



FactorSoft™

• Release v4.7

AutoCredit User Guide

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Introduction

AutoCredit is a separate add-on module for FactorSoft used to automatically approve or deny credit requests submitted by clients using the “Credit Requests” feature in ClientWeb (for more information about ClientWeb, see the ClientWeb Administrator Guide).

Automating the approval process for credit requests improves your overall efficiency and accuracy. The AutoCredit module lets you set up rules that define limits, current balances, and relationships that FactorSoft uses to approve or deny credit requests instantly according to the specifications you define.

SEPARATELY LICENSED ADD-ON MODULE

This feature is only available as a separately licensed upgrade.

For more information, contact your Jack Henry™ representative at lendinginfo@jackhenry.com

The following outlines the steps for setting up the AutoCredit feature:

1. [Set System Preferences](#)

- There are several preferences that control defaults, rules, limits, and messaging for credit requests. We recommend you review all settings to ensure that you configure AutoCredit to work as you want.

2. [Define Auto Approval Rules](#) to be applied at the client level or debtor level.

- Rules applied at the client level are used for all debtors for that client, rules applied at the debtor level are only used for that debtor. Whether rules are applied at the client or debtor level are controlled by the “[Auto Approval Rule Basis](#)” System Preference. If rules are set to be applied at the client level you must then [set the rule for the client on the Client Information screen](#).
- After rules are created you can [audit rules](#) (to see any changes that have been made to the rules) or [print a list of the rules](#), as needed.

3. [Set Debtor Auto Approval Settings](#)

- Debtors are enrolled in auto approval on the **Credit Requests** panel of the *Debtor Information* screen. There are various settings that control the approval process.

Setting System Preferences

There are several system preferences that control various aspects of the AutoCredit feature. Some preferences are required to use the AutoCredit feature while others define how the feature works. We recommend you review all system preferences to ensure that the feature works as you want.

To open System Preferences, in the Admin module, on the **System** menu, click **System Preferences**. Then, navigate to the following areas and set the preferences using the tables below as a guide:

- Client Rules/Defaults > Auto Approval
- Debtor Rules/Defaults > Rules
- Debtor Rules/Defaults > Rules > Credit Requests Panel
- Identification/System Constants > Web Interface > Credit Request
- Identification/System Constants > CLMS|ClientWeb > Messages and Text

Client Rules/Defaults > Auto Approval

Preference	Description
Auto approval will give maximum	Set to True to give maximum amount of credit possible when a new relationship is created based on Auto Approval rule.
Treat debtor warning as no-buy	Set to True to deny credit based on the parameters set on the Auto Deny tab in the Auto Approval Rules table if the Warning field in the upper fields of the <i>Debtor Information</i> screen are not blank.
Use advanced auto approval rules	Set to True to use Advanced Auto Approval Rules and then set the Advanced Auto Approval Rules System Preferences: Reason code to use for Past Due decline, Reason code to use for Years in Business decline.
Auto approval rule basis	Select Use the client rule set if you want to use the rules you select for a client on the Credit/No Buy panel of the <i>Client Information</i> screen. If you select this option, all debtors for the client will use the rule set you select for each client. Select Use the debtor rule set if you want to use the rules you select for each debtor on the Credit Requests panel of the <i>Debtor Information</i> screen. If you select this option, you can select a different set of rules for each debtor. The option you choose for this preference determines the tabs you see on the Auto Approval Rules table .
Reason code to use	For Advanced Auto Approval Rules If using Advanced Auto Approval Rules,

Preference	Description
for Past Due decline	select the reason code for declining credit because of Past Due Invoices.
Reason code to use for Years in Business decline	For Advanced Auto Approval Rules If using Advanced Auto Approval Rules, select the reason code for declining credit for new businesses.

Debtor Rules/Defaults > Defaults

Preference	Description
Default Auto Credit Rule	<p>drop-down to set a specific rule for all new Debtors created in the system. The Debtor rule assigned may be updated on the Debtor Information > Credit RequestsPanel > Auto appr rules drop-down at the Debtor level.</p> <p>This drop-down is populated from the tables menu located at Tables > Data Entry > Auto Credit Approval Rules.</p>

Debtor Rules/Defaults > Rules

Preference	Description
All client credit limit is house line	<p>Set this preference to True to indicate the all client credit limit is treated as a house line and is only an advisory limit that does not prevent credit approvals.</p> <p>Set this preference to False to indicate the all client credit limit is a hard limit that will prevent credit approvals.</p>

Debtor Rules/Defaults > Rules > Credit Requests Panel

These preferences control whether the **Credit Requests** panel appears on the *Debtor Information* screen and defines defaults for debtor credit requests.

Preference	Description
Allow automatic approval	Set this preference to True to utilize the AutoCredit functionality.

Preference	Description
Default months to remind	Enter the default number of months that is automatically entered in the Remind in Months field on the Credit Requests panel on the <i>Add New Debtor</i> screen.
Default auto increase credit limit	Set this preference to True to automatically increase the debtor's credit limit unless defined otherwise on the Credit Requests panel of the <i>Debtor Information</i> screen.

Identification/System Constants > Web Interface > Credit Request

These preferences affect behavior for credit requests in ClientWeb/Web Portal and Manage Credit Requests screen.

Preference	Description
Approve within the line message	Enter the message that is sent when a credit request is automatically approved within the line of credit.
Create relationship on inquiry	Set this preference to True to automatically establish a relationship when a credit inquiry is made. <i>Note: This must be true to auto-approve requests from the Web Portal/Client Web</i>
Do not approve with expired credit	Set this preference to True to indicate a credit request cannot be approved if the debtor's credit has expired.
Denial message	Enter the message that is sent when a credit request is denied. When this message is sent, <#> is replaced by the request number.
Standard approval message	Enter the standard message that is sent when a credit request is approved. When this message is sent, <#> is replaced by the request number.
Submission message	Enter the message that is sent when a credit request is submitted. When this message is sent, <#> is replaced by the request number.
Submission subject line	Enter the default information that should be entered in the subject line of the submission message.
Submission To Address	Enter the default email address for which to send submission messages.
Send internal email	Set this preference to true to automatically send an internal email message

Preference	Description
on submission	when a credit request is submitted.

Identification/System Constants > CLMS|ClientWeb > Messages and Text

These preferences affect the ClientWeb and/or Web Portal and Manage Credit Requests screen.

Preference	Description
Credit request warning as No-buy message	Enter a custom message to be displayed on the ClientWeb and/or Web Portal when treat debtor as a no buy is set. This will override the default message. Max 100 characters.

NOTE

If a message is received after a credit request was submitted for approval, indicating the request has been "Submitted" and not "Approved" or "Declined", additional steps are necessary to approve or decline the request. For more information on these steps refer to the Approve or Deny Credit Requests section in the FactorSoft User Guide.

Defining Auto Approval Rules

The Auto Approval Rules table is used to define, modify, and/or deactivate the rules used by AutoCredit to automatically approve or deny credit requests when they are received by FactorSoft from ClientWeb. Please note that this table is only used if you are have the AutoCredit add-on module enabled.

To open the Auto Approval Rules table, on the **File** menu, click **Tables**. Then, on the **Data Entry** menu, click **Auto Credit Approval Rules**.

- When you open the table, the grid in the upper-half of the screen shows the name and status of any rules that have already been created.
- Use the **Also Show Inactive** check box above the grid to show inactive rules in the grid.
- To make an existing rule inactive, select the rule in the grid and select the **Inactive** check box below the **Rule Name** field.
- To delete an existing rule, select the rule in the grid and click the **Delete** button.

To create a new rule, click the **New** button and then enter a name for the rule in the **Rule Name** field. Use the **Inactive** check box to mark the rule as inactive (we recommend you make rules inactive until you can validate the rule). Inactive rules cannot be selected on either the *Client Information* or *Debtor Information* screens. Then, use the tabs at the bottom of the screen to define the rule. When you are done, click the **Create** button at bottom to save the rule(s).

CAUTION

It is very important that you validate your rules in a QA or Test region database before making the rules active and using the rules with your existing clients. Untested rules may not perform as expected.

The tabs on the bottom of the *Auto Approval Rules Table* screen will vary depending on what you have set for the **Client Rules/Defaults > Auto Approval > Auto Approval Rule Basis** System Preference. See one of the sections below to define client rules or debtor rules.

Defining Client Rules

If you set the System Preference to use client rules (**Client Rules/Defaults > Auto Approval > Auto Approval Rule Basis: Use the Client Rule Set**) your screen will look similar to the following. Use the four tabs to define the rules as needed.

Auto Approval Rules Table

Also show inactive

Rule Name	Inactive
BIG DEBTORS	<input type="checkbox"/>
DEFAULT	<input type="checkbox"/>
NO BUY	<input type="checkbox"/>
TEST2	<input checked="" type="checkbox"/>

New Delete

Rule name:

Inactive

Auto Deny | Auto W/i Line | Auto Increase | Validation

The credit request will be automatically denied if any of the checked conditions exist:

Debtor is flagged as auto-deny
 Debtor is flagged as no-buy
 Specific relationship is flagged as no-buy
 Any relationship is flagged as no-buy
 Years in business is less than

Audit Print Help Exit

Auto Deny Tab

This tab is used to set conditions under which a credit request is automatically denied.

You can also use these parameters to deny credit through for debtors with a warning by setting System Preference **Client rules/defaults**, Auto approval, Treat debtor warning as no-buy to **True**. Setting this System Preference will deny credit based on the parameters set in this tab if the Warning field in upper fields of the *Debtor Information* screen is not blank.

Field	Description
Debtor is flagged as auto-deny	If selected and the debtor is flagged as auto-deny then the request will be denied.
Debtor is flagged as no-buy	If selected and the debtor no-buy field is not blank then the request will be denied
The relationship for this client/debtor is flagged as no-buy	If selected and the specific client/debtor relationship no-buy field is not blank then the request will be denied

Field	Description
Any relationship for this debtor is flagged as no-buy	If selected and any client/debtor relationship no-buy field is not blank then the request will be denied
Years in business is less than	If selected and any client/debtor relationship is less than the specified number of years then the request will be denied.

Auto W/I Line Tab

This tab is used to set conditions under which a credit request within the established credit limit is automatically approved.



Field	Description
Debtor is not flagged as auto-deny	If this check box is selected, the request cannot be approved as within the credit line if it is flagged as auto-entry. This check box is selected based on the entry in the Auto Approval field on the Credit Requests panel of the Debtor Information screen.
Relationship already exists	If this check box is selected, the request cannot be approved as within the line if there is not an existing relationship.
Debtor is not flagged as no-buy	If this check box is selected, the request cannot be approved as within the line if the debtor no-buy field is not blank.

Field	Description
	This check box is selected based on the entry in the No Buy/Ineligible field on the Credit Requests panel of the Debtor Information screen or the Relationship No Buy/Ineligible field on the Credit / No Buy tab of the Debtor Aging screen.
Must pass validation	<p>Select this check to indicate the request cannot be approved as within the line unless the debtor passes the validation defined on the Validation tab.</p> <p>The Must pass validation check box must also be selected on the Auto Increase tab to apply validation rules.</p>
The relationship for this client/debtor is not flagged as no-buy	Select this check box to indicate the request cannot be approved as within the line if the specific client/debtor relationship no-buy field is not blank.
Not flagged as no-buy on any relationship	Select this check box to indicate the request cannot be approved as within the line if the debtor is marked as no-buy for any client/debtor relationship.
Relationship balance plus requested amount is less than effective relationship limit or assigned line	<p>Select this check box to indicate the request is approved as within the line if the current A/R balance plus the request is less than the currently assigned line.</p> <p>If the system preference Debtor rules/defaults, Rules, All client credit limit is house line is set to False, this check box displays as "Balance plus request is less than currently assigned line".</p>

Auto Increase Tab

This tab is used to set conditions under which a credit request is automatically approved and the customer's credit line automatically increased.

Auto Deny | Auto W/i Line | Auto Increase | Validation

The credit request will be automatically approved and the line will be increased if all of the checked conditions exist:

- Debtor is not flagged as auto-deny
- Debtor is not flagged as no-buy
- Relationship balance plus requested amount is less/equal to debtor's all client credit limit or house line (System Preference)
- Must pass validation
- Not flagged as no-buy on any relationship
- Total client balance plus requested amount is less/equal to client's total credit limit
- Relationship balance plus requested amount is less/equal to client's max individual debtor limit
- Relationship balance plus requested amount is less/equal to debtor's single client credit limit
- Overall debtor balance plus requested amount is less/equal to the debtor's all client credit limit or house line
- The sum of all effective credit limits for this debtor, plus the requested amount is less/equal to the debtors all client credit limit or house line

Overall debtor balance plus requested amount is less/equal to:

The debtor's all client credit limit plus requested amount is less/equal to:

Create Print Help Cancel

Field	Description
Debtor is not flagged as auto-deny	<p>If this check box is selected, the request cannot be approved or limit increased if it is flagged as auto-deny.</p> <p>This check box is selected based on the entry in the Auto Approval field on the Credit Requests panel of the Debtor Information screen.</p>
Debtor is not flagged as no-buy	<p>If this check box is selected, the request cannot be approved or limit increased if the debtor no-buy field is not blank.</p> <p>This check box is selected based on the entry in the No Buy/Ineligible field on the Credit Requests panel of the Debtor Information screen or the Relationship No Buy/Ineligible field on the Credit / No Buy tab of the Debtor Aging screen.</p>
Relationship balance plus requested amount is less/equal to debtor's all client credit limit or house line	<p>If this check box is selected, the request is approved within the line if the current A/R balance plus the request is less than the currently assigned line.</p> <p>This check box is selected if the system preference Debtor Rules/Defaults, Rules, All client credit limit is house line is set to False. This check box is cleared if this system preference is set to True.</p>
Must pass validation	<p>Select this check box to indicate the request cannot be approved or limit increased as within the line unless the debtor passes the validation defined on the Validation tab.</p>

Field	Description
	The Must pass validation check box must also be selected on the Auto W/I Line tab to apply validation rules.
Not flagged as no-buy on any relationship	Select this check box to indicate the request cannot be approved or limit increased if any client/debtor relationship no-buy field is not blank.
Total client balance plus requested amount is less/equal to client's total credit limit	<p>Select this check box to indicate the request cannot be approved or limit increased if the current client A/R balance plus this request is greater than the client credit limit.</p> <p>If the system preference Debtor rules/defaults, Rules, All client credit limit is house line is set to False, this check box displays as "Client balance plus request is less/equal to client/debtor limit".</p>
Relationship balance plus requested amount is less/equal to client's max individual debtor limit	<p>Select this check box to indicate the request cannot be approved or limit increased if the current client/debtor A/R balance plus this request is greater than the client defined individual debtor limit.</p> <p>If the system preference Debtor rules/defaults, Rules, All client credit limit is house line is set to False, this check box displays as "Relationship balance plus request is less/equal to client/debtor limit".</p>
Relationship balance plus requested amount is less/equal to debtor's single client credit limit	<p>Select this check box to indicate the request cannot be approved or limit increased if the current client/debtor A/R balance plus this request is greater than the single client credit limit defined for the debtor.</p> <p>If the system preference Debtor rules/defaults, Rules, All client credit limit is house line is set to False, this check box displays as "Previously labeled Relationship balance plus request is less/equal to debtor/client limit".</p>
Overall debtor balance plus requested amount is less/equal to the debtor's all client credit limit or house line	<p>Select this check box to indicate the request cannot be approved or limit increased if the total of all debtor A/R balances plus this request is greater than the debtor assigned house line.</p> <p>If the system preference Debtor rules/defaults, Rules, All client credit limit is house line is set to False, this check box displays as "All client debtor balance plus request is less/equal to house line".</p>
The sum of all effective credit limits for this debtor, plus the requested amount is	Select this check box to indicate the request cannot be approved or limit increased if the total of all debtor limits plus this request is greater than the debtor-assigned house line.

Field	Description
less/equal to the debtors all client credit limit or house line	If the system preference Debtor rules/defaults, Rules, All client credit limit is house line is set to False , this check box displays as "Previously labeled All client debtor limits plus request is less/equal to house line ".
Overall debtor balance plus request amount is less/equal to	The request cannot be approved or limit increased if the total of all debtor A/R balances plus this request is greater than the stated dollar amount.
The debtor's all client credit limit plus requested amount is less/equal to	The request cannot be approved or limit increased if the total of all debtor limits plus this request is greater than the stated dollar amount.

Validation Tab

If **Must Pass Validation** is selected on the **Auto W/I Line** or **Auto Increase** tabs, this tab is used to set conditions under which a credit request is automatically approved and/or the customer's credit line is automatically increased.

Field	Description
Days to pay	Select the days to pay test to use to validate the debtor for credit approval:



Field	Description
	<ul style="list-style-type: none"> • None • Weighted Days to Pay • Average Days to Pay
Days	Enter the number of days to pay above which the request cannot be approved.
Minimum Experiences	Enter a minimum number of transactions under which the request cannot be approved.
Researched date within days	<p>Enter the maximum number of days since research has been completed (as noted on the Credit Score panel of the Debtor Information screen) on the requester above which the request cannot be approved.</p> <p>If a research date has been entered for the client/debtor relationship, enter the maximum number of days since research has been completed (as noted on the Credit / No Buy tab of the Debtor Aging screen).</p>
Credit rating	<p>Select the credit rating to use to validate the debtor for credit approval:</p> <ul style="list-style-type: none"> • None – Do not use credit rating to validate debtor credit approval • Credit Rating – Set on the Credit Information panel of the <i>Debtor Information</i> screen • D&B Rating – Set on the Credit D&B panel of the <i>Debtor Information</i> panel
Greater/Equal	<p>Enter the credit score at or below which the request cannot be approved.</p> <p>If this value is entered, the Less/Equal field must be left blank.</p> <p>In addition, the entry in this field corresponds to the entries in the If Days to Pay Over fields on the Debtor Rate Code Table screen. For additional information on the Debtor Rate Code Table screen, refer to the FactorSoft Admin Guide.</p>
Less/Equal	<p>Enter the credit score at or above which the request cannot be approved.</p> <p>If this value is entered, the Greater/Equal field must be left blank.</p> <p>In addition, the entry in this field corresponds to the entries in the If Days to Pay Over fields on the Debtor Rate Code Table screen. For additional information on the Debtor Rate Code Table screen, refer to the FactorSoft Admin Guide.</p>
Requested limit	Enter the maximum dollar amount of a credit request that can be approved.

System Preferences

The following system preferences for this report are found in the Administration module, System Preferences, **Debtor rules/defaults, Rules** folder.

Preference	Description
All client credit limit is house line	Set to True to indicate that the all client credit limit is an advisory limit that will not prevent credit approvals. Set to False to indicate that the all client credit limit is a hard limit that will prevent credit approvals.

Auditing Auto Approval Rules

You can perform an audit on auto approval rules to see any changes that have been made to the rules.

To audit auto approval rules:

1. Open the Auto Approval Rules table (on the **File** menu, click **Tables**. Then, on the **Data Entry** menu, click **Auto Credit Approval Rules**).
2. Click the **Audit** button at the bottom of the screen. The *Auto Approval Rule - Audit History* screen appears showing any changes that have been made to the auto approval rules:
 - Time Stamp – Indicates the date and time of the change.
 - Field Descr – Shows the description of the field that was changed.
 - Field – Shows the name of the field that was changed.
 - Before – Shows the value of the field before the change.
 - After – Shows the value of the field after the change.
 - Action – Shows the action that was performed on the field.
 - User – Shows the user that made the change.

Printing Auto Approval Rules

You can print a list of all the auto approval rules that have been created.

To print auto approval rules:

1. To open the Auto Approval Rules table, on the **File** menu, click **Tables**. Then, on the **Data Entry** menu, click **Auto Credit Approval Rules**.
2. Click the **Print** button at the bottom of the screen.

Setting Client Rules

If the auto approval rules you defined in the Auto Approval Rules table are to be applied at the client level, you must select the rules you want to use for each client.

NOTE

You only need to perform this step if the auto approval rules you created were created to be applied at the client level. Whether rules are applied at the client level is controlled with the [“Auto Approval Rule Basis” System Preference](#).

To choose rules for a client:

1. From the Client List (F3) select the client for which you want to select rules and click **Client Information**.
2. Click the **Credit/No Buy** panel.
3. From the **Auto Approval Rules** list, select the rule set you want to use for the client. The rule set you select will be used in the approval process for all debtors for that client. Only those rules that are set to active in the Auto Approval Rules table will appear in the list.

The screenshot shows the 'Client Information For Broker Client (BROKER)' window. The 'Credit/no buy' panel is active, displaying the following fields and options:

- Client code:** BROKER
- Client name:** Broker Client
- Client terms:** 80adv; 1.2 30days on due date
- Part of master:** (empty)
- UCC date:** August 14, 2019
- Signed date:** August 14, 2019
- Preference:** Email
- Limit set by:** GENA
- Total client credit limit:** 100,000.00
- Max indiv debtor:** (empty)
- Auto approval rule:** (empty)
- Warning:** (empty)
- Options:**
 - Allow web access
 - Non-detail only
 - Do not allow new purchases
 - Do not allow reserve release

Buttons at the bottom include: Modify, Audit, Letter, Labels, Notes, Exit, Help.

Setting Debtor Auto Approval Settings

To control a debtor for auto approval, locate the debtor in the Debtor List (F5) and click **Debtor Information**. Then, use the **Credit Requests** panel to define the rules for the client.

The screenshot shows the 'Debtor Information For 3 Debtor' window. The 'Credit requests' section is active, displaying the following settings:

- Code: 1011
- Name: 3 Debtor
- Attention: gena
- Warning: (empty)
- No buy/ineligible: (empty)
- Single client credit limit: 10,000.00
- All client credit limit: 25,000.00
- Max invoice amount: (empty)
- Preference: Print
- Auto approval: Auto Approval Ok
- Remind in months: December 26, 2020
- Auto appr rules: (empty)
- Show: All Credit Requests
- Do not automatically increase credit limit

A table of credit requests is displayed below the settings:

Client.. <	Request #	Date	Requested	Approved	Status
Auto Credit	10020	12/12/2019	1,000.00	1,000.00	Approved

Buttons at the bottom include: Update, Apply, Audit, Letter, Labels, Notes, Refresh, View, Work, Delete, Exit, Help.

Field	Description
Auto approval	Select the auto approval level for the debtor: <ul style="list-style-type: none"> • Auto Approval OK • Do Not Auto Approve • Auto Deny All Requests
Remind in months	Displays the number of months for which the selected request is valid, and the date on which it expires.
Auto Appr Rules	Select the rules to use for the debtor. The list will only show active rules defined in the Auto Approval Rules table . This list is only active if the "Auto Approval Rule Basis" System Preference is set to use debtor rules.

Field	Description
Show	Select the desired option to determine the credit requests displayed in the grid: <ul style="list-style-type: none"> • All credit requests • All order approvals • All unexpired approvals
Do not automatically increase credit limit	Select this option to indicate that approval does not automatically increase the debtor's credit limit.
Grid	Displays the following information for each credit request: <ul style="list-style-type: none"> • Client – Client name for which the credit request was made. • Request# – The FactorSoft created credit request number. • Date – The date of the credit request. • Requested – The dollar amount of the credit request. • Approved – The dollar amount approved, if applicable. • Status – The current status of the request: Pending, Declined, Approved, W/I Line, SOA.
Refresh	Click this button to manually refresh the grid and show the current Status of each request.
View	Select a credit request line item and click this button to open the <i>View Credit Request</i> screen for the credit request.
Work	Select a request in Pending status and click this button to open the <i>Approve/Deny Credit Request</i> screen for the credit request.