit: 10000 Avail Credit: 9088 Current POS: 643
Account Balance: 268.68

When a customer’s available credit goes to zero or negative, the customer has exceeded their credit limit. When a customer exceeds their credit limit, the following message displays as line items are entered on a customer order:

CUSTOMER HAS EXCEEDED CREDIT LIMIT

This message informs the salesperson that the customer has exceeded their credit limit, however, the salesperson may continue to enter line items. The salesperson may accept cash, check or credit card payments on the closing order screen. However, if the salesperson attempts to close the order to accounts receivable (pay type 0), the following message displays:

CUSTOMER HAS EXCEEDED HIS CREDIT LIMIT ENTER PASSWORD TO ACCEPT -

This is where the salesperson’s permission comes into play. How the salesperson may proceed is determined by the “Allow Overrides to Credit” field in their salesperson record.

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Allow Overrides to Credit

The Allow Overrides to Credit field may contain Y, N, E or B. The meaning of each is described below:

Y = Yes. The salesperson may enter their salesperson password to override the "Customer Has Exceeded His Credit Limit" message. This message displays on the Point of Sale order closing screen when a salesperson attempts to close an order for a customer who has exceeded their credit limit. The salesperson is allowed to close the order to accounts receivable.

Though a salesperson with "Y" in the "Allow Overrides to Credit" field may override a credit limit exceeded message, they are NOT allowed to Establish credit when creating a new customer account from the Point of Sale program. As the new customer ID is created "on-the-fly," the cursor skips over the "Credit" field. The salesperson cannot enter a credit limit amount. The salesperson can enter an order for this newly created customer ID, but would be unable to close such an order to accounts receivable until credit has been established.

N = No. The salesperson is not allowed to override the "Customer Has Exceeded His Credit Limit" message. When the salesperson enters his/her password, the following message displays:

CREDIT LIMIT HAS NOT BEEN OVERRIDDEN

A salesperson with "N" in the Allow Overrides to Credit field is NOT allowed to establish a credit limit when creating a new customer account "on-the-fly" in point of sale.

E = Establish. The salesperson is allowed to establish a credit limit when creating a new customer account from the point of sale header screen. The cursor stops at the "Credit" field on the point of sale order header as the customer account "on-the-fly" is created. The salesperson would have the capability to close an order to accounts receivable for this newly created customer (assuming that the salesperson established a high enough credit limit to cover the order).

Though an "E" allows the salesperson to "establish" credit limit, the salesperson is NOT allowed to enter their password to override the "Customer has Exceeded His Credit Limit" message. Entry of their password results in the message: **CREDIT LIMIT HAS NOT BEEN OVERRIDDEN.**

B = Both. This is the highest level of permission for this field. The salesperson is allowed to both establish a credit limit when creating a customer ID "on-the-fly" from point of sale AND they are allowed to override the "Customer has Exceeded His Credit Limit" message.

The overriding of a customer's credit limit and establishing a customer's credit limit is controlled by salesperson permissions. However, a user with access to the customer master record can put a customer on credit hold.

Salesperson Permission to Allow Override to Credit Limit

Credit Hold field in Customer Master:

The customer master contains a field labeled "Credit Hold." There are three valid entries to this field: N, Y and S. The meaning of each is described below.

Credit Hold = N. "N" means "No, the customer is not on credit hold. Orders may be closed to accounts receivable if the customer has available credit. When the customer exceeds his/her credit limit, a warning message displays. An order may not be closed to accounts receivable if a customer has exceeded their credit limit unless a salesperson has permission to override.

Credit Hold = Y. "Y" means "Yes, customer is on credit hold. The 'Y' must be entered manually in this field. (It is not automatically updated by any program.) Orders may be opened for this customer and cash payments (cash, check, credit card) are accepted. Cash payments also may be taken on existing orders. However, when an attempt is made to close the order to accounts receivable, the following message displays:

THIS CUSTOMER IS CASH ONLY

There is no override. The "Y" must be changed to "N" in the credit hold field of the customer master before an order can be closed to accounts receivable.

Credit Hold = S. "S" means "Stop, don't sell to this customer. When an "L" type order is opened for this customer, the following message displays on the order header screen:

YOU CAN NOT SELL TO THIS CUSTOMER.

The program does not allow entry past the header screen. The program does not allow entering past the header screen on any existing orders (previously created orders). The salesperson is allowed to open a Quote (order type Q) for a customer with S in the Credit Hold field.

There is no override. The "S" must be changed to "N" in the credit hold field of the customer master before an order can be created or closed to accounts receivable.