



DSD Business Systems

Sage 100 Enhancements

ARCL

Customer Credit Limit Evaluation

Version 5.30



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Customer Credit Limit Evaluation User's Manual
Version 5.30

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Table of Contents

SECTION A: INTRODUCTION	4
WEB RESOURCES	4
SUPPORT	4
CUSTOMER CREDIT LIMIT EVALUATION FEATURES	5
SECTION B: GETTING STARTED	6
REQUIRED LEVELS	6
INSTALLATION	6
DSD ENHANCEMENT CONTROL PANEL	8
SECTION C: SETUP	10
ROLE MAINTENANCE	10
CREDIT LIMIT EVALUATION OPTIONS	11
SECTION D: SYSTEM OPERATIONS	13
CUSTOMER MAINTENANCE	13
CREDIT LIMIT EVALUATION	14
CASH RECEIPTS UPDATE	15
CUSTOMER CREDIT HISTORY REPORT	16
SECTION E: UNINSTALL DSD ENHANCEMENTS	17

Section A: Introduction

This manual contains a description and instructions for this DSD product. Operating instructions are included for the features added by this product to Sage 100. For instructions on using Sage 100, refer to the appropriate Sage 100 manual, or call your Sage 100 reseller. DSD Business Systems offers excellent Sage 100 support, at an hourly rate.

Web Resources

DSD web site: <http://www.dsdinc.com>

The Enhancement page contains:

- Current Release Schedule*
- Purchasing Information*
- Installation Instructions*
- Product Support*
- Enhancement Links*

ARCL Customer Credit Limit Evaluation

The product web page contains:

- Product Description*
- Web Links*
- Current Product Version Table*
- Product Installation File Download*
- Product Manual in .pdf Format*
- Revision History*
- FAQ*

Support

DSD provides product support through Sage 100 resellers. Support is provided for the current version. Older versions are supported at an hourly rate. DSD's telephone number is **858-550-5900**. Fax: **858-550-4900**.

For a hard error, where the program displays an error dialog, report:

- Error number.*
- Program name.*
- Line number.*
- Program version.*

*Exact sequence that caused the error, including menus and menu selections.
Other pertinent information.*

If leaving a message or faxing, please include:

Your name.

Your phone number (and fax if applicable) and extension.

It is possible to be unable to duplicate a problem, because of data corruption or because we have not exactly duplicated a particular operating environment. In such circumstances, we can only continue to try to fix the problem if we can either access the system remotely or by some other to duplicate the system.

Customer Credit Limit Evaluation Features

The Customer Credit Limit Evaluation enhancement is ideal for companies that want to set and maintain customer credit limits based on various factors. Evaluation Criteria can be set by company and then tailored by Customer, such as: Number of Years in Business, Number of Years as a Customer, Average Days Past Due, Average Number of Invoices by Month, Average Days Outstanding, and Average Balance. Credit Insurance can also be set by customer to define Credit Limit. Recalculation can occur on a Customer-by Customer Basis, or by Utility or Cash Receipt Update based on Number of Days to recalculate. Reporting is available to review Credit Limit History by Customer.

ADDITIONAL FEATURES

- Set Default Credit Limit for new Customers
- Include Credit Insurance in Credit Limit Calculations
- Set Number of Days to Recalculate
- Use various criteria in Credit Limit Evaluation
- Select which Evaluation Criteria to use by Customer
- Review Credit Limit History by Customer
- Recalculate Credit Limits by Customer, Customer Range or during Cash Receipts Update

Section B: Getting Started



- If you reinstall or upgrade one of the Sage 100 modules listed in the following table, you must also reinstall this Enhancement.
- Enhancements from different Sage Developers are generally not designed to work together. If installed together, problems are likely to occur.
- Check with DSD before installing more than one Enhancement.

Required Levels

Sage 100 Module	Module Required	Required Level
A/R	Y	5.30

Installation

1. **Back-up:** Exit all Sage 100 sessions. Back-up existing Sage 100 data.
2. **Check Levels:** Sage 100 module levels **must match** those listed above.
3. **Run Enhancement Setup Program:** Save the executable installation program (sent to you or downloaded from our website) in a convenient location on the Sage 100 server. Launch the program from Windows Explorer or by selecting Start/Run, and then browse for the file in the location you saved it. Follow on-screen instructions.
4. **Send your Sage Serial Number to your DSD Representative:** Send your Sage Serial Number to your DSD representative in order for us to send you back the encrypted keys to unlock your system. This serial number can be found in Library Master\Setup\System Configuration, Tab 3. Registration as Serial Number.
5. **Re-Start Sage 100:** Sage 100 will be updated.
6. **Unlock the Enhancement:** DSD Enhancements must be unlocked to run. When any part of the Enhancement is run for the first time, the **DSD Enhancement License Agreement and Activation** window will appear. Follow the steps shown on that window. *You can click the Help button for more detailed instructions.*

Note: On the next page is a screenshot of the DSD Enhancement License Agreement and Activation window.

After accepting the License Agreement, you can then select the type of unlocking that you'd prefer. The choices are File, Web, Demo and Manual Entry.

File Unlock: After receiving your encrypted serial number key file from DSD, and placing that file in the MAS90/SOA directory, selecting this option will unlock all products keys contained in the file. This means you can unlock all enhancements at once using this option.

Web Unlock: If the system that is running the DSD Enhancement *has web access* and you *have sent DSD your Sage Serial number*, you can unlock the Enhancement without assistance using Web Unlock. When this option is selected, the program will attempt to download encrypted serial number key file from DSD *and then proceed to unlock all enhancements contained in the file*.

- The Sage 100 system that is being used must have web access for this option to be effective.
- You can send your Sage Serial Number to your DSD Enhancements sales representative.

Demo Unlock: If a Demo mode is available for the Enhancement you're running, you will be able to Demo unlock the product without assistance from DSD for demo purposes.

- Creating a Demo Unlock is a good way to temporarily unlock DSD Enhancements off-hours, if you do not have web or email access. Later, you can unlock the product fully, during business hours.

DSD Enhancement License Agreement and Activation

License Agreement
YOU MUST READ THIS AGREEMENT COMPLETELY AND AGREE BEFORE PROCEEDING. SCROLL THROUGH THIS AGREEMENT USING THE SLIDER CONTROL.

IMPORTANT: THIS SOFTWARE IS LICENSED BY DSD BUSINESS SYSTEMS, INC. TO CUSTOMERS FOR THEIR USE ONLY IN ACCORDANCE WITH THE TERMS SET FORTH IN THIS CUSTOMER LICENSE AGREEMENT. OPENING OR USING THIS PACKAGE CONSTITUTES ACCEPTANCE OF THESE TERMS. IF THE TERMS OF THIS LICENSE ARE NOT ACCEPTABLE, THE CUSTOMER MAY OBTAIN A FULL REFUND OF ANY MONEY PAID IF THIS UNUSED, UNOPENED PACKAGE IS RETURNED WITHIN TEN (10) DAYS TO THE DEALER FROM WHICH IT WAS ACQUIRED.

1 Agree to License Agreement
☒ Agree ☐ Disagree

2 Select Unlocking Type
☐ Web ☐ File
☐ Demo ☒ Manual Entry

3 Call DSD at 858-550-5900
Have this information ready: End User Name: DSD Business Systems
Serial Number: 0555188

4 Enter the following from DSD
Activation Key:
Click to Unlock:

DSD ABX 12/30/2016

Manual Entry Unlock: If you want to unlock a single enhancement using a single encrypted key, you can select this option and enter the 64 character key you receive from DSD by copy and paste.

Note: You can also unlock a DSD Enhancement through the **DSD Enhancement Control Panel** found on the Library Master Utilities Menu. Then, select the Enhancement with your mouse from the list of Enhancements and click the **Unlock Product** button on the right side of the window.

- Convert Data:** After unlocking, the DSD Conversion Wizard will appear. Follow on-screen instructions to complete data conversion. You can exit the conversion program without converting data. The Enhancement will not proceed, however, until data is converted. If you enter an enhanced program and data has not been converted, the conversion program will run again.

DSD Conversion Wizard: Step One, Introduction

DSD BUSINESS SYSTEMS

This company's data needs to be converted.
This program will perform the conversion.

DSD Enhancement Control Panel

Starting with version 3.61, all DSD Enhancement products include DSD's Enhancement Control Panel. The **DSD Enhancement Control Panel** is accessed from the **Library Master Utilities** menu.

The DSD Enhancement Control Panel is a simple to use yet powerful system to help maintain DSD Enhancements installed on a Sage 100 system. To use it, select an Enhancement product from the list on the window and then click the button, on the right side of the window, which corresponds with the desired task.

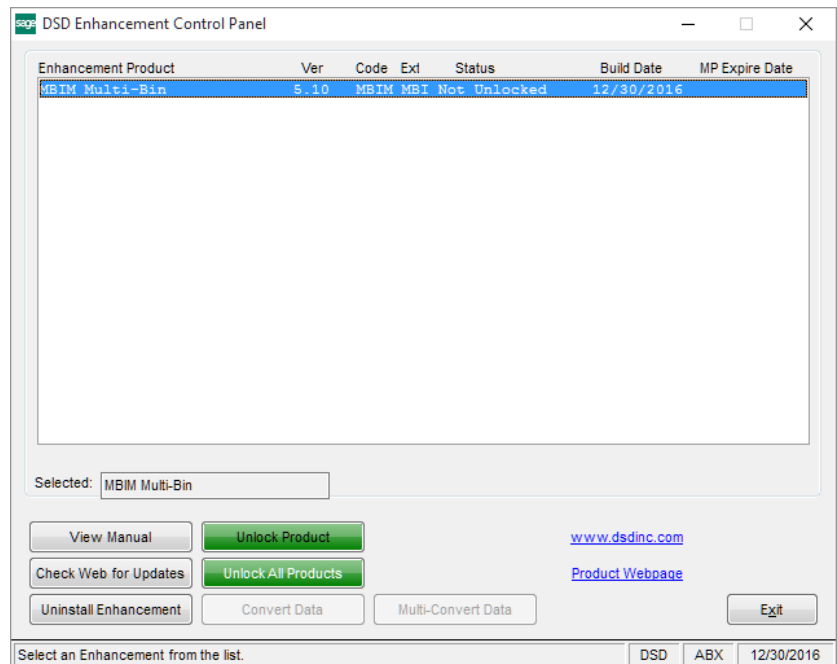
View Manual: This button will display the product manual for the selected Enhancement using Adobe Acrobat. For this to be possible, the PDF file for the corresponding manual must be in the "MAS90/PDF" folder in the Sage 100 system. If the file is not present, and the system has web access, the correct PDF file will be automatically downloaded from the DSD website, put into the "MAS90/PDF" folder and then displayed.

Check the Web for Updates: This button will check the DSD website to see what the current build is the selected Enhancement and alert the user if a later version is available. *This requires an internet connection on the Sage 100 system.*

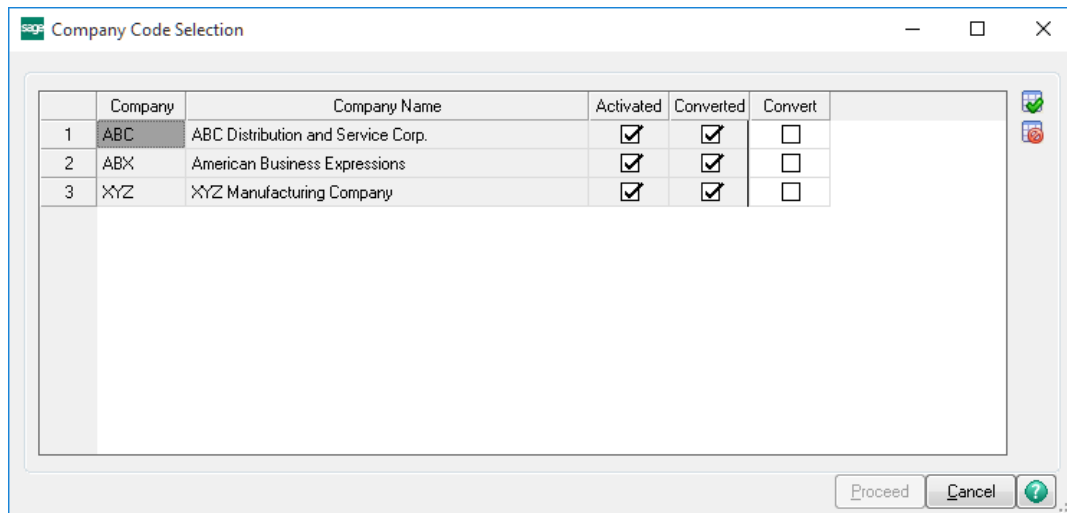
Unlock Product: This will cause the DSD Enhancement License Agreement and Activation window to appear. Using this window is described on the previous page. *This button is disabled if the selected Enhancement is already unlocked or if unlocking is not required.*

Unlock All Products: This will cause the DSD Enhancement All License Agreement and Activation window to appear. This window is similar to the one described on the previous page, but has only web and file as options to unlock. *This button is never disabled.*

Convert Data: After verification, the selected Enhancement's data conversion program will run. Data conversion is non-destructive, and may be triggered any number of times. Sometimes this is required to fix data records imported or updated from a non-enhancement installation.



Multi-Convert Data: Multiple Companies can be converted at the same time for a given Enhancement. *(If you have a large number of Companies to convert, please do in batches of 20 or fewer due to memory limitations.)*



Help: The Help button, located at the bottom right of the window, opens an HTML help file.

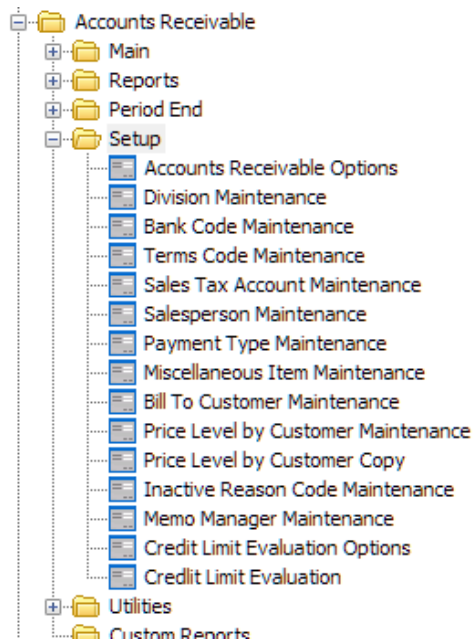
Get Adobe Acrobat: Opens the Adobe Acrobat website to the page where Acrobat can be downloaded and installed.

Uninstall Enhancement If this option is available, then selecting this button will start the un-install process, removing the enhancement from the system. (for more information see [Uninstall DSD Enhancements](#))

Section C: Setup

Role Maintenance

After Installation, new tasks have been added the Accounts Receivable Setup menu. Access “Role Maintenance” to update role permissions to access these tasks.



Credit Limit Evaluation Options

Access “Credit Limit Evaluation Options” to enable the enhancement.

A/R Credit Limit Evaluation Setup Options

Enable Credit Limit Evaluation ☒

Allow Credit Insurance ☒

Default Credit Limit

Number of Days to Recalc Number of Years for Calculating Averages

	Option	Use in Calculation	Customer Specific	Starting Level 1	Ending Level 1	Weight Level 1	Starting Level 2	Ending Level 2	Weight Level 2
1	Number of Years in Business	☒	☐	0	.9999	.8	1	4.9999	
2	Number of Years as Customer	☒	☐	0	.9999	.8	1	4.9999	
3	Average Days Past Customer Terms	☒	☒	0	.9999	1.4	1	19.9999	
4	Average Days Outstanding	☒	☒	0	.9999	1.4	1	19.9999	
5	Average No Invoices Per Period	☒	☒	0	.9999	1	1	1.9999	
6	Average Outstanding Balance	☒	☐	0	0	1.25	.0001	9999.99	

Accept Cancel ?

Allow Credit Insurance: Enable this option to allow credit insurance to be entered for customers. If the Customer has Credit Insurance then the Credit Limit will be set to the Credit Insurance Amount.

Default Credit Limit: Enter a default Credit Limit for all customers.

Number of Days to Recalc: Enter the Number of Days to Recalc. When Credit Limit Evaluation occurs, Number Of Days to Recalculate field in Credit Limit Evaluation Options is read, and compared to the Last Recalc Date for the Customer, and will recalculate the new values in the customer, including the Credit Limit, if required.

Number of Years for Calculating Averages: Enter the Number of Years for Calculating Averages. This value is used for Avg Days Past Terms, Avg No Inv Period, Avg Days Outstanding, Avg Outstanding Balance calculations.

Options:

Select ‘Use in Calculation’ next to each of the options, to determine which will be used during calculation. Select the ‘Customer Specific’ Option to maintain these options by customer.

- **No Years In Business** – The Business Start Date will be compared to the Module date to calculate the No Years in Business, rounded to 2 decimal places.
- **No Years Customer** – The Customer Start Date will be compared to the Module date to calculate the No Years Customer, rounded to 2 decimal places.
- **Avg Days Past Terms** – Each Open Invoice will be reviewed to determine number of days to pay, then that number will be subtracted from the number of days on the Customer Terms Code. The average for all Open Invoices will be passed back.

- **Avg No Inv Period** – Invoice History will be read for all invoices for a Customer to calculate Total Number of Invoices, then divide that number by the number of months in between the earliest invoice and the Module Date, rounded to 2 decimal places.
- **Average Days Outstanding** - Each invoice and the payments are read to determine Average Days Outstanding for each invoice, then average all invoices. Example of an Average Days Outstanding for an invoice:
 - i. \$1000 invoice on 1/1/17
 - ii. Paid \$600 1/11/17 (10 days)
 - iii. Paid \$400 10 days after Due Date (50 days)
 - iv. Avg Days Past Due = $(600/1000*10) + (400/1000*50) = 6 + 20 = 26$ days
- **Average Outstanding Balance** - Each invoice and the payments are read to determine the Average Outstanding Balance for each invoice, then average all invoices. Example of an Average Outstanding Balance for an invoice
 - i. \$1000 invoice on 1/1/17
 - ii. Paid \$600 1/11/17 (10 days)
 - iii. Paid \$400 10 days after Due Date (50 days)
 - iv. Avg Daily Balance = $((1000*10) + (400*40)) / 50 = (10000 + 16000) / 50 = 26000/50 = \520

Once each Option is recalculated, the Credit Limit will be recalculated:

- The five (5) Start/End/Weights will be read to determine the Weight to be used for the option.
- The Average Weight for the Options will be multiplied by the Credit Limit to determine the new Credit Limit.

Section D: System Operations

Customer Maintenance

Once Customer Credit Limit Evaluation has been enabled, access the Credit Limit task from the 'More...' button in Customer Maintenance.

Customer Maintenance (ABC) 7/9/2017

Customer No. 01-ABF
Name American Business Futures

1. Main | 2. Additional | 3. Statistics | 4. Summary | 5. History | 6. Invoices | 7. Transactions

Address: 2131 N. 14th Street
Suite 100
Accounting Department
ZIP Code: 53205-1204
City: Milwaukee State: WI
Country: USA United States

Terms Code: 01 Net 30 Days
Primary Contact: ARTIE JOHN
Ship Code: UPS BLUE
Primary Ship To: 2 American B
Tax Schedule: W-9MIL

A/R Customer Credit Limit

Enabled Credit Limit Evaluation ☒

Business Start Date: 1/1/2010
Customer Start Date: 5/1/2014
Credit Limit: 5,900.00 Last Recalc Date: 7/9/2017
Credit Insurance Amount: .00

Number of Years in Business: 7.52 .00%
Number of Years as a Customer: 3.19 .00%
Average Days Past Due: 8.64 .00%
Average No. of Invoices Each Period: 16.50 .00%
Average Days Outstanding: 3.38 .00%
Average Outstanding Balance: 371.66 .00%
Average Outstanding Balance Credit Limit/High Balance: .06 .00%

Option	Use in Calculation	Starting Level 1	Ending Level 1	Weight Level 1	Starting Level 2	Ending Level 2	Weight Level 2	Starting Lev
1 Number of Years in Business	☒	0	.9999	.8	1	4.9999	1	
2 Number of Years as Customer	☒	0	.9999	.8	1	4.9999	1	
3 Average Days Past Customer Terms	☒	0	.9999	1.4	1	19.9999	1.2	
4 Average Days Outstanding	☒	0	.9999	1.4	1	19.9999	1.2	
5 Average No Invoices Per Period	☒	0	.9999	1	1	1.9999	1.1	
6 Average Outstanding Balance	☒	0	0	1.25	.0001	9999.99	1.2	10
7 Average Outstanding Limit/High Balance	☐	0	0	0	0	0	0	

Default Accept Cancel

When the A/R Customer Credit Limit window appears, select 'Enable Credit Limit Evaluation' to enable evaluations for this customer.

Business Start Date: Enter the Business Start Date for the Customer to be used to calculate the Number of Years in Business.

Customer Start Date: Enter the Customer Start Date to be used for calculating the Number of Years as Customer.

Credit Limit: Enter the Credit Limit for the Customer, this value will default from the Credit Limit in Customer Maintenance. The Credit Limit will change when Evaluations occur.

Last Recalc Date: Displays the date of the last recalculation.

Credit Insurance Amount: Enter the amount of credit insurance for the customer. If a credit insurance amount is entered, the credit limit will be set to this amount. This field is only available if the 'Allow Credit Insurance' option is enabled in Credit Limit Evaluation Options.

Select the **Default** button at the lower left of the window to load defaults from the Credit Limit Evaluation Options. Options which are set to 'Customer Specific' will be editable. All other options are disabled.

Select the **Recalc** button to manually recalculate the Credit Limit for the customer based on the settings.

Select **Test** to test recalculations. Select **Recalc Avgs** to recalculate averages only.

Credit Limit Evaluation

Run the Customer Credit Limit Evaluation task from the Accounts Receivable Setup menu to recalculate Credit Limits for all customers with Credit Limit Evaluation enabled.

The selection process will look at the Customer's **Number Of Days to Recalculate** compared to the Module Date to determine if it should be selected, unless the Ignore Customer Number Of Days to Recalculate is checked, in which case all customers in the range will be selected.

Customer Credit Limit Evaluation Report (ABC) 7/9/2017

Recalculate Averages Only ☐ Show Weights on Report ☐
 Ignore Customer No of Days to Recalculate ☐

Selections

Select Field	Operand	Value
Customer Number	All	

HP01746C (HP ENVY 120 series)

After printing, the user will be prompted: "Do you want to update Averages and Credit Limits?"

Sage 100

Do you want to update Averages and Credit Limits?

If the user selects **No**, then the report will exit without update. If the user selects **Yes**, then:

- The Customer file will be updated with the new information, including averages and Credit Limit.
- If the selection Recalculate Averages only is checked, then only the averages will be updated.
- The new A/R Customer Credit History file will also be updated.

Accounts Receivable Customer Credit Limit Evaluation

ABC Distribution and Service Corp. (ABC)

Customer Number	Name	Credit Insurance	No Years Business	No Years Customer	Avg Days Past Terms	Avg Days Outstanding	Avg No Inv Period	Avg Outstanding Balance	Avg Bal Limit/High Balance	Old Credit Limit	New Credit Limit
01-ABF	American Business Futures	0.00	7.52	3.19	8.64	-3.38	16.50	371.66	0.06	5,900.00	6,962.00
01-ABS	ABS - Sage cloud for invoices	0.00	7.52	3.19	0.00	0.00	0.00	0.00	0.00	6,041.67	7,300.35

Current Page No.: 1 Total Page No.: 1 Zoom Factor: 100%

Cash Receipts Update

During Cash Receipts Update, the Credit Limit is recalculated for Customers with Credit Limit Evaluation enabled. The Cash Receipt Update will look at the Number Of Days to Recalculate field in Credit Limit Evaluation Options, and compare it to the Last Recalc Date for the Customer, and will recalculate the new values in Customer Maintenance, including the Credit Limit, if required.

If the **Number Of Days to Recalculate** is set to 0, then the recalculate will not occur.

The new A/R Customer Credit History file will also be updated.

Customer Credit History Report

The Customer Credit History Report has been added to the Accounts Receivable Reports menu. The report can be printed by Customer or by Recalculation Date.

Customer Credit History Report (ABC) 7/9/2017

Report Setting: STANDARD Save

Description: Customer Credit History Report

Setting Options

Type: Public Print Report Settings ☐ Number of Copies 1

Default Report: ☒ Three Hole Punch ☐ Collated ☒

Selections

Select Field	Operand	Value
Customer Number	All	
Date	All	

HP01746C (HP ENVY 120 series) Keep Window Open After

Print ☐ Preview ☐ Print Preview Setup ?

Accounts Receivable Customer Credit History Report

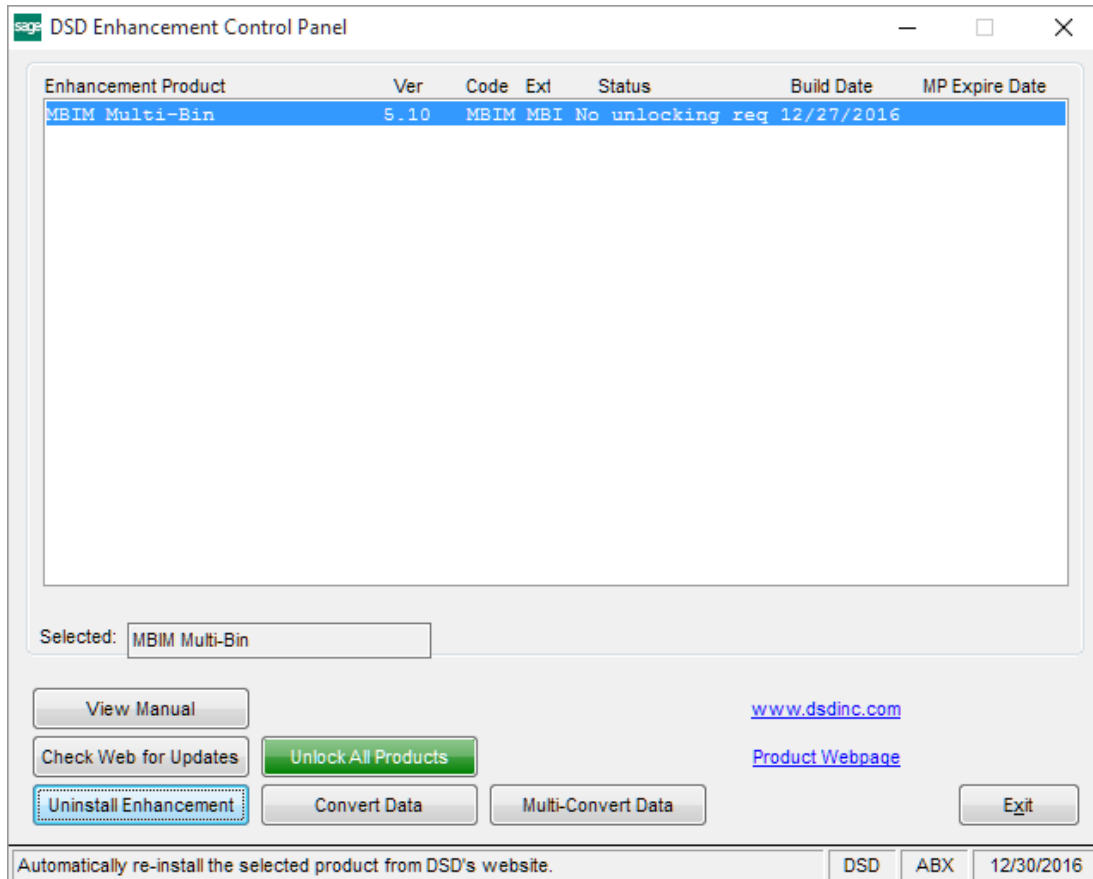
ABC Distribution and Service Corp. (ABC)

Customer Number	Name	Date	Recalc Method	No Years Business	No Years Customer	Credit Insurance	Days Past Terms	Avg No Invoices	Avg Days Outstanding	Avg Outstanding Balance	Credit /High Balance	Credit Limit
01-ABF	American Business Futures	7/9/2017	Customer Main	7.5200	3.1900	0.0000	8.6400	16.5000	-3.3800	371.6600	0.06	141,600.0000
	Customer Main	7/9/2017	Customer Main	7.5200	3.1900	0.0000	8.6400	16.5000	-3.3800	371.6600	0.06	5,900.0000
	Utility	7/9/2017	Utility	7.5200	3.1900	0.0000	8.6400	16.5000	-3.3800	371.6600	0.06	6,962.0000
01-ABS	ABS - Sage cloud for invoices	7/9/2017	Customer Main	7.5200	3.1900	0.0000	0.0000	0.0000	0.0000	0.0000	0.00	6,041.6700
	Customer Main	7/9/2017	Customer Main	7.5200	3.1900	0.0000	0.0000	0.0000	0.0000	0.0000	0.00	7,300.3500
	Utility	7/9/2017	Utility	7.5200	3.1900	0.0000	0.0000	0.0000	0.0000	0.0000	0.00	

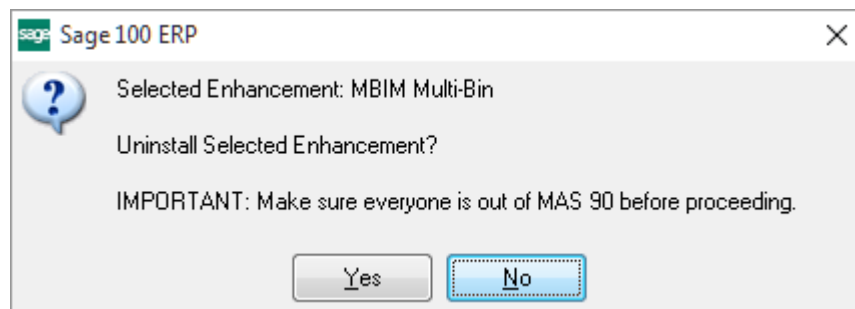
Current Page No.: 1 Total Page No.: 1 Zoom Factor: 100%

Section E: Uninstall DSD Enhancements

A DSD Enhancements Uninstall Utility has been provided for the purposes of removing DSD Enhancements from your Sage 100 System. This utility may be accessed from the **DSD Enhancement Control Panel** menu option on the **Library Master / Utilities** menu.

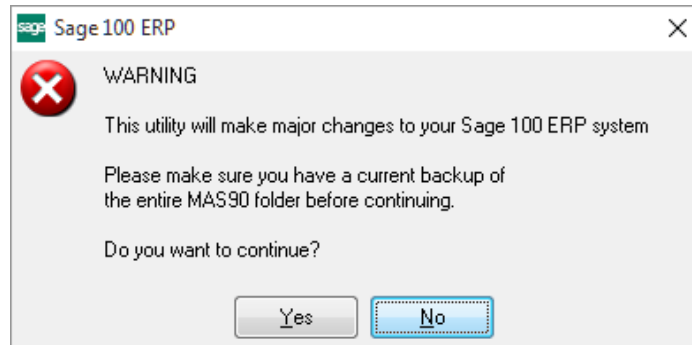


When accessing the **DSD Enhancement Control**, select the enhancement that you wish to Uninstall, and then select the **Uninstall Enhancement** button. The following message box will appear:



Select **No** to exit the Uninstall Process.
Select **Yes** to continue with the Uninstall Process.

The following message box will appear, to remind you that a complete backup of your entire Sage 100 system should be completed prior to uninstalling a DSD product.



Select **No** to exit the Uninstall Process.

Select **Yes** to continue with the Uninstall Process.

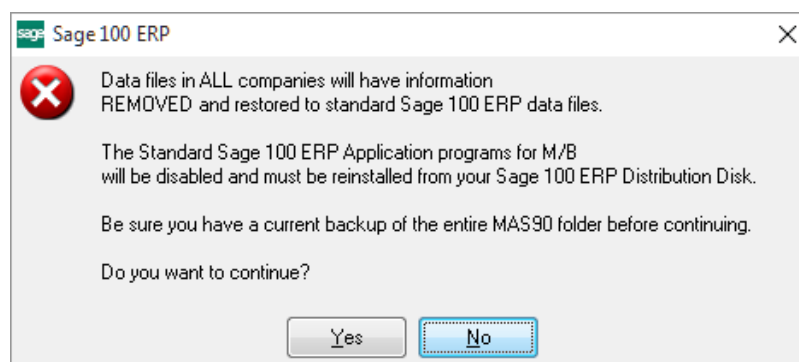
After the Uninstall of the DSD Enhancement, you MUST reinstall certain standard Sage 100 modules, followed by reinstallation of Product Updates and Hot Fixes, if applicable.

A message box will appear, and will display which of those specific Sage 100 modules you must reinstall afterwards.

Select **No** to exit the Uninstall Process.

Select **Yes** to continue with the Uninstall Process.

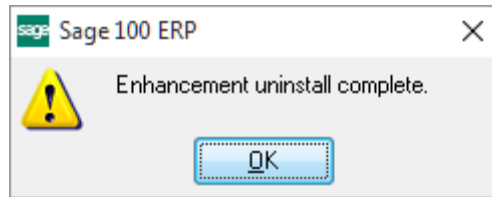
The following message box will appear, displaying the final warning message.



Select **No** to exit the Uninstall Process.

Select **Yes** to continue with the Uninstall Process. At this point, the DSD Enhancement will be removed from the Sage 100 system.

After completion of the Uninstall, the following message box will appear. Select OK to continue.



Now that the Uninstall process is completed, you must:

- Reinstall the applicable standard Sage 100 modules
- Reinstall the latest Sage 100 Service Pack/Updates, if applicable.
- Reinstall any other DSD Enhancements or Developer products that are affected from the reinstallation of the standard Sage 100 module(s).