Synergy Acc2026 - POS Credit Sales and Credit Settlement

This guide shows you how to record what a member already owes, put a sale on credit, receive payment for credit bills, and check which credits are paid or unpaid. The example records an opening balance of 350.00 for member SM-0003 Sample Member C, sells the member a water bottle and notebooks on credit (50.70), then receives 350.00 to clear the old balance.

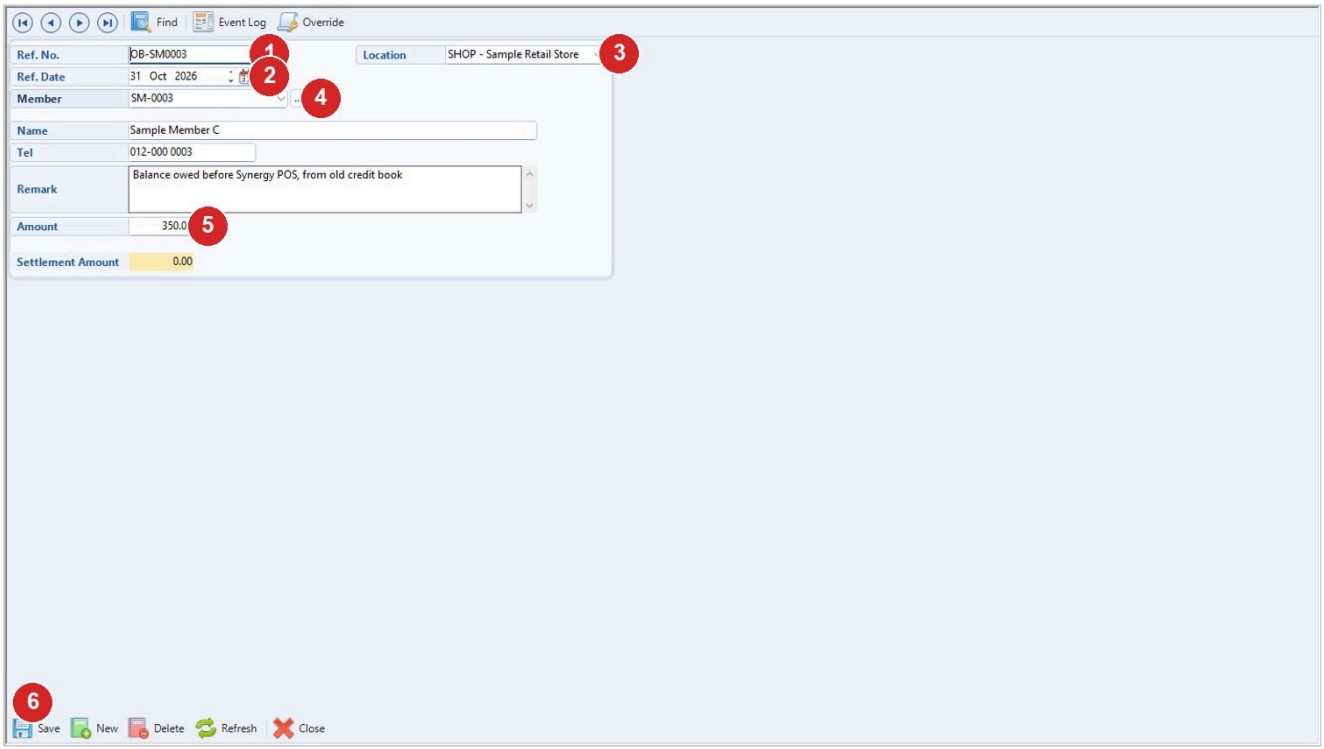
Before you start

- Credit is owed by a POS member, so the customer must be a member.
- For credit settlement, receipt numbering must be set up. Without it the list and OK are disabled.
- To load many opening balances from a file, prepare an Excel (xlsx or xls) or CSV file with the headings RefNo, RefDate, MemberCode, MemberName, Tel, Remark and BalanceAmt.

Steps

1. Record an opening balance

Go to Point of Sale > Transaction > Credit Opening Balance and click New. Location is required and Amount must not be zero. Settlement Amount shows how much has been paid off.

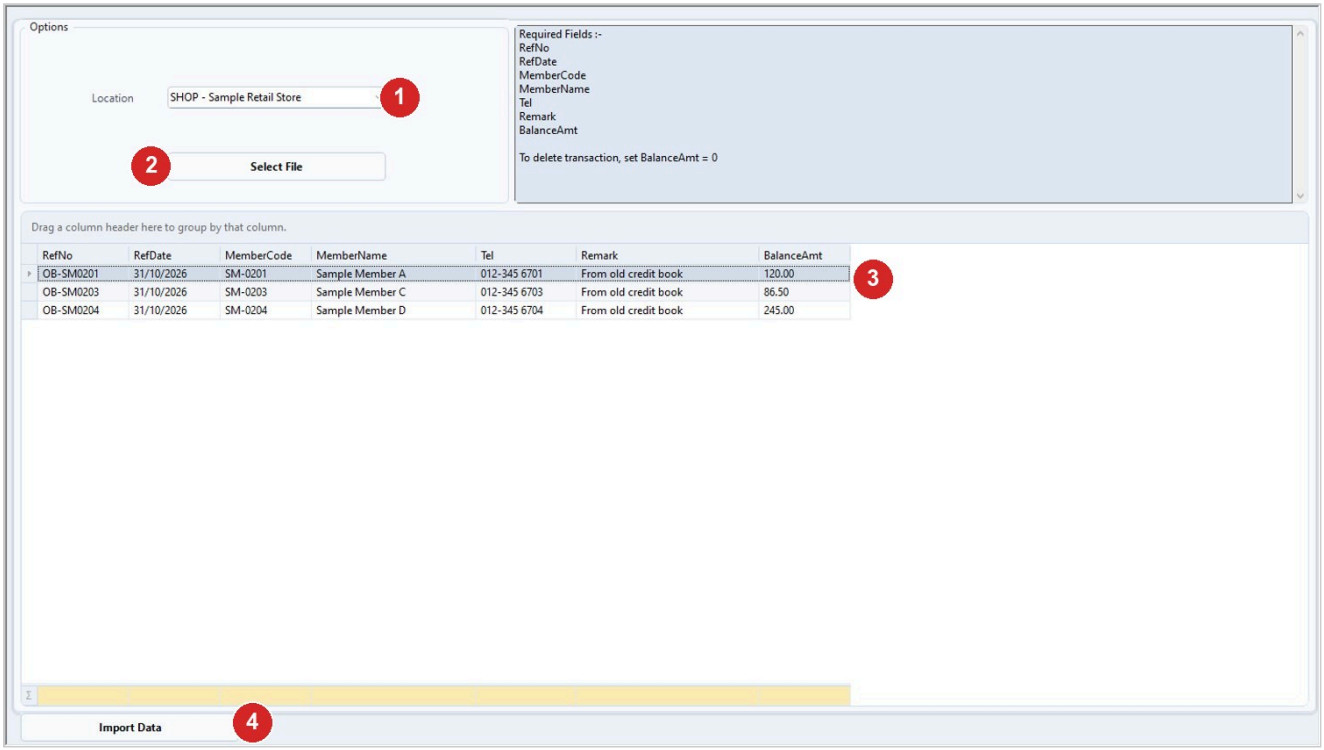


Step	What to do
1	Ref. No.: accept the number or type one (here OB-SM0003).
2	Ref. Date: the date of the balance.
3	Location.
4	Member (click the .. button to open the member list). Fill in Name and Tel.

Step	What to do
5	Amount owed (here 350.00), and a Remark if needed.
6	Click Save.

2. Import opening balances from a file

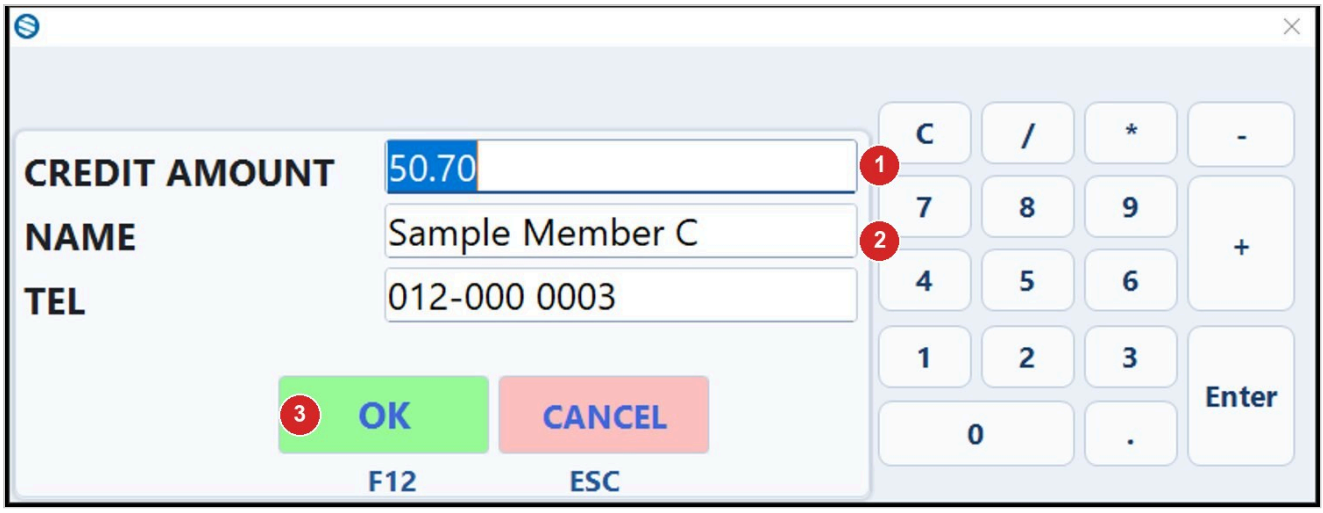
Go to Point of Sale > Utilities > Opening Balance Import Utility. The box on the right lists the columns the file needs. A message tells you how many transactions were imported and lists any that failed with the reason.



Step	What to do
1	Location.
2	Click Select File and pick the Excel or CSV file.
3	Check the rows in the list and delete any you do not want.
4	Click Import Data and answer Yes to "Do you want to import the data?".

3. Put a sale on credit

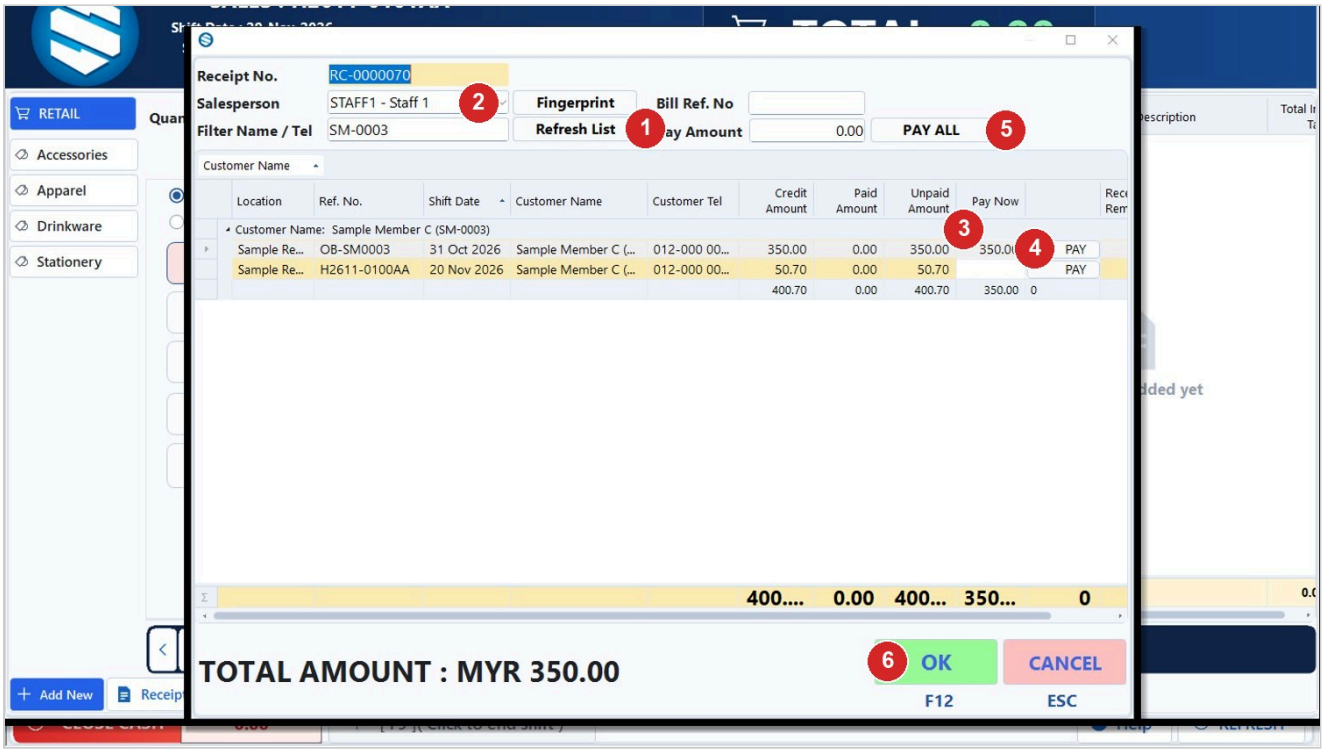
Choose the member on the sale first. On the Payment screen click CREDIT (F7). A small window shows the customer's NAME, TEL and the CREDIT AMOUNT. Click CANCEL if the credit should not be saved.



Step	What to do
1	CREDIT AMOUNT: filled in with the amount due (here 50.70). Check or correct it.
2	NAME and TEL of the member.
3	Click OK, then PRINT to save the credit bill.

4. Open Credit Settlement and choose the bills

Start a new sale with no items and click Action > Credit Settlement (shown when credit payment is used). It lists the outstanding credit bills, grouped by customer.



Step	What to do
1	Filter Name / Tel (or Bill Ref. No): narrow the list, then click Refresh List.
2	Salesperson, and the Receipt No. of the payment.
3	Pay Now: the amount to pay on each bill (here 350.00 on OB-SM0003).

Step	What to do
4	PAY on a row fills in the full outstanding amount.
5	PAY ALL pays all listed bills in full.
6	Check the TOTAL AMOUNT and click OK (F12) to go to payment.

5. Enter the Pay Amount

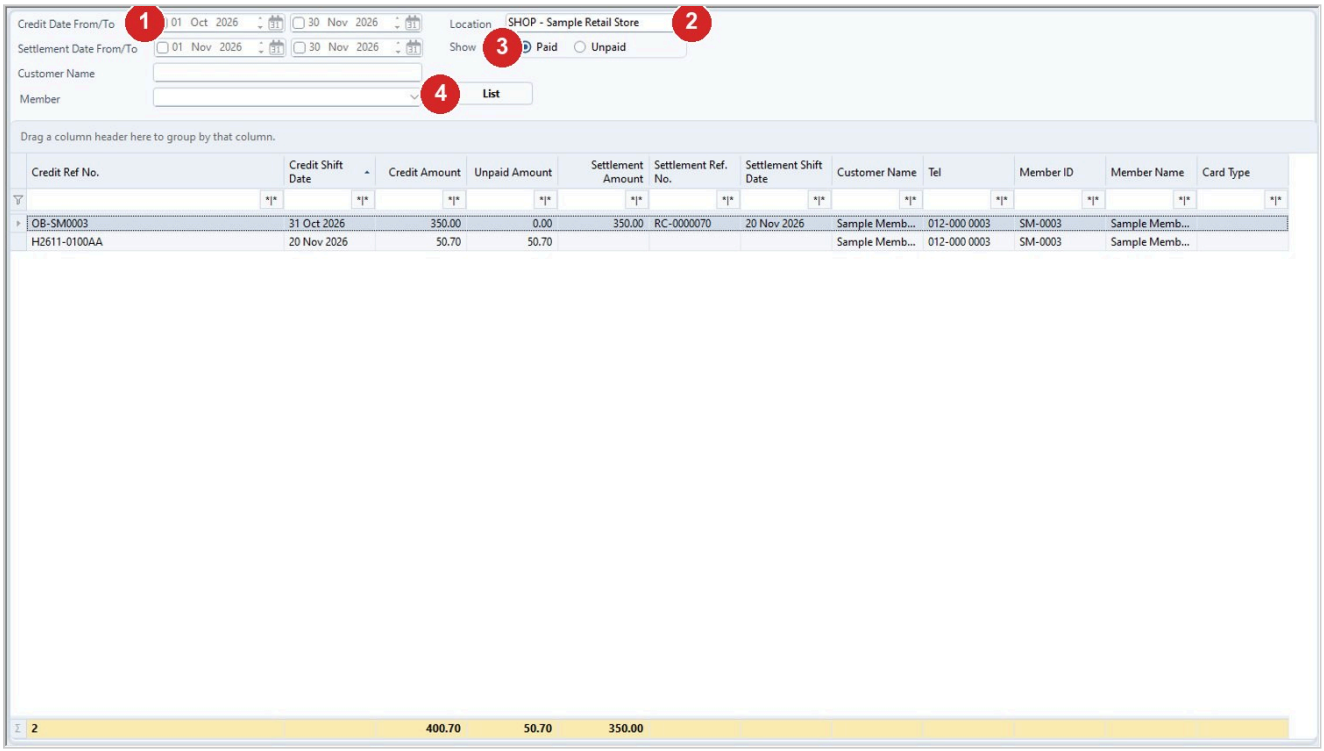
For each bill type the Pay Amount, or use the pay button on the row to fill in the full outstanding amount. PAY ALL pays all listed bills in full. If your shop identifies members by fingerprint, click Fingerprint and scan first.

6. Take the payment

The Payment window opens with the total to collect. Take the money (for example CASH) and click PRINT to save the settlement receipt. CANCEL (or ESC) in Credit Settlement closes without saving.

7. Check paid and unpaid credits

Go to Point of Sale > Query > Credit Settlement (Paid). Paid lists the credit bills with what has been settled, the settlement number and date; Unpaid lists only bills still owing.



Step	What to do
1	Credit Date From/To and Settlement Date From/To: tick a date box to use it.
2	Location, Customer Name or Member if needed.
3	Show: Paid or Unpaid.
4	Click List.

8. Print a credit statement

Open the point-of-sale Credit Statement report. Set Date From and To, and tick Suppress Zero Balance if you want zero balances left out. Then run or preview the report.

Tips

- In the opening balance screen, Settlement Amount is read-only. It shows how much has been paid off.
- The Ref. No. box is locked when numbers are given automatically for new records.
- To remove an opening balance with the import, set BalanceAmt to 0 for that row.
- Column names in the import file are matched loosely. For example, "Ref No" is read as the reference number and "Unpaid Amount" as the balance.
- Pay Amount cannot be more than what is outstanding.
- Settle one customer at a time. If you select more than one customer you are warned that the credit statement report will come out wrong.
- The credit limit is only checked when your company uses the member's third number field as the credit limit. Otherwise any amount is accepted.
- The dates you used last time in the Credit Statement report come back the next time you open it.

Common problems

"Amount is required." appears when saving an opening balance.

The amount is zero. Enter a value.

"[Location] is required." appears.

Choose a location before saving or importing.

Some rows are missing after selecting the import file.

Rows with an empty reference number are dropped when the file is loaded.

Some rows fail to import.

Read the reason shown for each reference number, fix the file and import again.

"Credit Limit Exceeded." appears when putting a sale on credit.

Lower the CREDIT AMOUNT to the Allowed Limit shown in the message. The window stays open so you can change it.

OK is greyed out in Credit Settlement.

Receipt numbering is not set up ("Auto Ref. not set up."). Contact Synergy support and tell them which terminal you are using.

"No payment selected." appears.

All Pay Amounts are zero. Enter an amount or use PAY ALL.

"Please scan fingerprint to select member." appears.

Your shop uses fingerprint mode. Click Fingerprint and scan before listing.

The Paid / Unpaid query shows no rows.

Check whether Unpaid or Paid is the choice you want, and that the date ranges you ticked are not too narrow. Date ranges are ignored unless their boxes are ticked.

The credit statement is empty or still shows zero balances.

Check Date From and To, and make sure Suppress Zero Balance is ticked if you want zero balances hidden.

Draft: written from Synergy's support notes (checked by AI against the program), not yet reviewed by Synergy staff.

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