Pay on Account

Pay on Account lets a customer buy now and settle later. Sales Orders paid on account are added to the customer's balance, and the customer can pay off that balance at a later date, either in store or through the back office.

> Pay on Account is available to all customers, not just Trade Customers.

Setting up a customer for Pay on Account

Pay on Account must be enabled on each customer before they can use it.

1. Go to the customer in the CMS and click to edit.
2. Open the Account tab.
3. Enable Pay on Account / set credit limit / set account code
4. Click Update.

Paying for a sales order on account

When a customer with Pay on Account enabled is added to a sales order, Account will be available as a payment method. Paying on account adds the order value to the customer's balance owed. This will be available in the CMS, POS and online.

Refunds on an order paid on account can be made back to the account, which reduces the balance owed.

> This option will not be available if a payment would take the customer over their credit limit

Taking an account payment in the POS

Customers can pay off their balance at the till from the Account Payment screen in the POS. This payment is made against the customer's account rather than a sales order.

1. Open the Account Payment screen in the POS.
2. Search for and select the customer. Their current balance will be shown.
3. Enter the payment amount and any payment reference.

4. Choose a payment method and confirm. The customer's balance will be updated.

> Credit limits cannot be changed from the POS. These must be updated on the edit Customer screen in the CMS.

Full steps with screenshots are available on the Account Payment (POS) page.

Account adjustments

A manual adjustment can be made to the customer's balance by adding a payment within the CMS edit Customer screen.

Positive and negative payments can be added.

These are recorded as payments and will affect end of day.

End of Day

Payments added to accounts, and charges made to accounts, are now included in the End of Day figures for the till they were taken on.

> For example, if a till has taken £500 in cash for sales orders and £75 in cash to settle a customer's historical account, the Z Read will expect £575 in cash.

Reports

Two reports cover account activity:

- Account Payments lists each account payment or refund logged within a date range, including the till it was taken on.
- Customer Account Payments shows all movements on customer accounts - orders paid on account, refunds to account, and payments and adjustments made directly against accounts. Credits reduce the balance owed, debits increase it.

Statements of Account

A statement of account can be sent to a customer by email, showing the movements on their account and the balance owed.

These can be sent from the edit Customer screen in the CMS.

Revision #2
Created 13 November 2026 13:08:10 by Mike
Updated 13 November 2026 13:22:58 by Mike