

OB45 – Maintain updation of credit control area data from Sales & Distribution.

What Is It For?

OB45 defines how **credit data from SD (Sales Orders, Deliveries, Invoices)** gets **updated** in FI for **credit management**

Concept	Role
Credit Control Area	Area where customer credit limits are managed (e.g., 1000)
FD32	T-code to assign risk category, credit limit, and settings to a customer
OB45	Defines what kind of data from SD (e.g., Orders, Deliveries, Invoices) should update the credit exposure
S066/S067	Credit statistics tables used for reporting and exposure calculation

SPRO → Financial Accounting → Accounts Receivable and Accounts Payable → Credit Management → Credit Control Account → Update Credit Value

Purpose: Defines credit limits, risk category, and control for customers.

Steps:

- 1. Enter Credit Control Area ID (e.g., CC01)
- 2. Description, Currency, Risk Category
- 3. Credit Limit & Control settings
- 4. Save

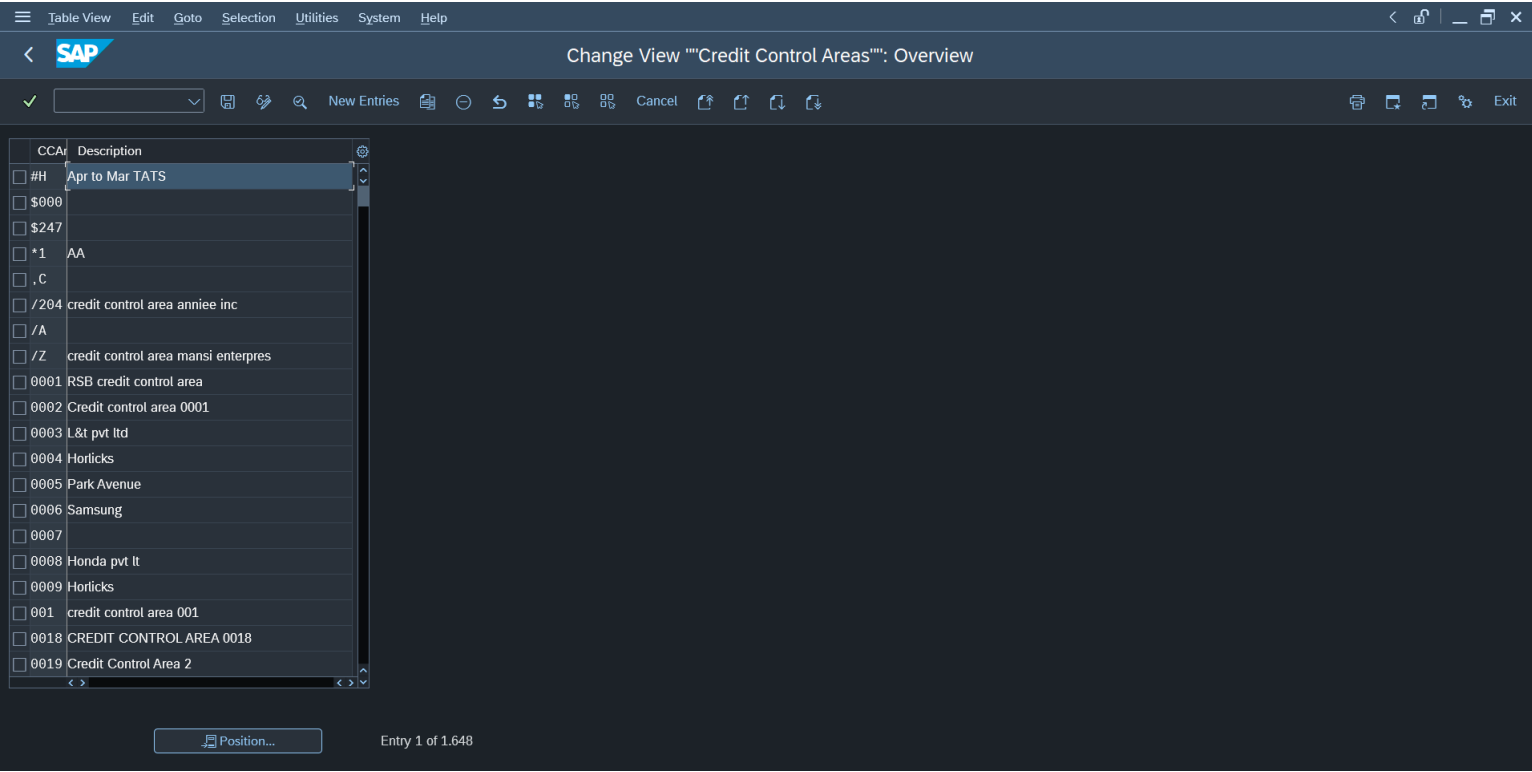


Table View Edit Goto Selection Utilities System Help

< SAP New Entries: Details of Added Entries

✓ [Dropdown] [Icons] Cancel

Cred.contr.area 0GC2 [Dropdown]
Currency INR [Dropdown]

Data for updating SD ←

Update 000012 [Dropdown]
FY Variant B [Dropdown]

Default data for automatically creating new customers

Risk category [Dropdown]
Credit limit 10000000 [Text]
Rep. group [Dropdown]

Organizational data

☐ All co. codes [Text]

Credit update for open order/delivery/billing d... [Dropdown]

✓ [Icons] Credit update for open order/delivery/billing document value (1) 4 Entries found

Update	Short Descript.
	No update from SD documents
000012	Open order value on time axis, delivery and bill doct value
000015	Open delivery and billing document value
000018	Open delivery value for sales order, open billing doct value

4 Entries found

Description:

"Open order value on time axis, delivery and billing document value"

English Explanation:

- This setting updates credit exposure using:
 - Sales Order values (open order value),
 - Delivery values, and
 - Billing values (invoices).
- It also considers the time axis, meaning values are tracked with time (for reporting and analysis).
- It's used when you want a complete picture of customer exposure at every stage: order → delivery → billing.
- This is best for strict credit checks (tight control).

IN Hinglish Explanation:

- Ye setting har ek step ka value track karti hai:
 - Jab sales order banta hai – uska value bhi credit exposure me add hota hai.
 - Jab delivery hoti hai – woh bhi update hoti hai.
 - Jab invoice banta hai – uska bhi effect padta hai.
- Isme time-wise (date-wise) tracking hoti hai, jisse pata chalta hai ki kab kya hua.
- Ye setting un companies ke liye hoti hai jahan har stage pe strict credit check chahiye.

✓ When to Use:

- Company wants real-time control at all levels (Order, Delivery, Billing).
- Avoid over-limit sales even before delivery or billing.
- Perfect for finance-sensitive or risky customers.

◆ Update Code: 000018

■ Description:

"Open delivery value for sales order, open billing document value"

English Explanation:

- This setting updates credit exposure using:
 - Open Delivery values (from sales order),
 - Open Billing Document values.
- It does not use the order value directly, but indirectly tracks order value through delivery.
- Used when company is okay to allow sales order but wants to block at delivery or invoice level.

- Good for moderate risk control.

IN Hinglish Explanation:

- Ye setting sales order value ko direct consider nahi karti.
- Jab delivery banti hai sales order ke liye, tabhi credit exposure update hota hai.
- Aur jab invoice banta hai, tab bhi update hota hai.
- Matlab, order ke time par strict check nahi hota, lekin delivery se pehle ya invoice ke time par check hota hai.
- Ye setting un companies ke liye sahi hai jahan thoda flexibility chahiye.

✓ When to Use:

- Company allows sales orders freely, but controls at delivery or billing stage.
- Suitable when customer's risk is medium and order value is not the biggest concern.

Feature	000012	000018
Sales Order Credit Update	✓ Yes (open order value on time axis)	✗ No (only from delivery onwards)
Delivery Credit Update	✓ Yes	✓ Yes
Billing Credit Update	✓ Yes	✓ Yes
Time-Based Tracking	✓ Yes	✗ No
Strictness Level	● Strict (all stages)	● Moderate (delivery/invoice only)
Best for	High risk control	Moderate flexibility

Why FY Variant is Important in OB45:

Default variant :

V3 – Financial Year (Indian Fiscal Year) April-March

K4 – Calender Year Jan-Dec

📌 Purpose	📄 Explanation
📅 Time-based credit analysis	It allows SAP to track credit exposure per period/month.
📅 Alignment with financial closing	Makes sure credit usage matches with your company's fiscal calendar (e.g., April–March in India, Jan–Dec in the US).
📊 Reporting accuracy	Without correct FY variant, reporting in FD33 and credit exposure tables (S066/S067) may show wrong time buckets.

Where FY Variant is Defined:

T-code: OB29 – Define Fiscal Year Variant

T-code: OB37 – Assign Posting Period Variant

T-code: OB38 – Assign FY Variant to Company Code

IN Hinglish Explanation:

💬 Fiscal Year Variant ka matlab:

SAP ko yeh batana hota hai ki saal kis tarike se divide hoga – jaise April se March (India) ya Jan to Dec (US).

OB45 me jab aap SD data ko update karte ho, to SAP use correct period me post karta hai based on FY Variant.

✓ Agar aapne FY Variant galat diya:

- Toh reporting mismatch hoga.
- Credit check wrong time pe trigger ho sakta hai.
- FD33 me values galat month me dikh sakti hain

◆ Default Data for Automatically Creating New Customer

Purpose:

When a new customer is created in SAP SD (Sales Area Data) and assigned to a Credit Control Area, SAP can automatically copy certain default credit management data like:

- Risk Category
- Credit Representative Group
- Credit Limit
- Check Rule

Jab naya customer create hota hai:

SAP automatically kuch default credit settings bhar deta hai using OB45.

Jaise hi aap kisi customer ko Credit Control Area assign karte ho, yeh values apply hoti hain:

Field	Hinglish Meaning
Risk Category	Default customer ki risk level (e.g. low, medium, high)
Credit Rep Group	Jo employee ya team us customer ke credit ko manage karega
Check Rule	Kaunsa credit check logic use hoga
Currency	Credit INR me hoga ya USD me
Credit Limit	Kitna initial credit diya jaye

What is Risk Category in SAP FICO (T-code OB45)?

In T-code OB45, when creating or editing a Credit Control Area, there is a field called Risk Category. This is a classification of customers based on their credit risk level.

It helps SAP Credit Management determine how risky a customer is — and what rules or limits should apply to their credit.

Purpose of Risk Category:

- To define **credit check rules** based on **customer risk**.
- Used to assign **different credit limits, payment terms, or approval workflows**.
- Helps in **credit scoring** and **risk-based decision-making** in the **Sales and Distribution (SD)** module.

Example Risk Categories (You can customize as needed):

Risk Category	Description	Usage Example
01	Low Risk	Trusted clients with good payment history
02	Medium Risk	New clients or occasional delays
03	High Risk	Clients with poor or unpredictable history
04	Blocked	Temporarily stopped for credit sales

How Risk Category is used in Sales Orders:

When you create a **Sales Order**, SAP looks at:

- Customer's **credit limit** (from OB45 settings),
- Their **current exposure**, and
- The **Risk Category**

If the risk is **too high or limit** exceeded:

- The sales order may be **blocked** for credit review.
- Can trigger a **workflow for approval**.

Where to Maintain Risk Category:

- **T-code OB01** → Define Risk Categories
- **T-code FD32** → Assign Risk Category to **Customer Master** under Credit Management tab.

Field	Meaning	Where Used
Risk Category	Customer's creditworthiness classification	Used in credit checks in SD
Maintained in	OB45 (for CCA), OB01 (definition), FD32 (customer)	
Common Values	01 – Low, 02 – Medium, 03 – High	Customizable