



CoSaCS

Sales & POS Technical Document

REVISION HISTORY

NOTE: The revision history cycle begins once changes or enhancements are requested after the initial version of the Technical Document has been completed.

Date	Version	Description	Author
09/01/2021	1.0	Initial	Kirti Vaishnavi M

TABLE OF CONTENTS

REVISION HISTORY	2
TABLE OF CONTENTS	3
INDEX OF FIGURES	4
1 SALES MODULE OVERVIEW	5
1.1 Use Case	6
1.2 Cash Sales Process.....	7
1.2.1 Process flow	10
1.2.2 Data Flow Diagram.....	11
1.2.3 Use case – Cash Sales Process	12
1.2.4 Use case – Create a customer for Cash Sales	13
1.3 Ready Finance Sales process	14
1.3.1 Process flow	18
1.3.2 Data Flow Diagram.....	19
1.3.3 Use case – Ready finance Sales	20
1.3.4 Use case – Create Ready Finance	21
1.4 Cash and Go Sales process	22
1.4.1 Process flow	24
1.4.2 Data Flow Diagram.....	25
1.5 Payments & Receipts for Cash and Go Sales (POS).....	26
1.5.1 Use case	28

INDEX OF FIGURES

Figure 1 New customer account creation screen	7
Figure 2: Payment screen – Client application	9
Figure 3 POS screen – Web application	23
Figure 4 Payments screen.....	26
Figure 5 After Payment is successful	27

1 SALES MODULE OVERVIEW

The Sales module is the most important module for CoSaCS because this accounts for all Customer and Sales Order Management. These features have existed in the CoSaCS application since the beginning. The big-box items (Furniture and major appliances) are handled by the Desktop Client. The Web application is used for Point of Sales (POS), for walk-in customers buying smaller off-the-shelf items.

Customer Sales Representative (CSR) is solely accountable for capturing all Sales module-specific details.

Under the Sales module, the CoSaCS system covers the below functions:

- Customer Creation,
- Update Existing Customer Accounts,
- Capture Sales Orders,
- Deal with Customer Grievances/Queries,
- Returns, etc.

There are three types of Sales within the CoSaCS system:

- Cash Sales
- Ready Finance
- Cash and Go (customer account creation not required for small items)

Apart from Sales and Payments, various process likes Cash Loan Disbursement, Cashier Totaling, Refund and Corrections are also handled in the Sales module.

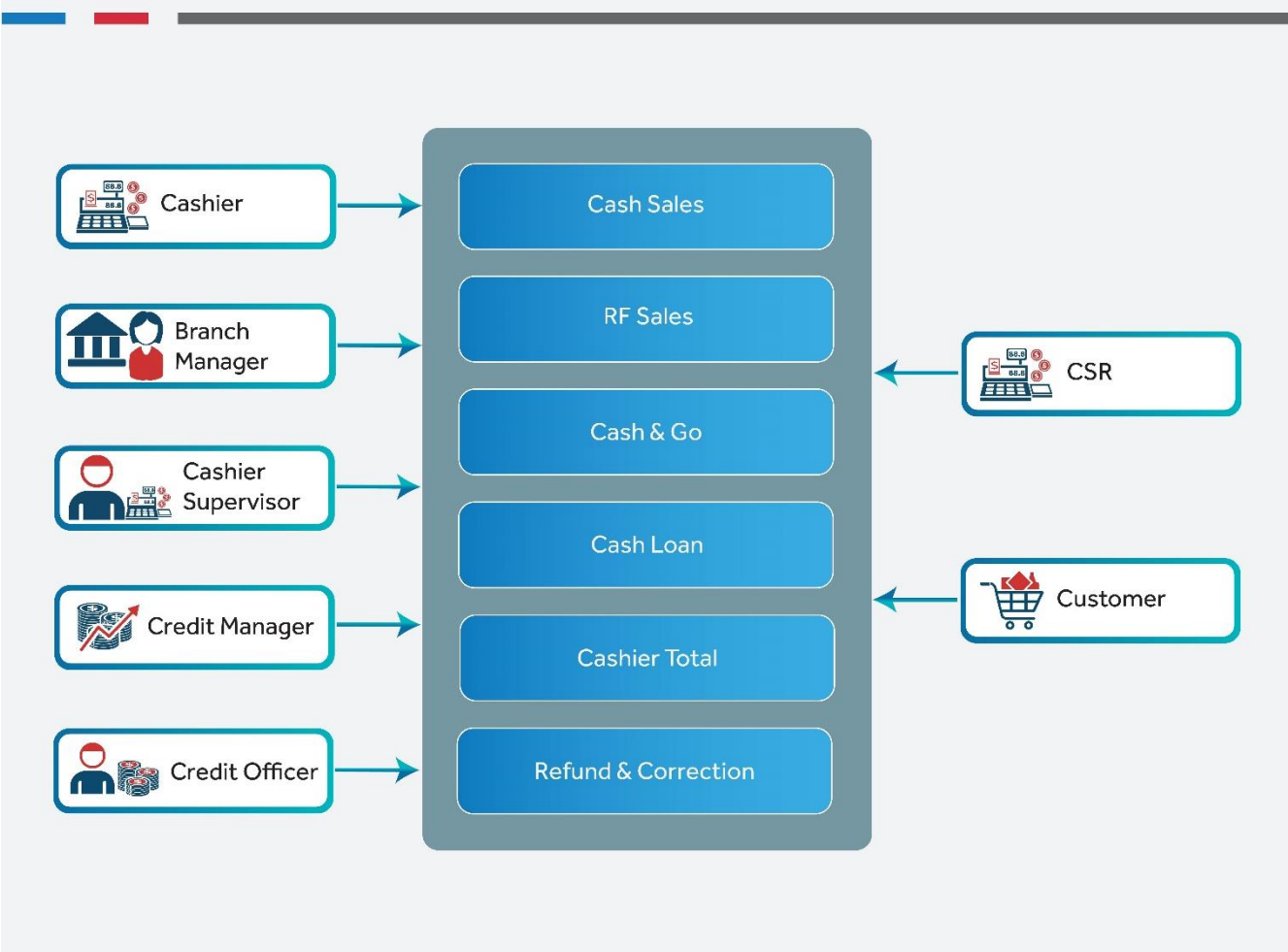
There are two types of non-POS sales:

1. Ready Finance (Hire Purchase)
2. Cash Sales

For both these, the Customer must be existing in the CoSaCS system. If not a new Customer must be added to the system.

1.1 Use Case

The below diagram illustrates the users and processes involved in the Sales & POS module:



1.2 Cash Sales Process

Cash Sales process includes “Customer Creation” Or “Updating Existing Customer’s Details”, “Sales Order Capturing”, and “Payment to The Cashier”.

Customer Creation for Cash Sales:

The CSR first searches the system to ensure the customer details do not already exist. If the search results are null, then they proceed with the below steps to create a new customer “Account”:

- Fill in the mandatory details like “Customer ID”, “Date Born”, “Name”, “Home” and “Work addresses along with “Delivery Area”, “Phone Number”, etc.

The screenshot shows the 'CoSaCS' application window with the 'Customer Record' form. The form is divided into several sections: 'Main Details', 'Relationship', 'Addresses', and 'Accounts'. The 'Main Details' section includes fields for 'Linking account' (000-0000-0000-0), 'Customer ID', 'Date Born' (Mon 22 Mar 2021), 'Title' (MR), 'First Name', 'Last Name', 'Alias', 'Marital Status', '# Dependents' (0), 'Nationality', 'Credit Limit' (0.00), and 'Credit Available' (0.00). The 'Relationship' section has a dropdown for 'Account Holder'. The 'Addresses' section has tabs for 'Home' and 'Work', with a 'Company' field and a 'Delivery Area' dropdown. There are also fields for 'Phone', 'Ext', 'E-mail', 'Mobile', and 'Date In'. The 'Accounts' section at the bottom has checkboxes for 'Include Associated Accounts' and 'Include Settled Accounts'. A red box highlights the 'Open New Account' button, and a red arrow points to it with the text: 'User will click on this radio button after filling all the necessary details'.

Figure 1 New customer account creation screen

Sales Order Creation for Cash Sales:

After completing the customer account creation, the CSR follows the below activities to create a Sales Order:

- After the Cash Account is generated, the CSR is redirected to the Sales Order creation screen.
- Fill in the mandatory fields like “Source of Advertise (SOA)”, “Product details”, “Quantity”, “Stock Location” (from where order get delivered), “Item Damaged or Not”, “Assembly Required or Not”, “Delivery Details”, “Date Of Delivery and Time” along with any “Specific Instruction”, etc.
- After filling in the details, CSR clicks the “+” button to add any Extended Warranty (Supashield), if available.
- If any Delivery or Installation charges are applicable, CSR will add the details.
- CSR prints the document and gets the customer’s signature. Finally, the customer can proceed with Payment.

Payment for Cash Sales:

After a Sales Order is created customer makes the Payment to the Cashier, who follows the below steps:

- Searches the Sales Order Account.
- The Cashier confirms the Sales Order details from the customer once more.
- Selects the “Payment Method” which the customer is comfortable with and accordingly enters details in the required fields.
- Enter the “Amount” to be paid and submit.
- After the payment transaction is completed successfully, the Cashier prints the Receipt and hands it over to the customer.
- To verify the Payment, the Cashier can navigate to the “Account Search” screen and enter the details of the transaction.

CoSaCS RIT Core User (100000) Branch 211 [10.192.26.43]

File Print Cash Till Warranty Renewals SES Items Help

Main Customer Search Payments Account Details

Customer

Account No: 850-0145-2678-1 Customer ID: AA060573

Customer Name: MRS AVIS ARCHIBALD

Next Payment Due: 2/24/2021 RF Available Spend: 2513.19

Total Arrears: 1459.00

Show Photograph

Customer Details: BUCKLEY'S HOUSING DEV. BUCKLEY'S BASSETTERRE ST.KITTS

Clear Exit

Account List

Account No	Type	Agreement Total	Arrears	Outstanding Bal	Instalment
850013865961	R	4562.75	838.00	1580.75	191.00
850014526781	R	7518.09	621.00	5840.09	209.00
850014982801	R	0.00	0.00	0.00	0.00

Payment

**** Customer is qualified for Cash Loan ****

Receipt No:

Pay Method: Cash

Card Type:

Cheque / Card No:

Bank:

Bank Account No:

Mini Statement: ☒

Payment Amount: 0.00

Tendered: 0.00

Change: 0.00

Print Account

Pay

Selected Account

Combined Ready Finance Accounts

Details Allocation Transactions Payment Holidays

Agreement Total: 12080.84

Arrears: 1459.00

Outstanding Balance: 7420.84

To Follow: Fully Delivered

Account Status: 1 Segment

Instalment Amount: 400.00

Due Date: 3/24/2020

Rebate: 931.96

Settlement Figure: 6488.88

Copy

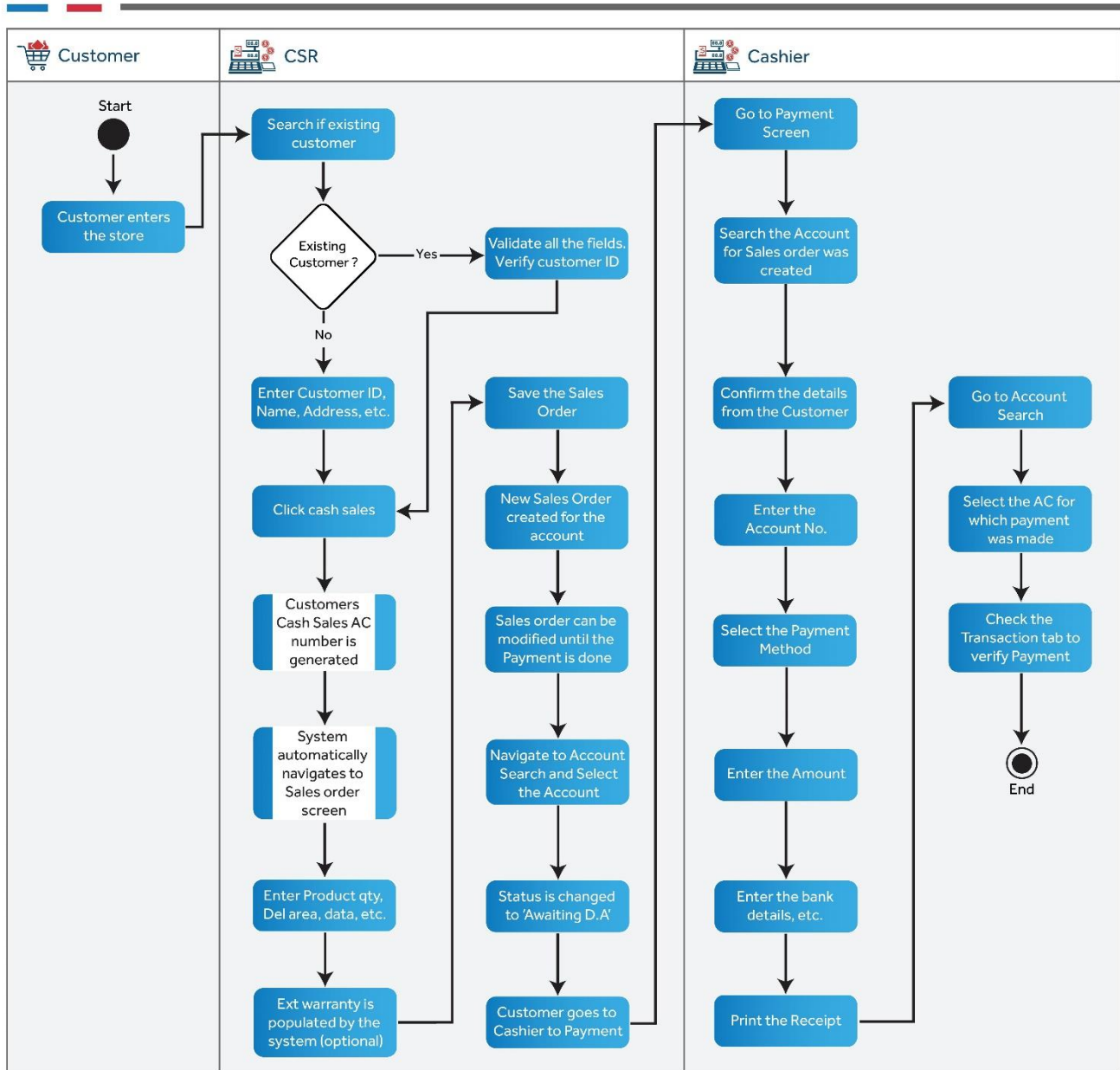
Payment List

3 Account(s) listed.

Figure 2: Payment screen – Client application

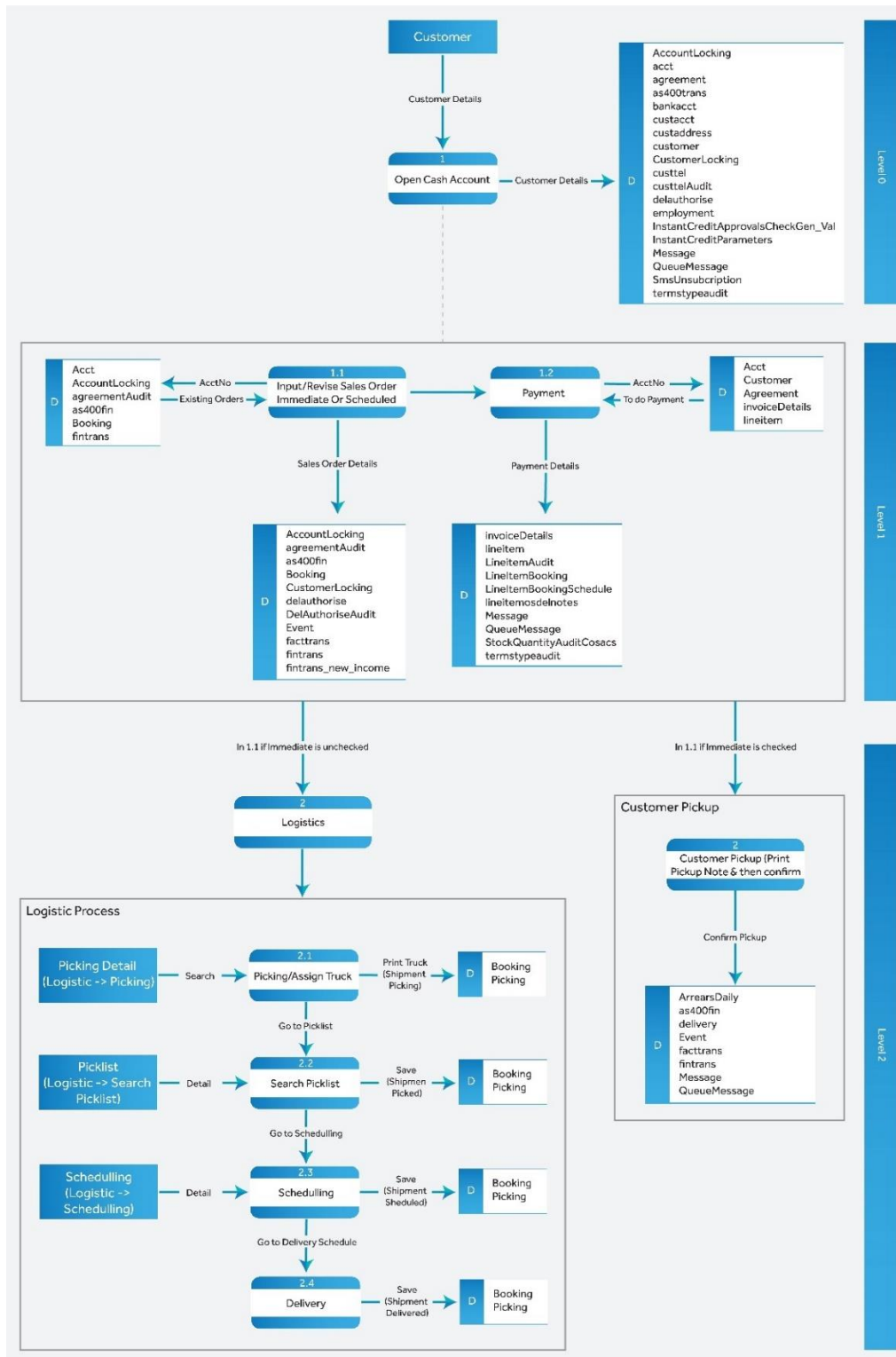
1.2.1 Process flow

The below diagram depicts the steps involved in Cash Sales:



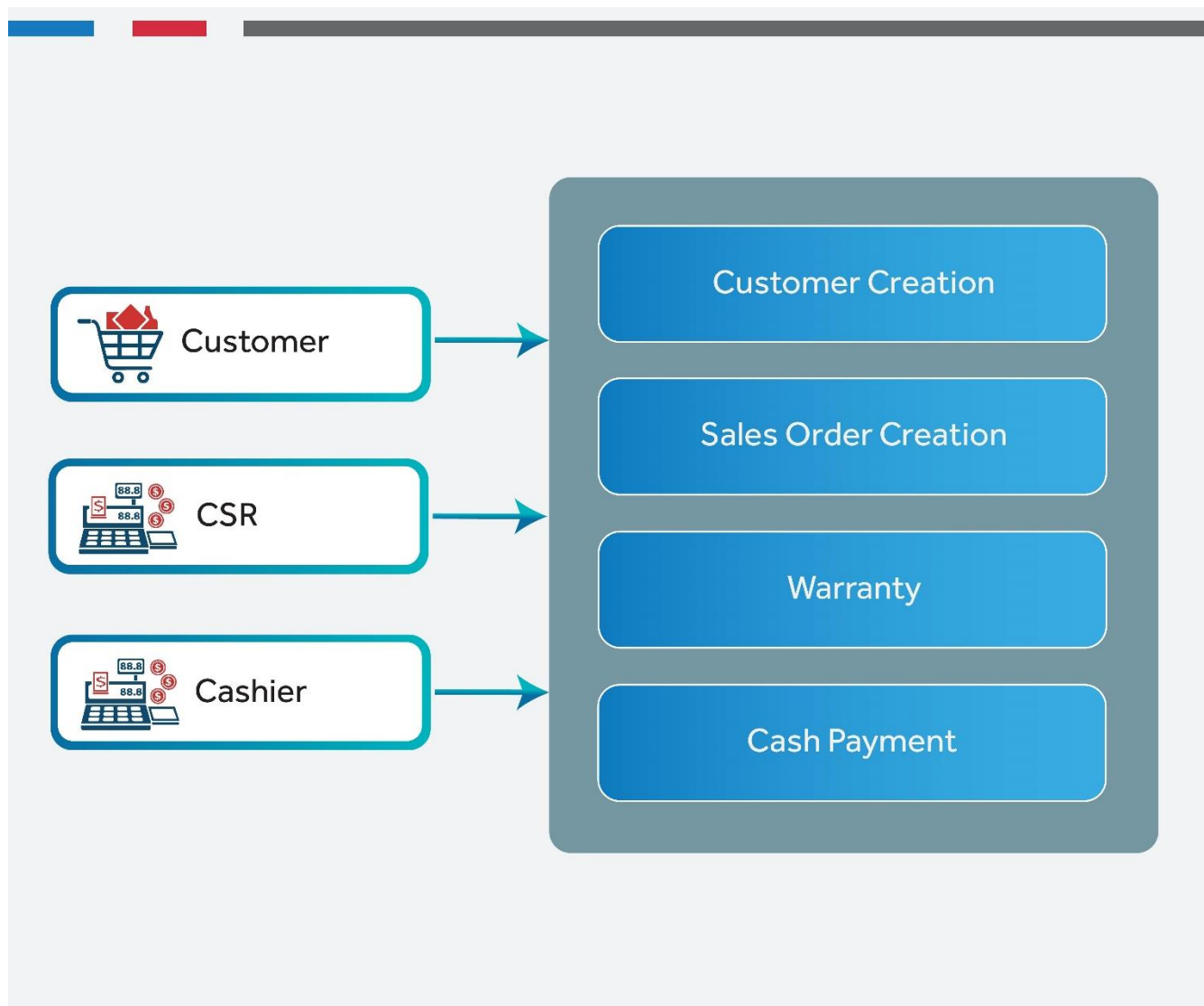
1.2.2 Data Flow Diagram

The below diagram describes the data flow for the Cash Sales process:



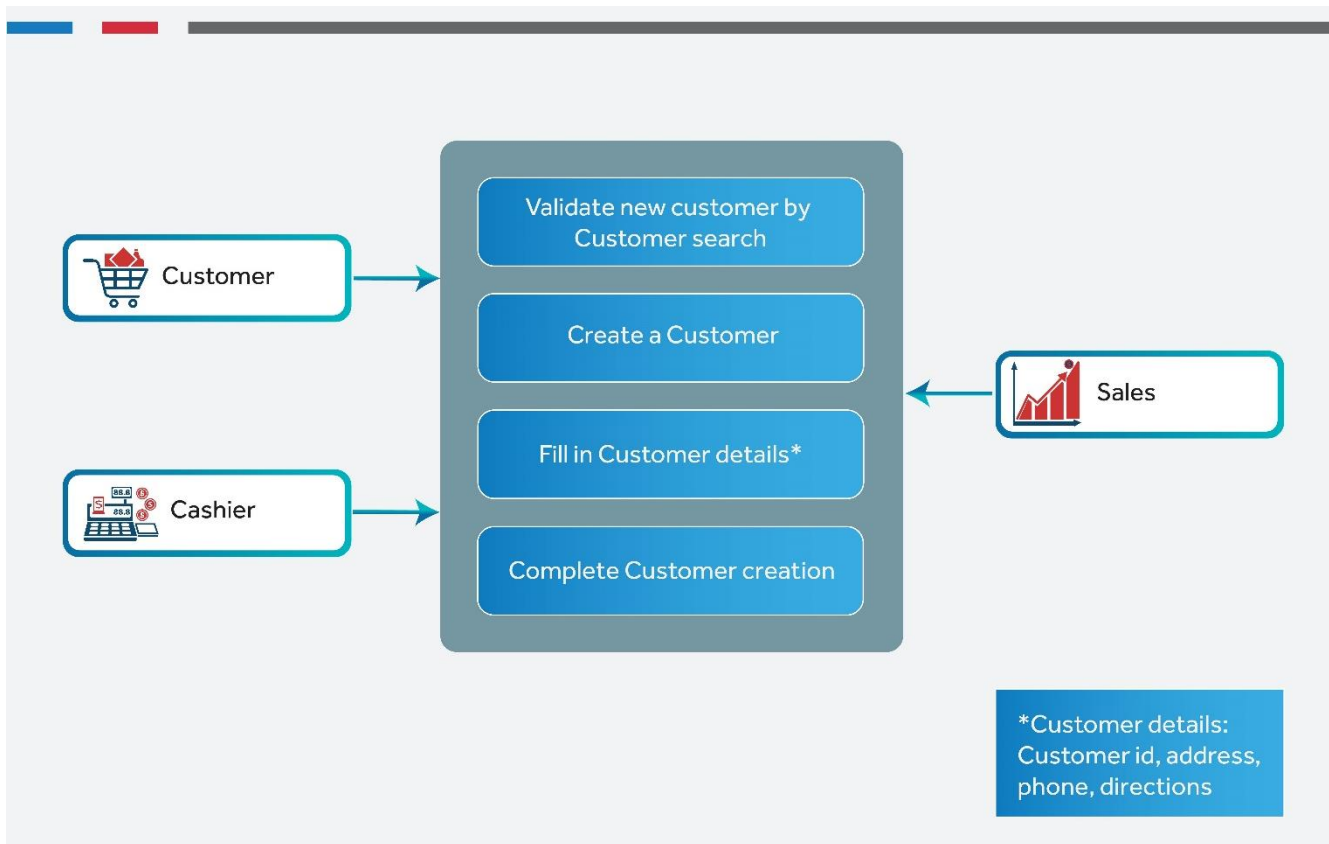
1.2.3 Use case – Cash Sales Process

The below diagram illustrates the users and processes involved during Cash Sales:



1.2.4 Use case – Create a customer for Cash Sales

The below diagram illustrates the users and processes involved when creating a new customer for Cash Sales:



1.3 Ready Finance Sales process

If a customer wishes to purchase a piece of furniture or appliances on credit, the sale is recorded as a Credit process. Ready Finance (RF) is a flexible credit product that will give customers a pre-approved “Spending Limit” that can be accessed anytime. Customers can make multiple purchases up to their “Spending Limit”. Each purchase will be treated individually with a “Service Charge” calculated on a non-reducing basis on each purchase. Every purchase will be given a “Sub-agreement” that links back to a master Ready Finance account and total “Spending Limit”.

Customers can create multiple accounts till the spending amount gets exhausted. Each month the customer will make a single payment towards all the purchases on their Ready Finance account. As more items are purchased the Payment goes up and their “Spending Limit” goes down. As the customer pays off each purchase (Sub-agreement), the monthly Payment goes down and the “Spending Limit” goes up.

The customer can choose any “Payment Plan” and any level of “Payment Protection” available in Courts. This means that different Sub-agreements may be over different “Terms” and have different “Service Charges”.

Ready Finance will deliver the following benefits:

- Higher “Rate of Sale” by reducing the application time.
- Increased spending from each customer through maximizing their credit potential.
- Increased repeat purchases by customers.
- Quick and convenient to pay – queue busting.
- Fewer Credit Interviews after initial application.
- A single payment for multiple purchases.
- Improved customer service experience when buying on credit.

Credit Application Process (New Customer):

For the Credit Application Process, the [CSR](#) will gather the necessary details along with references and documentation from the new customer and update the Customer Records, this process has four steps:

1. Sanction Stage 1 (S1)
 2. Sanction Stage 2 (S2)
 3. Document Confirmation (DC)
 4. Underwriting (UW)
- Under the S1 Stage the below details are gathered:
 - Personal Details – “ID”, “Date of Birth”, “Age”, “dependent”, “marital status”, “nationality”, etc.
 - Proof of Address – “Period of Stay” in the current and previous address, etc.
 - Employment Details – “Period Since” in the current and previous company and “Salary Frequency”.
 - Financial Details - “Monthly Income and Expenses”, “Utilities”, etc.
 - Product Category intended for purchase.
 - Once the above details are entered a “Green Tick” will be displayed indicating that the CSR can proceed further.
 - Based on the details provided, the system prompts a “Spending Limit” and based on that CSR can proceed to the S2 Stage.
 - Under the S2 Stage, the CSR enters the “Previous Address”, “Employer Details” and “Two References”.
 - Again a “Green Tick” will appear to indicate that they can proceed to the next stage.
- Note: The “Comment” tab under S2 is only for the Credit Officer’s reference.

- Under the Document Confirmation (DC) Stage, CSR confirms and enters comments verifying the “Proof of ID”, “Proof of Income”, and “Proof of Employment” along with the respective notes.
- CSR can proceed with Sales Order creation once the customer account created and S1, S2, DC, and UW Sanction Stages are cleared.

The customer must wait for a few days before the Credit Department can Verify the records and evaluate them. The Credit Department will check the available credit for the customer based on “Underwriting Rules” and “Credit Strategy” in the CoSaCS application. Depending on the results, Credit Department will “Sanction” or “Reject” credit. The Credit Limit (if sanctioned) will be set for the appropriate amount needed for the desired product and the Credit Department will authorize Delivery.

Credit Application Process (Existing Customer):

If an existing customer wants to purchase items on credit, the approval process is much simpler. If the customer has “Outstanding Payments” (arrears), they must clear them before proceeding. If the customer has no dues, and their available credit is insufficient for the desired purchase, they can contact the Credit Manager or resubmit their documents (Rescore) to increase their Credit Limit or Available Spend. Document verification is not necessary, but their “Employment Address” along with “Mobile” and “Phone Numbers” must be reconfirmed. Also, their “Driver’s License” must be re-entered and verified.

Sales Order Creation for RF Sales:

The steps to create Sales Order for RF sales are similar to [Cash Sales](#). The differences are:

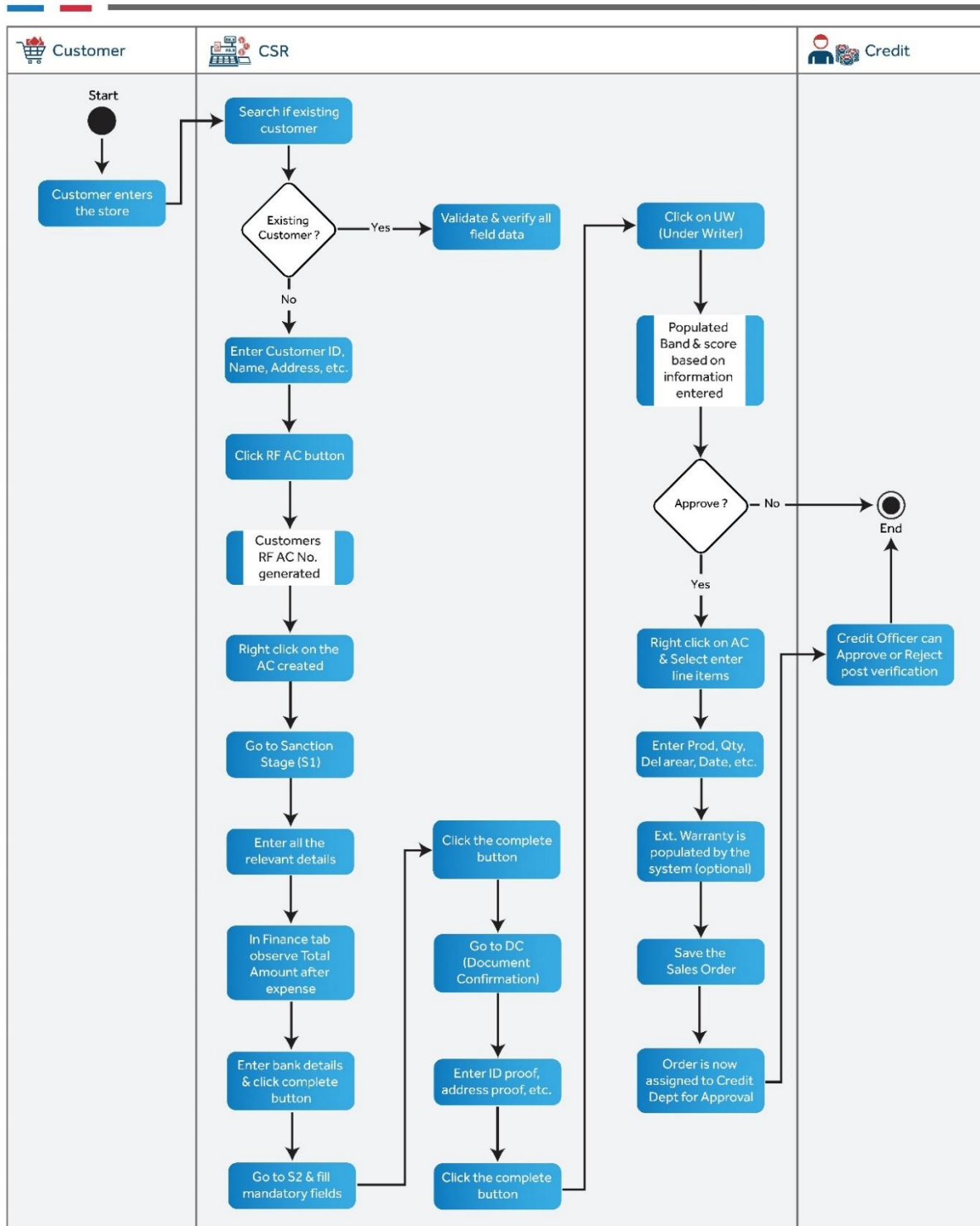
- For RF, “Terms Type” is an important field that the customer chooses with the help of CSR. The “Terms Type” describes the type of terms the customer agrees for like the ‘Deposit

Amount', 'Number Of Installments', 'Agreement Total' and other charges like, 'Insurance', 'Services', 'Admin', etc.

- Once a customer agrees with this "Terms Type", CSR prints the document and gets the customer's signature, now the order can move to Authorized Delivery.
- For the RF customer, the users need to authorize the delivery. There is no need to make the payment at the initial stage. If the account is authorized, the business can dispatch the item to the customer.

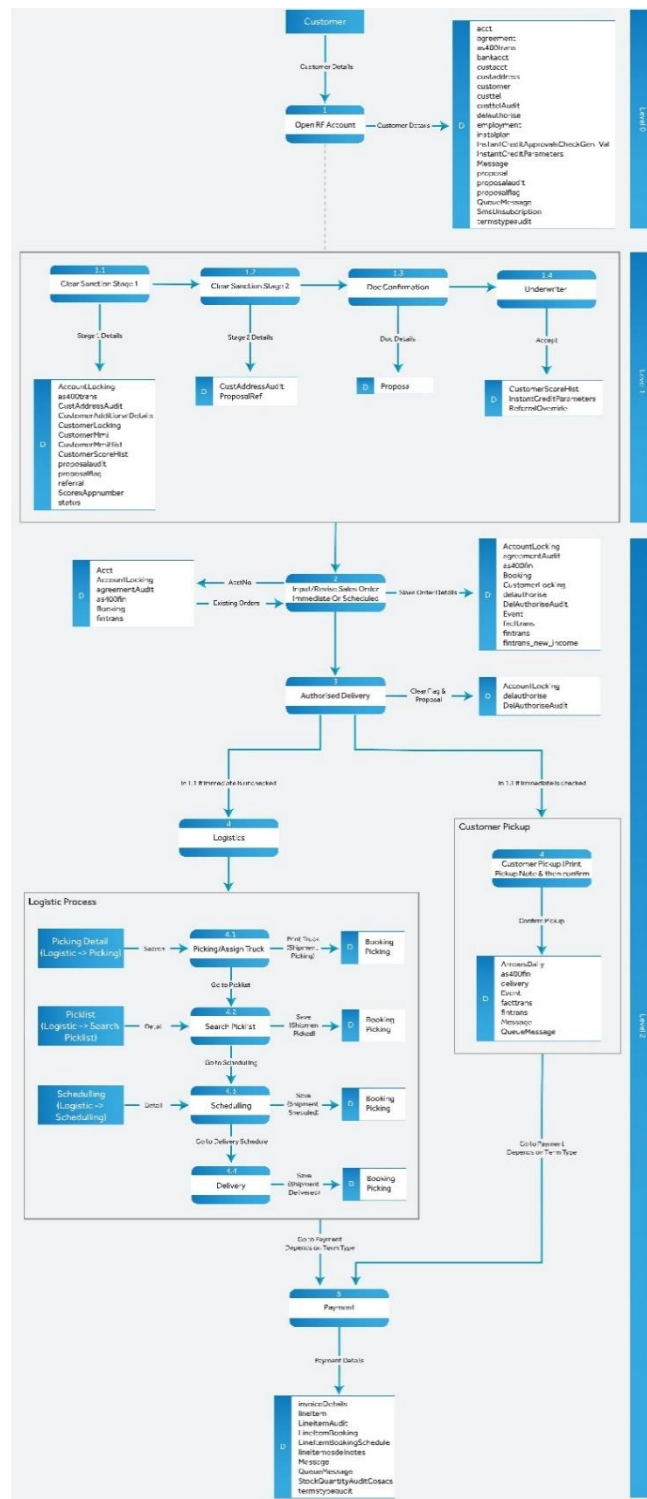
1.3.1 Process flow

The below diagram depicts the steps involved during Ready Finance Sales:



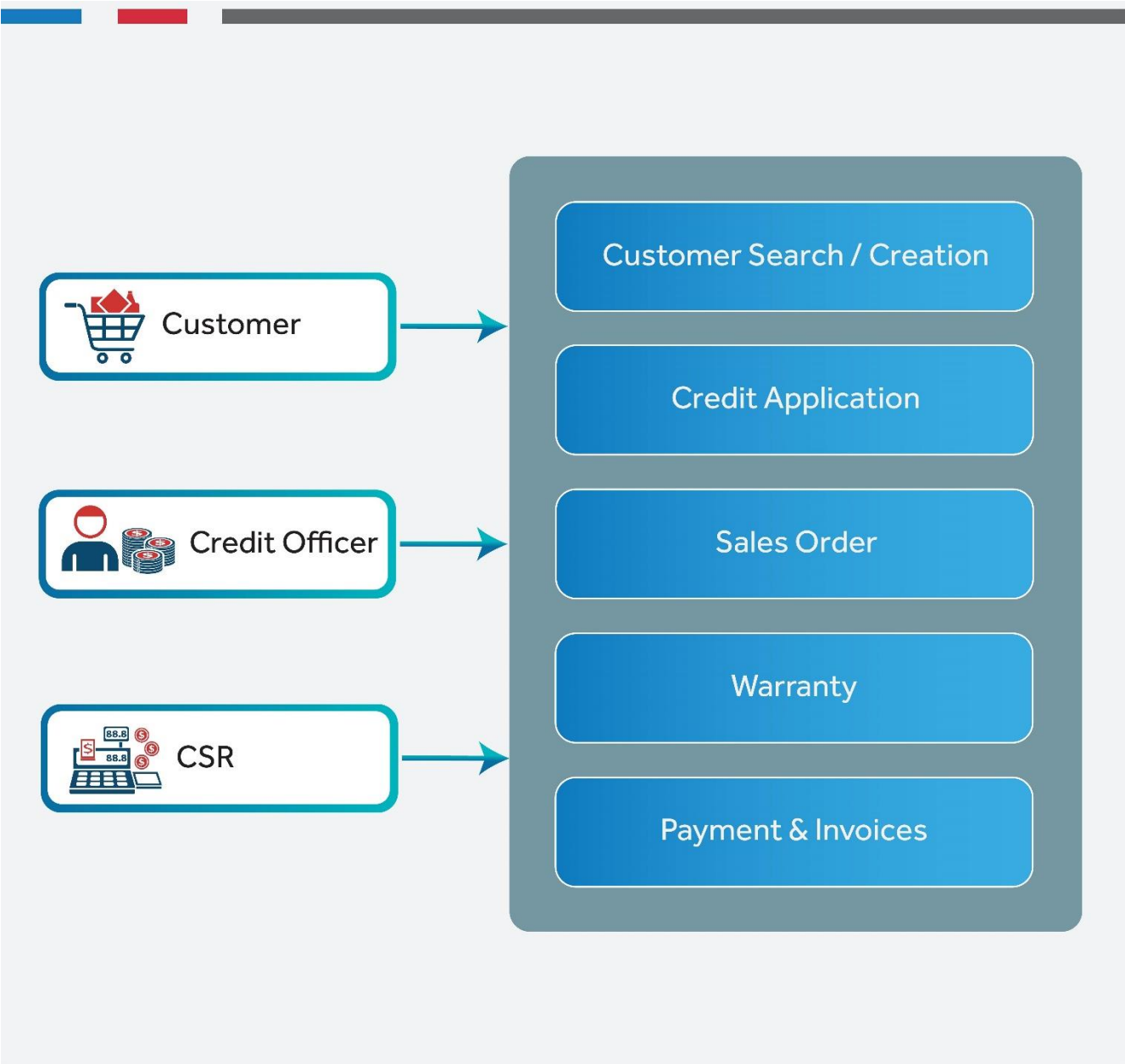
1.3.2 Data Flow Diagram

The below diagram describes the data flow involved during Ready Finance Sales:



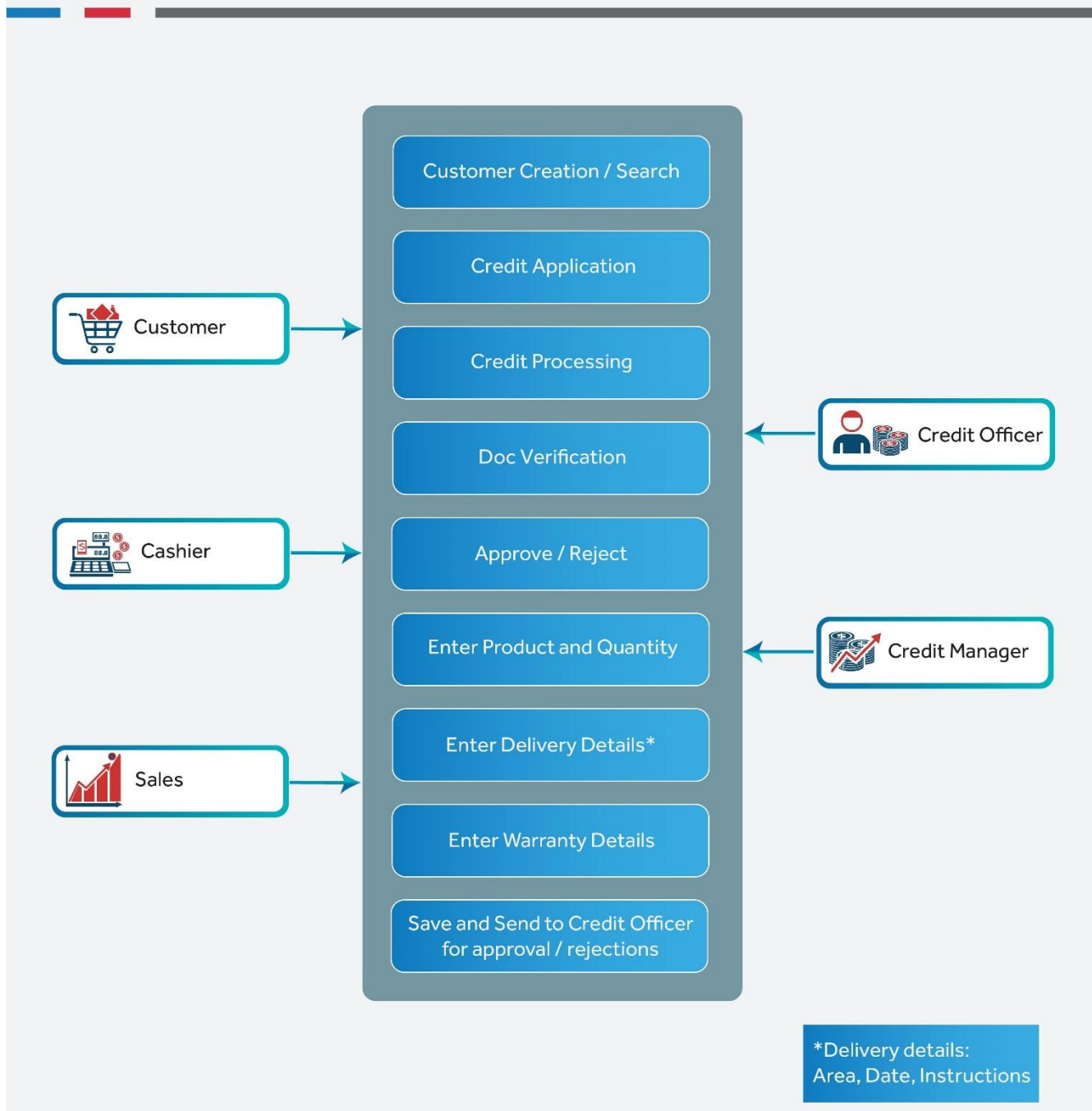
1.3.3 Use case – Ready finance Sales

The below diagram illustrates the users and processes involved in Ready Finance Sales:



1.3.4 Use case – Create Ready Finance

The below diagram illustrates the users and processes involved when creating a Ready Finance account:



1.4 Cash and Go Sales process

Point of Sale (POS) is available in the CoSaCS Web application. It has a Touch Screen Interface, Barcode Scanner, and Printing option. This application is used only for Cash and Go Sales. Here, customers can pick up the item, walk to the Cashier and get the item billed immediately.

To complete the Sales process, the user must enter details in the four tabs mentioned below:

1. Products
2. Customer
3. Basket
4. Payment

Follow the below process to create a POS:

- Navigate to the POS screen.
- Search the item by entering the “Item Code”, “Item Description” or by clicking on the “Colored Tiles” on the screen.
- Colors on the tiles are used to distinguish the Product Hierarchy, this helps to search for the items quickly.
 - Green – Product Division.
 - Orange – Product Department.
 - Blue – Product Class.
 - White – Product.
- Select the item, now it will be added to the “Basket”.
- All the associated items will be populated on the screen. The user can select or cancel them based on the customer’s requirement.
- Free Warranty and Extended Warranty get added by the system automatically. Again, it is the customer’s choice to add the Extended Warranty.
- If the customer chooses an Extended Warranty, then it is mandatory to enter “Customer Details” in the customer tab.

- If the customer details are already existing, then click the “Search” button and select the customer to populate the details. In case of a new customer, click the “New” button and enter details like “Customer ID”, “Date Of Birth”, “Address”, “Contact No”, etc.
- Navigate to the “Basket” tab and verify the item details.
- Enter “Discount” if applicable. Discount can be offered to a certain limit based on the Configuration setup. If the Cashier wishes to give more Discounts, then authorization is required by the Supervisor.
- Discount can be a Value or Percentage.
- Select “Sold By” from the list.
- If the product is tax-free, then tick the “Tax-Free” check box.
- If the product is duty-free, then tick the “Duty-Free” check box.
- Navigate to the “Payments” tab to make the payment.
- Select the “Payment Method”, multiple tenders can be selected for the payment.
- Click the “Pay” button, the transaction is saved, and the “Invoice” is printed.

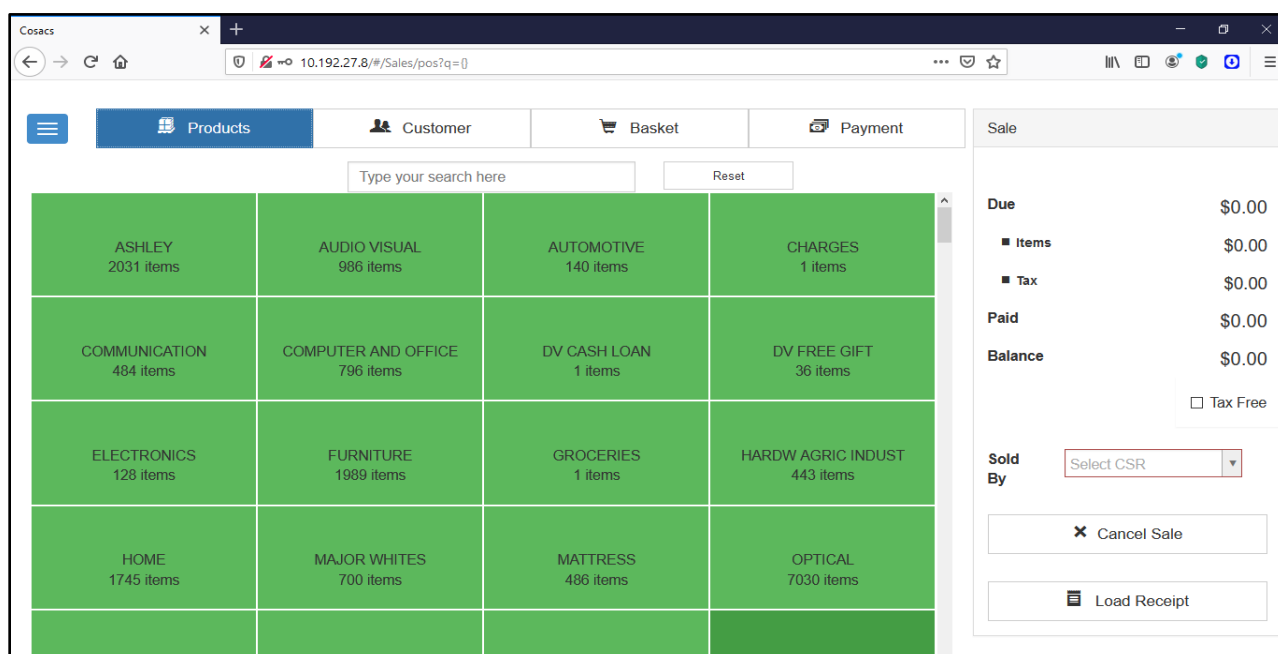
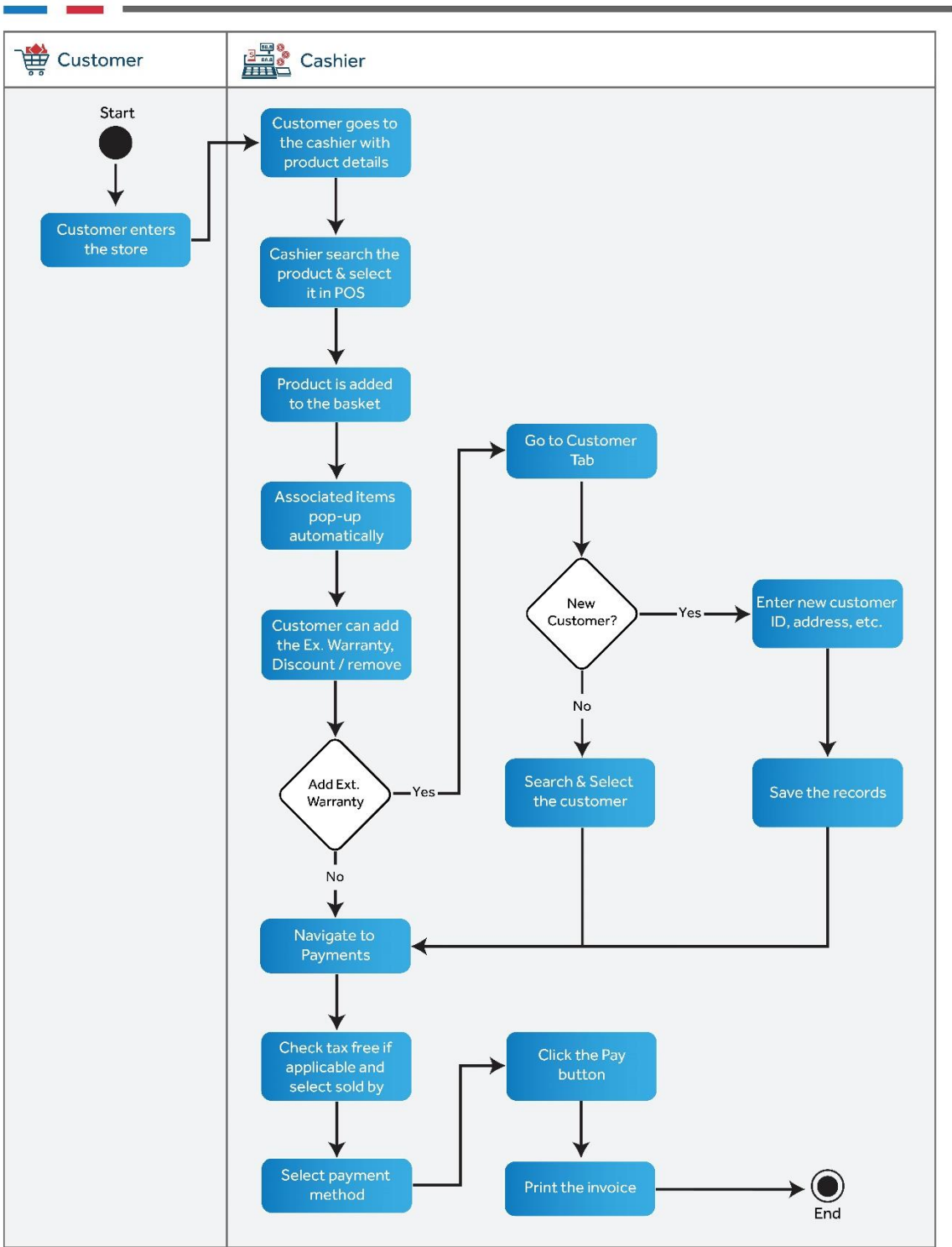


Figure 3 POS screen – Web application

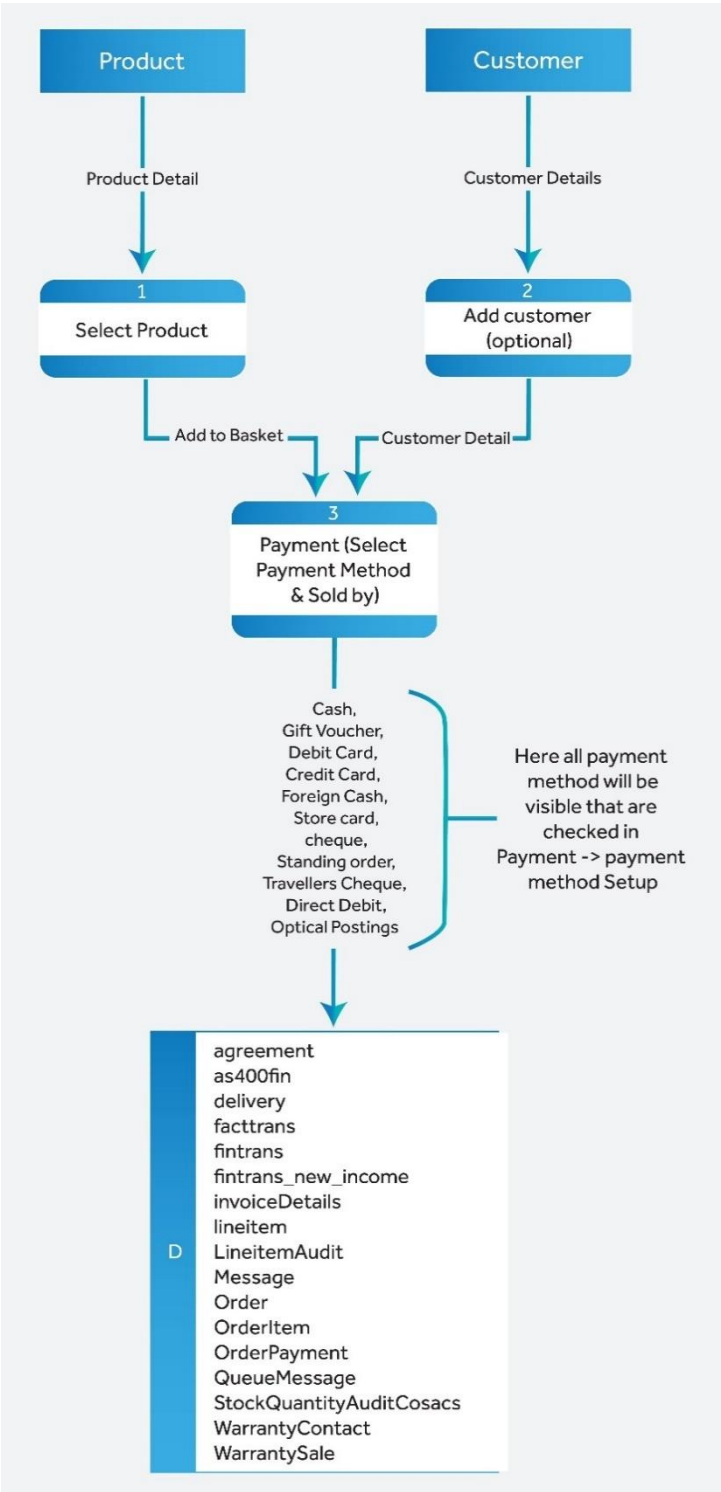
1.4.1 Process flow

The below diagram depicts the steps involved during Cash and Go Sales:



1.4.2 Data Flow Diagram

The below diagram depicts the data flow involved during Cash & Go Sales:



1.5 Payments & Receipts for Cash and Go Sales (POS)

If the customer is making a Cash and Go purchase, the Cashier will process the “Cash Payment” or “Credit Card Payment”, “Validate Credit Card Authorization”, and complete the sale.

The screenshot displays the 'Payment' screen in a POS system. At the top, there are tabs for 'Products', 'Customer', 'Basket', and 'Payment' (which is active). Below the tabs, there are buttons for various payment methods: 'Cash', 'Foreign Cash', 'Store Card', 'Gift Voucher', 'Cheque', 'Debit/Credit Card', 'Standing Order', and 'Travellers Cheque'. A 'Pay' button is prominently displayed in the center. To the right, a summary table shows the following details:

Due	\$642.85
■ Items	\$559.00
■ Tax	\$83.85
Paid	\$0.00
Balance	\$642.85

Below the table, there are checkboxes for 'Tax Free' and 'Duty Free'. At the bottom right, there are three buttons: 'Cancel Sale', 'Load Receipt', and 'Manual Return'.

Figure 4 Payments screen

Making a payment

To make a Payment, follow these steps:

- Select the “Payment Method” the customer wishes to use.
- Enter the required fields for that payment method.
- Click on the “Pay” button.

Multiple payments

A customer can make more than one Payment to complete a Sale. After completing a Payment, just select a new “Payment Method” and repeat the process as per the first payment until the balance is zero and the Sale is complete.

When the final Payment is made, the system will automatically print the “Receipt” for the Sale and any contracts (e.g., Warranty Contracts) that are appropriate.

Note: To start a new Sale for the next customer, click “Start New Sale”.

Reprinting documents

- To reprint the Receipt on a completed Sale, click the “Reprint Receipt” button.
- To reprint the Contract on a completed Sale, click the “Reprint Contract” button.

Products

Customer

Basket

Payment

Sale Completed

Due

\$642.85

■ Items

\$559.00

■ Tax

\$83.85

Paid

\$650.00

Cash

\$650.00

Change

(\$7.15)

Balance

\$0.00

Invoice No.

0001078704

☐ Tax Free

☐ Duty Free

Start New Sale

Reprint Receipt

Load Receipt

Figure 5 After Payment is successful

1.5.1 Use case

The below diagram illustrates the users and processes involved in Payments & Receipts:

