ABACUS
Customer Credit Accounts

Abacus lets you create customer accounts that can be paid for at a later date.

There are a couple of options and it will depend on whether the customer comes in store and you want to process the transactions through POS or customer orders come through email and/or phone and your process these through the back-end.

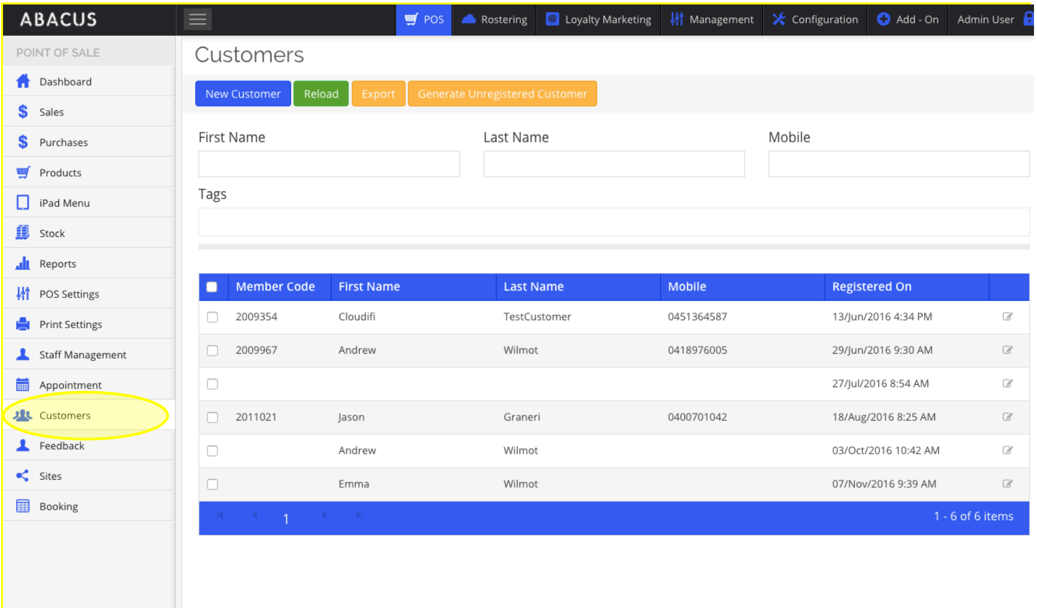
1) **Credit Accounts** – This is relevant when you want to process customer account transactions through POS. Payments and credit account debtor management is done through Abacus
2) **Sales Invoices** - you can generate a sales invoice (ie not through POS, but through Abacus backend). This would be useful for your bigger customers (eg those who might email or phone in an order). When synced, they come in to Xero as draft sales invoice and you can manage debtor collection from there.

Account Customer Setup

Regardless of which credit method is being used, customers and credit accounts must first be setup. Customers can be created through POS or backend, but you cannot create credit accounts in POS – this must be done in the backend of the system only.

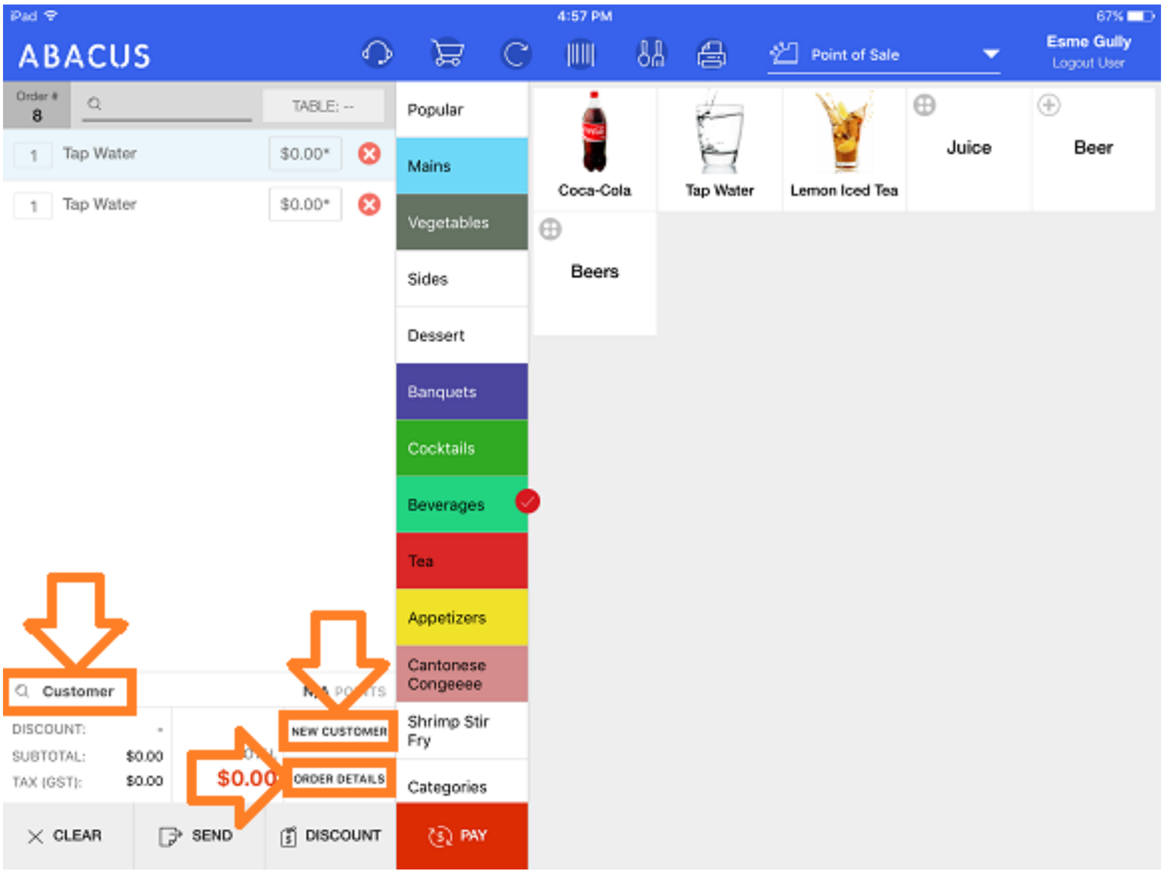
Create Customer in Backend

- Customer>New Customer
- Complete information. Mandatory fields are name and email
- Save



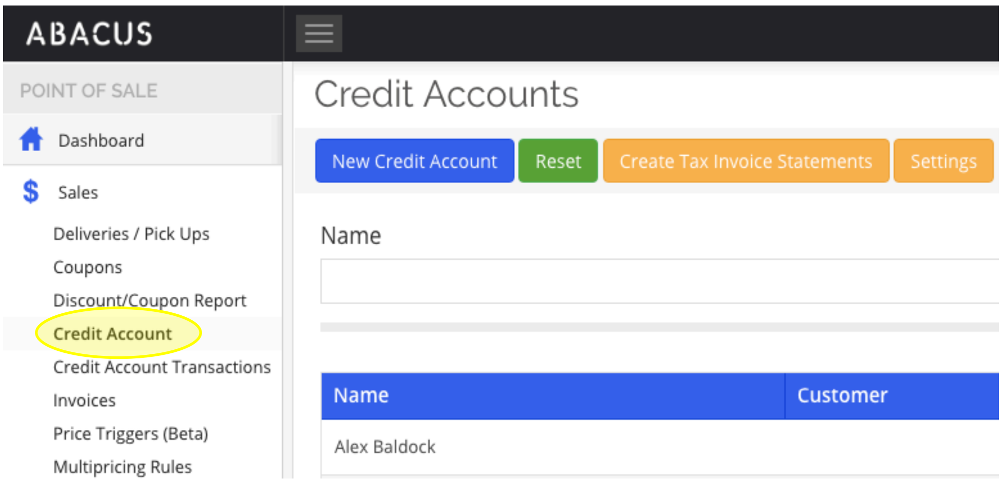
Create Customer on POS

- To add a previously registered customer to the order, tap **Customer**, search for the customer by name/membership/mobile, then select the correct customer from the results.
- To register a new customer to add to the order, tap **NEW CUSTOMER**, fill in the details in the popup, and then tap **REGISTER**.
- To add the customer's name to the order without registering them, tap **ORDER DETAILS**, type in the customer's name, and then tap **DONE**. Note – this does not save the customer name in the Abacus database.

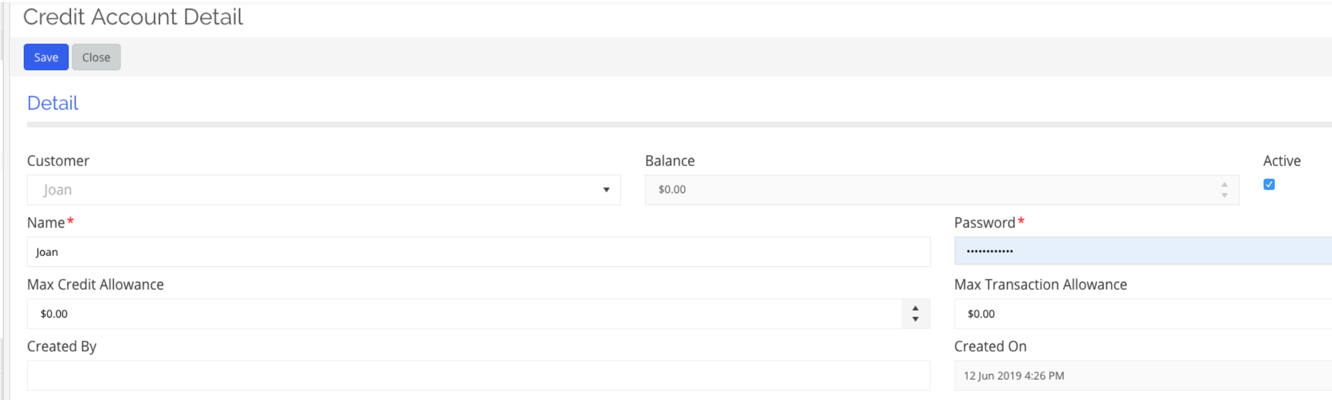


Create Credit Account - This must be done in Abacus backend.

- Sales>Credit Account, select New Credit Account



- Select customer from drop down box
- Allocate a password to customer (e.g. birth date). The customer will be asked for this password when putting items on credit. The transaction should only be complete if the correct password is given. The password will be displayed to the staff member on POS.
- Enter max credit allowance or transaction allowance if required (not mandatory).
- Save.

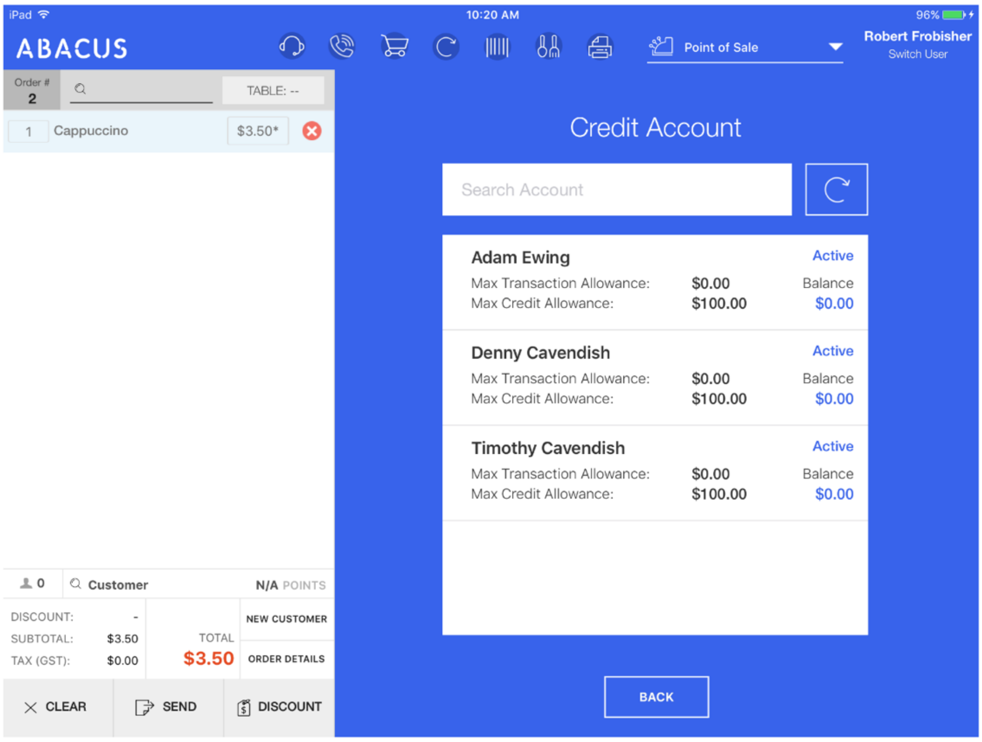


To view your customer credit account balance, navigate to Sales>Credit Account, or, if you want to see the individual transactions, go to Sales>Credit Account Transactions. Use the filter options to search by customer or date.

Credit Accounts

When a customer comes in store and has an existing credit account, the process to charge items is as follows;

- Select items on POS as normal.
- Pay
- Options>Credit Account
- Search or scroll for customer name and tap selected
- Confirm "Charge to x". You are required to ask the customer for their password, which will be visible to cashier only. If this is correct, then select "Yes" to finalise sale.
- If they have exceeded their predefined credit balance transaction allowance Abacus will give an alert and you will be unable to complete the sale. Another payment method must be taken.
- Print and/or email receipt as per your internal process.
- This sale will be included in your Cash Register Summary report (payments and sales totals) as well as the "Credit Account Transactions" total.



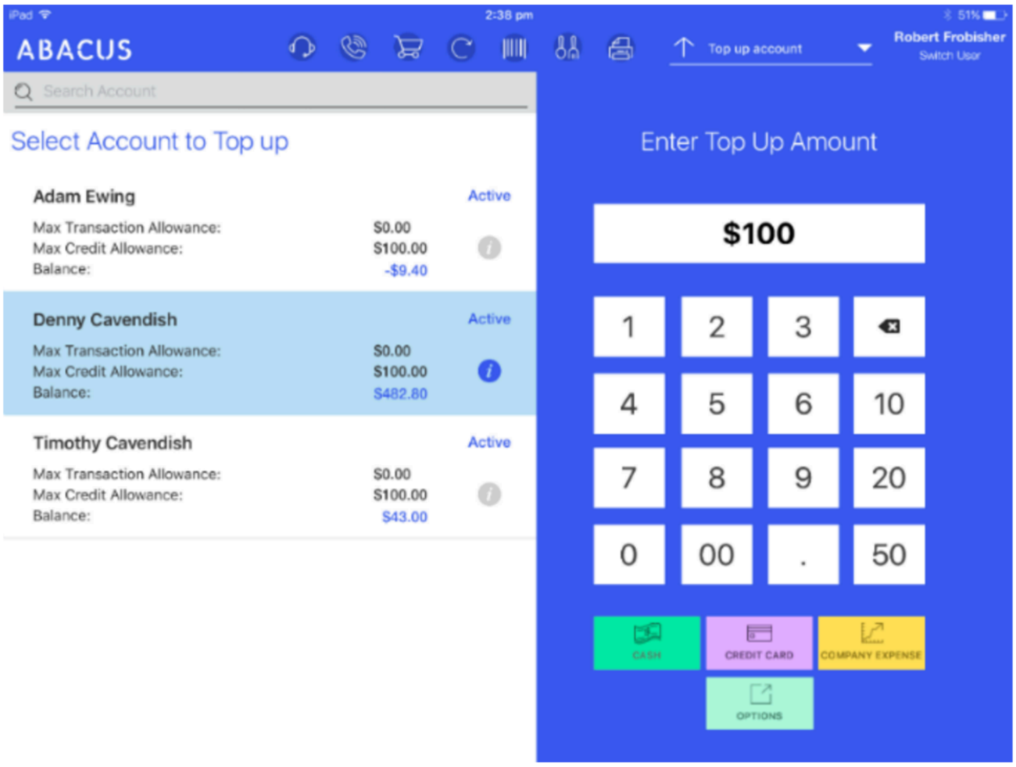
Paying for Credit Accounts

When the customer wants to pay off either the full or partial balance of their account, on the top menu bar, select **Top up Account** from the drop down.

Tap on the customer that wants to pay off their account. You can either search for them in the Search bar at the top or scroll through the list.

Enter the amount they would like to pay off and choose the payment method. This will update the customer account and the amount paid will be included in the close of day totals.

In the Cash Register Summary report, you will note the cash payment included in the cash balance ("credit account top up cash") and also the credit account ("cash top up") totals.



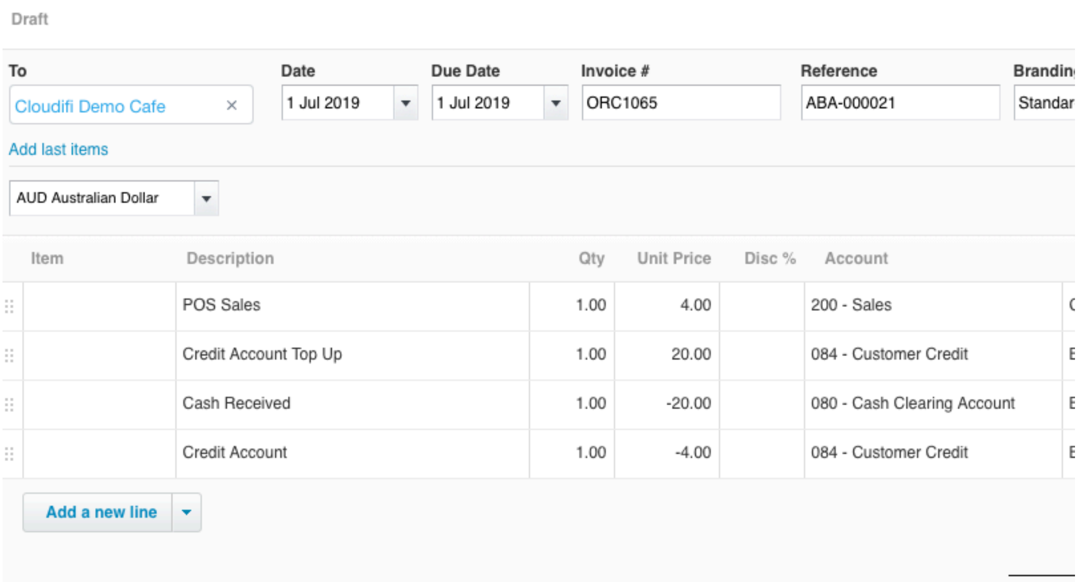
Integration with Xero

Customer credit sales transactions are included in the **Daily Sales Export** totals and posted to Xero as draft sales invoices.

This example shows what the invoices would look like if these were the only transactions for the day.

Credit Account Transaction Added - $4 in sales and $4 posted to “Customer Credit” account

Credit Account Top Up Received - $20 paid in cash using “credit account top on” on POS, so posted to cash clearing (to be reconciled when actual cash deposited to bank account) and $20 paid off the “Customer Credit” account.



Draft

To	Date	Due Date	Invoice #	Reference	Brandin
Cloudifi Demo Cafe	1 Jul 2019	1 Jul 2019	ORC1065	ABA-000021	Standar

Add last items

AUD Australian Dollar

Item	Description	Qty	Unit Price	Disc %	Account
	POS Sales	1.00	4.00		200 - Sales
	Credit Account Top Up	1.00	20.00		084 - Customer Credit
	Cash Received	1.00	-20.00		080 - Cash Clearing Account
	Credit Account	1.00	-4.00		084 - Customer Credit

Add a new line

Just to confirm:

- Management of credit account balances in done through Abacus – debtors are not created in Xero.
- Payment of credit accounts should be done through POS, using Account Top Up process as described above.
- Reconcile you Customer Credit account against the balance due in Abacus (ie the net balance should reconcile will the total of your Credit Account Transactions report in Abacus (Sales>Credit Account Transactions).

Sales Invoices

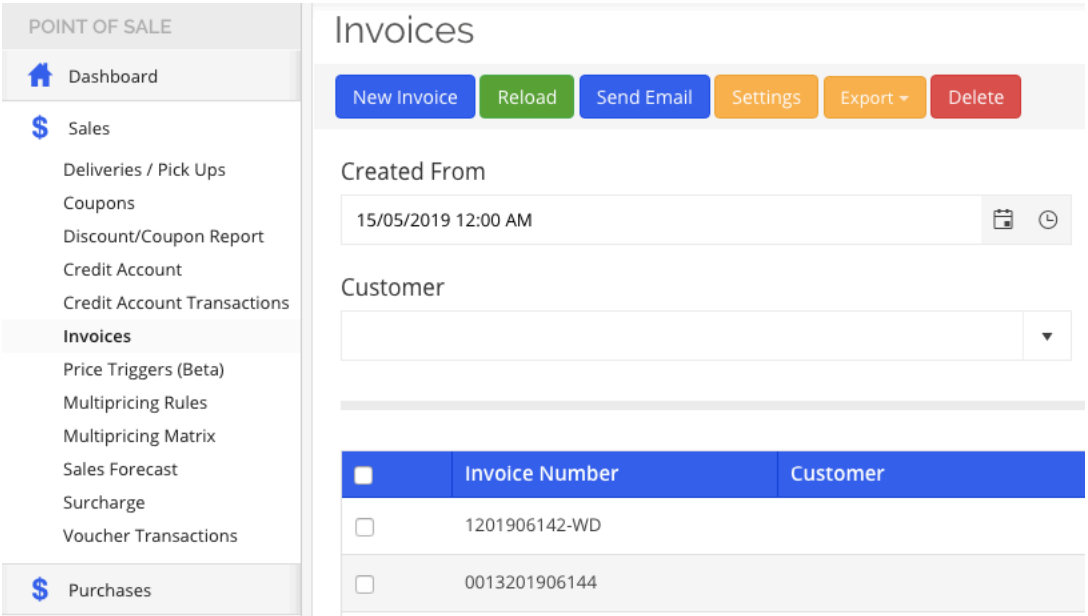
If you want to manage debtors through Xero and these customers pay by direct deposit to the bank account, it is advised to use Sales>Invoices process.

These invoices are created in the Abacus back end and cannot be processed through POS.

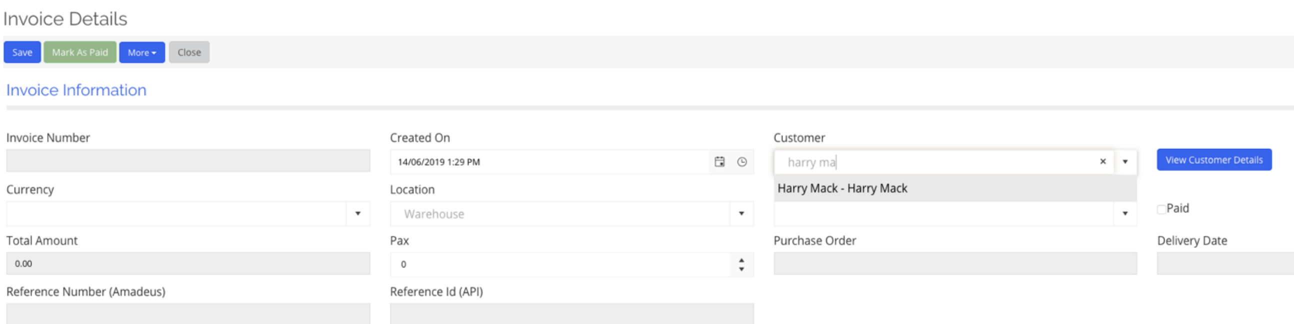
The sales information is included in Abacus reporting (eg Sales Activity reports) but it posts sales transactions to Xero under each customer invoice, rather than being included in Daily Sales Export. Therefore, you must ensure you post “Invoices” under Add-Ons>Xero>Invoices.

Create Sales Invoice

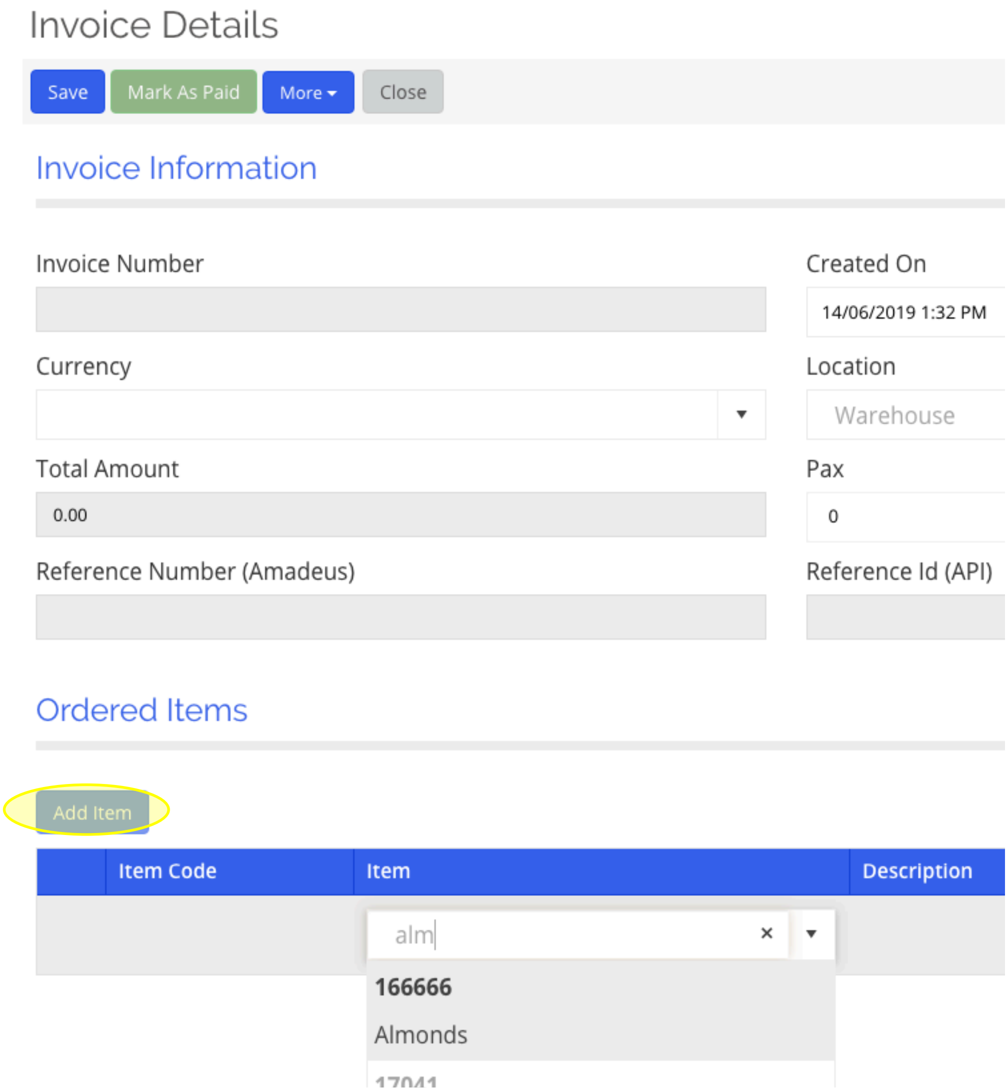
- Ensure customer has been created first
- Go to Sales>Invoices, then “New Invoice”

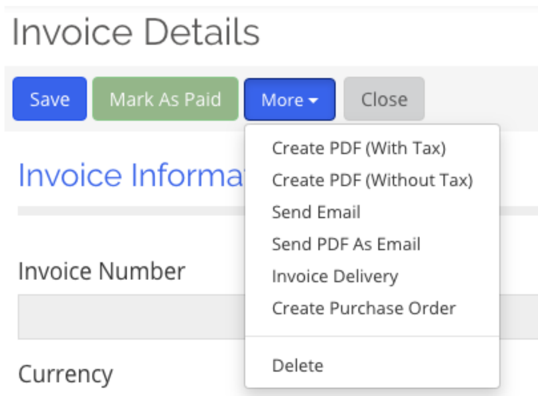


- Using customer drop down, select customer from list.



- “Add item” then populate order by searching for items using drop down. Complete or amend unit price and quantity as required.
- Add any discount or freight.
- Save
- Select “More” to create PDF or email invoice.





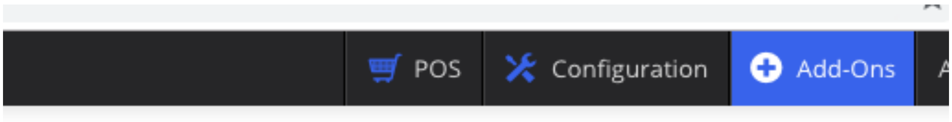
The sales invoice has now been generated and you can use the Invoices main screen to search by customer or paid/unpaid invoices.

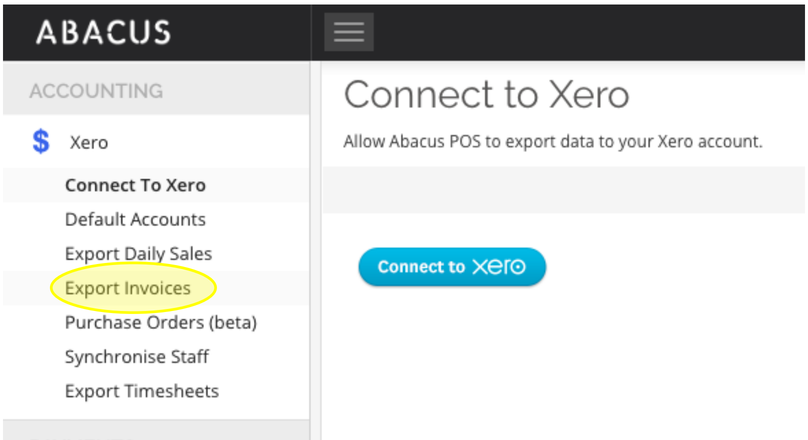
Integration with Xero

Debtor management and assigning of payment by bank deposit is done through Xero.

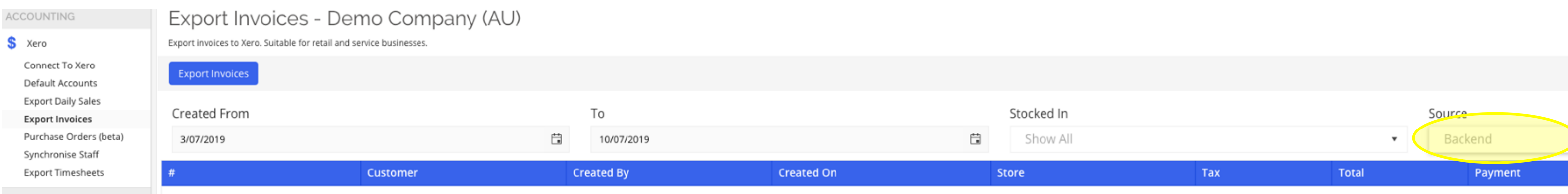
Process to post sales invoices to Xero:

- Go to Add-Ons > Connect to Xero > Export Invoices



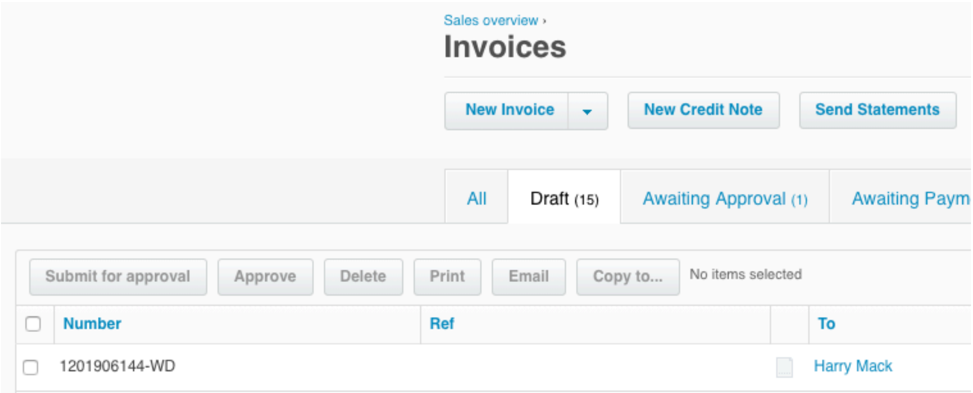


- "Export Invoices" will post any sales invoices that have been created but not yet posted to Xero.

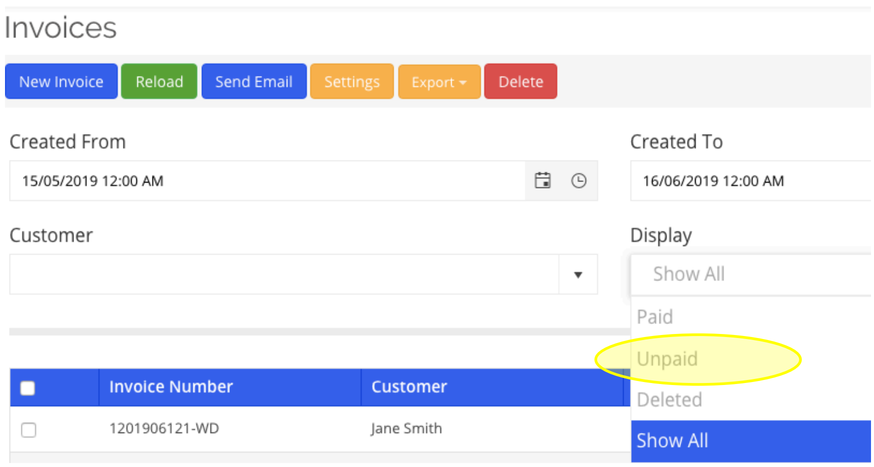


Please ensure you use the "Source" drop down and select Backend. You do not want to select POS as this will push every sale transaction from your POS which you do not want (will duplicate revenue as these sales are recognised in Export Daily Sales).

Once exported, these will be posted to Xero as a draft sales invoice, under the customer/contact name. Note that the Abacus reference number is shows as invoice number in Xero. This assists in tracing the invoice and makes it clear in Xero where the invoice originated.



- Review draft sales invoice and "approve" if happy with posting of revenue.
- Manage debtor collection and allocate receipt of payment as per Xero standard receipting processes.
- Once payment has been received, ensure you go back into the invoice in Abacus> Sales> Invoices and "mark as paid" "save".
- It is advised that regular reconciliation between unpaid invoices in Abacus and Xero is performed. Remember that the synchronization between Abacus and Xero is one way - Abacus posts to Xero but Xero does not post to Abacus.



Just to confirm:

- Management of sales invoices in done through Xero – debtors are created in Xero.
- Payment of sales invoices should be done through direct debit in Xero. Use "find and match" to post payment to sales invoice. "Mark as Paid" in Abacus and periodically reconcile both systems.