ACCOUNTS RECEIVABLE AND CREDIT POLICY IN RECEIVABLES MANAGEMENT



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Introduction

Accounts Receivable and Credit Policy in Receivables Management Training Course links the daily operation of collections with the policy framework that governs it. Receivables rarely go wrong because staff work slowly; they go wrong because policy is unclear, credit limits are set without evidence, and escalation has no defined trigger. This course builds both the policy and the practice. It covers credit policy design, customer assessment, terms and limits, collection routines, and dispute control. Furthermore, it applies ageing analysis, days sales outstanding, expected credit loss, and receivables controls. In addition, it structures credit committee decisions and reporting. As a result, participants run receivables under a clear, enforceable credit policy.

Accounts Receivable and Credit Policy in Receivables Management Course Objectives

- Explain the purpose and structure of a formal credit policy.
- Define credit terms, limits, and approval authority levels clearly.
- Apply customer credit assessment using financial and reference evidence.
- Design credit scoring and risk categorisation criteria.
- Set and review credit limits and credit block release rules.
- Structure dunning cycles, escalation steps, and collection targets.
- Govern dispute, deduction, and short payment handling.
- Apply expected credit loss and provisioning to receivables.
- Establish segregation of duties and authorisation controls.
- Measure receivables performance using DSO and ageing metrics.

Course Methodology

- Interactive lectures with credit policy and collections case studies.

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- Credit policy drafting and approval matrix workshops.
- Customer credit assessment and scoring exercises.
- Dunning cycle design and collection negotiation simulations.
- Structured peer review with facilitator feedback on policy documents.

Who Should Take This Course

- Credit controllers and accounts receivable managers.
- Finance controllers and shared services leaders.
- Treasury and working capital professionals.
- Sales and commercial managers approving customer terms.
- Internal auditors reviewing credit and receivables controls.
- Professionals drafting or revising credit policy.

Accounts Receivable and Credit Policy in Receivables Management Course Outlines

Day 1: Credit Policy Foundations

- Purpose and scope of a formal credit policy.
- Policy ownership, review cycle, and governance body.
- Credit terms design and standard versus special terms.
- Approval authority levels and delegated limits.
- Link between credit policy and sales strategy.
- Legal considerations in credit terms and enforcement.
- Case study: reviewing a weak credit policy for gaps.

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Day 2: Customer Assessment and Credit Limits

- Customer onboarding and documentation requirements.
- Financial statement analysis for credit purposes.
- Trade references, bank references, and credit bureau reports.
- Credit scoring models and risk categorisation.
- Setting initial limits and periodic review triggers.
- Credit blocks, holds, and release approval rules.
- Workshop: assessing a new customer and setting a limit.

Day 3: Invoicing, Collections, and Dunning Policy

- Billing accuracy and invoice delivery standards.
- Ageing analysis and exposure reporting.
- Dunning cycle design: reminder, call, escalation, legal.
- Collection call standards and negotiation rules.
- Payment plans, instalments, and settlement authority.
- Third-party collection and legal escalation criteria.
- Workshop: designing a staged dunning calendar.

Day 4: Disputes, Controls, and Risk

- Dispute identification, logging, and ownership.
- Unauthorised deductions and short payment handling.
- Write-off policy and approval thresholds.
- Segregation of duties across credit and collections.
- Authorisation controls over credits and adjustments.

- Fraud indicators in receipts and customer accounts.
- Workshop: resolving a disputed account under policy.

Day 5: Reporting, Provisioning, and Policy Improvement

- Days sales outstanding and ageing performance metrics.
- Collection effectiveness and promise-to-pay tracking.
- Expected credit loss and provisioning under IFRS 9.
- Credit committee reporting and portfolio review.
- Automation, e-invoicing, and dunning systems.
- Policy revision and continuous improvement cycle.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Accounts Receivable and Credit Policy in Receivables Management, participants will gain a thorough understanding of credit policy design, customer credit assessment, limit setting and review, dunning and collection routines, dispute and deduction control, provisioning, and receivables performance measurement. They will also acquire practical skills in credit policy drafting, customer credit assessment, credit limit management, and collections governance and performance measurement. In addition, the course prepares them to enforce credit discipline without damaging customer relationships. Gentex Training Center delivers this programme with a strong focus on practical policy application and measurable working capital improvement.

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FAQs for Accounts Receivable and Credit Policy in Receivables Management course

Q1 What is the "Accounts Receivable and Credit Policy in Receivables Management" course about?

It is a five-day programme on managing receivables under a formal credit policy. It covers policy design and approval authority, customer credit assessment and scoring, credit limits and block rules, dunning and collection routines, dispute and deduction handling, provisioning, and receivables performance reporting.

Q2 What are the key benefits of the "Accounts Receivable and Credit Policy in Receivables Management" course?

Participants gain a clear, enforceable framework instead of case-by-case judgement. The course reduces bad debt and overdue balances, standardises credit decisions and approvals, speeds dispute resolution, tightens write-off and adjustment controls, lowers days sales outstanding, and makes credit performance visible to management through consistent reporting.

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Q3 What skills will I gain from the "Accounts Receivable and Credit Policy in Receivables Management" course?

Participants gain credit policy design and approval authority structuring, customer credit assessment and scoring, credit limit setting, block governance and review management, and collections governance, dispute control and performance measurement. These four skills cover the practical core of credit and receivables management.

Q4 What tools, methods, or standards are covered in the "Accounts Receivable and Credit Policy in Receivables Management" course?

The course covers credit policy drafting and governance cycles, credit terms design and standard versus special terms, approval authority matrices and delegated limits, customer onboarding documentation, financial statement analysis for credit, trade and bank references, credit bureau reports, credit scoring models and risk categorisation, initial limit setting and periodic review triggers, credit blocks, holds and release approval rules, billing accuracy standards, ageing analysis and exposure reporting, dunning cycle design with reminder, call, escalation and legal stages, collection call standards and negotiation rules, payment plans and instalment terms, settlement authority, third-party collection criteria, dispute logging and ownership workflows, unauthorised deduction handling, write-off policy and approval thresholds, segregation of duties matrices, authorisation controls over credits and adjustments, fraud indicators in receipts and customer accounts, days sales outstanding, collection effectiveness and promise-to-pay tracking, expected credit loss and provisioning under IFRS 9, credit committee reporting and portfolio review, and e-invoicing and dunning automation.

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Q5 How is the "Accounts Receivable and Credit Policy in Receivables Management" course applied in real-world practice?

Participants apply the methods in their own organisations. They draft or revise credit policy, build approval matrices, assess customers and assign limits, run credit block reviews, design dunning calendars, work collection lists in priority order, log and resolve disputes under defined authority, apply write-off thresholds, calculate provisioning under IFRS 9, and report DSO and ageing to the credit committee. Many leave with a policy draft, an approval matrix, and a dunning calendar ready to implement.