**Credit Stop Eligibility List**

The Couterparty’s both supplier and customer **invoice of type Final Invoice Received/Raised** details are fetched from PTM(CTRM).The information will be available in PTM(CTRM) App under Accounts->Invoices->Physicals->List of All.

Using the Contract Ref.No as Primary key which is available in Invoice domain , the Conterparty Group and Trader details should be fetced from Physicals->Contract->List All.

The transaction are fetched into the Credit Risk App in near real-time. Hence, as and when transactions are recorded in the PTM (CTRM) App, the transactions will be fetched into the Credit Risk App.

**Template Fields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Field | Type | Accepted Values | Sample data | Domain Detail |
| Eligible | Checkbox | Ticked(yes) by default |  |  |
| Declared | Checkbox | Ticked(yes) by default |  |  |
| Over due | Checkbox |  |  |  |
| Corporate ID | String |  | MANBE | AK\_CORPORATE |
| Counterparty Group | String |  | ABDOULAYE SEYE | BP\_GROUP\_NAME of table BGM\_BP\_GROUP\_MASTER |
| Trader | String | Name of the Trader | Ben | Combining the columns firstname and lastname of the table GAB\_GLOBALADDRESSBOOK |
| Invoice Ref No. | String | Contract Item Level | FI-S-5-MANBE | is\_invoice\_summary |
| Payment Term | String |  | * AR\_10 DAYS\_INV * AP\_LC 75 DAYS\_B/L | pym\_payment\_terms\_master |
| Due Date | Date |  | 24-Feb-2019 | IS\_INVOICE\_SUMMARY |
| Payable Currency | String |  | USD | cm\_currency\_master |
| Total Amount | Number |  | 25000 | IS\_INVOICE\_SUMMARY |
| Pending Amount | Number |  | 12000 | Derived using amt\_paid  and amt\_to\_pay  from table IS\_INVOICE\_SUMMARY  (CASE |

Following are the expected activities:-

1. The first three columns Eligible, Declared and Overdue are editable.
2. The other columns are non editable, but the data will be refreshed when the user lands in that page.
3. When another user is editing, the editing status should be displayed in activity log with Invoice Ref No. as reference to the row being edited.This helps in collaboration.

Credit Risk Status Calculation :-

1. On page load of Credit stop eligibility list, the invoices of all the Counterparty’s available in Counterparty Maintenance screen should be fetched from CTRM in real time.
2. User will be able to check/uncheck the flag. User will be able to check/uncheck through a bulk mechanism also (i.e. select all for a subset of the invoices)
3. All the Couterparty’s will be checked by default to eligible in Credit stop eligibility list.
4. The column Declared will be default checked to indicate if the invoice has been declared to credendo(External rating in Limit Maintenance) or not.
5. The column **Overdue will not be default checked** and is used to indicate if the declared invoices are overdued.
6. At the end of day (at a fixed scheduled time everyday), the app will pick up all those records whose Eligilble column is checked for calculation of Delivery Stop, Automatic Suspension and Prepayment Stop.Based on the below mentioned logic, the status will be autoupadted in Counterparty Maintenance screen.
7. If a particular Counterparty Group falls in Delivery Stop, Automatic Suspension or Prepayment Stop, then only the Group record in the Counterparty Maintenance will have its “Credit Risk Status” changed.
8. Credit team user may use filters in Counterparty Maintenance screen to check the status of the Counterparty.

|  |  |  |
| --- | --- | --- |
| Credit Risk status | Condition | User and Invoice Type |
| Delivery Stop | ((Invoice Pending Amount>0.00) AND (Profit Center! = Steel/Metals) AND (Invoice Due date + 60 calendar days > Current system date)) | Customer  Final Invoice Raised |
| ((Invoice Pending Amount>0.00) AND (Profit Center = Steel/Metals) AND (Invoice Due date + 30 calendar days> Current system date +Till that month’s end date)) | Customer  Final Invoice Raised |
| Automatic Suspension | ((Invoice Pending Amount>0.00) AND (Profit Center! = Steel/Metals) AND (Invoice Due date + 90 calendar days > Current system date)) | Customer  Final Invoice Raised |
| ((Invoice Pending Amount>0.00) AND (Profit Center = Steel/Metals) AND (Invoice Due date + 60 calendar days> Current system date +Till that month’s end date)) | Customer  Final Invoice Raised |
| Prepayment Stop | Purchase Contract Executed (Delivered Qty) = 0.00 on or after 60 calendar days after Shipment to Date | Supplier  Final Invoice Received |

|  |  |
| --- | --- |
| Credit Risk status | Revoking Condition |
| Delivery Stop | If the invoice pending amount is 0 in the current day, and if CP is in Delivery Stop, then it will be revoked back to Active status. |
| Automatic Suspension | Manually Revoked |
| Prepayment Stop | If the invoice pending amount is 0 in the current day, and if CP is in Delivery Stop, then it will be revoked back to Active status. |