

Credit Checking

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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.

The screenshot shows the 'Edit A Customer - AndBa Barry Anderson' window with the 'Credit' tab selected. The interface includes the following fields and controls:

- Date Opened:** 05/31/1992
- Last Financial Stmt:** / /
- Credit Status:** Excellent
- Last Credit Review:** / /
- Finance Charge%:** 0
- Never Send Collection Letter:**
- Days To Pay:** Since Invoice Date: Since Due Date: **Calculate**
- 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
- P.O. Required:**
- Credit Line:** Credit Line: (None) **Credit Line Amount \$:** 0
- Notes:** (Empty text area)
- Credit Actions:** (Dropdown menu)

At the bottom of the window, there are navigation buttons: Inferences, Tech Lic #s, State Permits, Contacts, Addresses, Save, and Cancel.

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.

The screenshot shows the 'Preferences' window with the following sections and settings:

- General:** A/R, A/P, G/L, Payroll
- Aging Configuration:**
 - By Invoice Date (selected)
 - By Invoice Due Date
 - Less (or =) to Days: -30, 0, 30, 60, 9999
 - Label: Deferred, Current, 1 - 30, 31 - 60, Over 60
- Statement Defaults:**
 - Statement Terms: [Dropdown]
 - Print Customer Location on Statements:
 - Print Location Heading on Statements: Center
 - Print Payment Amt on Summarized Stmt:
 - Combo Statement: Alternate3
 - Statement Image: [Field] Alt 3 Labels
 - Total Amount Header:
 - Print 'Credit Balance-Do Not Pay' for credit balance:
 - Budget Billing Label: Budget Payments ALSO Due
- Credit Management:**
 - First Credit Warning when A/R Balance is 90 % of Limit
 - Warn if any Balance is 999 Days Past Due
 - Stop Sale if any Balance is 999 Days Past Due
 - Restrict Edit of Credit Action Entries:
 - Allow credit actions to be edited for 0 days after entry date (0=never)
 - Invoice Credit Check: Warn Only
 - Delivery Credit Check: Warn Only
 - Blend Credit Check: Warn Only
 - Password: [Field]
 - Use Prepay amount in available credit:
 - Include Direct Ship PO's in Credit Checking:
 - Tax Exemption Expiration: Allow
- Bookings:**
 - Print Location Heading on Bookings:
 - Allow use of like products on bookings from other departments:
 - Disallow voiding a paid booking:
 - Import unpaid sales order terms:
 - Only allow import of unprocessed approved sales orders:
 - Exclude zero quantity items on booking documents:
 - Disallow edit of a signed booking:
 - Seller Signature Only From Logged In User:
 - Terms Default: (None)
 - Expiration Date: (None)
 - Start Date: (None)
 - Design Booking Contracts: [Button]
 - Default the Post Finance Charge 'Invoices Due on or Before' to last used day of month:
 - Do not display expired quotes on transactions:
 - Only one ticket allowed when a return DT is imported:
- Payments:**
 - Calculate discount/due dates by fiscal month:
 - Print Location Heading on Payments: Center
 - Default Invoices as unpaid:
 - Default focus to payment amount on add:
 - Suppress Printing of Balance Due After Payment:
 - Default Column Layout for Booking and Invoice Roll-Thru Payment Grid:
 - Require Reference # for Checks:
 - Surcharges - Payment Only:
 - Disable Surcharge Changes:
 - Payment Receipt Label: Credit Card Surcharge Fee
 - Pay Method: [Dropdown]
 - Do not Mark Reversing Invoices as Paid:
 - List Price Accuracy: 2
 - Invoice Field Coordinates Check: Warn Only
 - Password: [Field]

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 into 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.