Payments & Credits

Receive and allocate payments, use credits, handle cheques, and manage customer balances.

- Receive a Customer Payment
- Receive Customer Payments in Bulk
- Allocate or Update Customer Payment Transactions
- Add Customer Credit
- Record a Customer Cheque
- Configure Customer Credit and Loyalty
- Check Out a Sale with One Payment Type
- Check Out a Sale with Multiple Payments
- Apply Customer Credit to a Sale

Receive a Customer Payment

How to Receive a Customer Payment in Muhasib ERP

Overview

This guide will help you record money received from a customer and allocate it correctly.

Muhasib records the receipt and updates customer and account balances according to allocation.

Who can do this

You need access to Customer Payment plus customer, account, payment-method, and transaction.

Before you start

Confirm customer, amount, date, payment method/account, reference, currency, and invoices to settle.

> Before saving, check that the correct company is open and that you have permission to complete this task.

Where to find it

Back Office → Sales & Customers → Customer Payment.

Receive a Customer Payment

Step 1: Start a new customer payment

Step 2: Select the customer and receipt date

Step 3: Enter payment method, receiving account, amount, and reference

Step 4: Allocate the receipt to eligible transactions when required

Allocate the receipt to allowed transactions when required.

Step 5: Confirm allocated plus unallocated value equals the receipt

Step 6: Save once and issue the approved receipt

Check your work

Compare and Confirm the receipt, customer ledger, invoice balances, receiving account, and printed document.

> Take a moment to check your work before closing the window. This small check can save time later.

If something goes wrong

- Search by reference before retrying a timed-out save.
- Do not allocate more than the available receipt or allowed balance.

Related guides

- Allocate or Update Customer Payment Transactions
- Receive Customer Payments in Bulk
- Pay or Refund a Customer

What to do next

Allocate or Update Customer Payment Transactions.

Receive Customer Payments in Bulk

How to Receive Customer Payments in Bulk in Muhasib ERP

Overview

This guide will help you record multiple customer receipts efficiently and compare and confirm the batch total.

Muhasib creates customer receipt records for accepted rows; partial-failure behavior must be system-verified.

Who can do this

You need access to Bulk Customer Payment plus customer, account, and payment-method.

Before you start

Prepare an approved control list with customer, date, amount, method, account, reference, and allocation for every receipt.

> Before saving, check that the correct company is open and that you have permission to complete this task.

Where to find it

Back Office → Sales & Customers → Bulk Customer Payment.

Receive Customer Payments in Bulk

Step 1: Open the bulk payment form and set shared batch values where applicable

Open the bulk payment form and set shared batch values where needed.

Step 2: Add one row per customer receipt

Step 3: Enter unique references and correct receiving accounts

Step 4: Validate every row and compare the form total with the control total

Step 5: Save the batch once

Step 6: Review rejected or partially processed rows before correction

Check your work

Match record count and value to the control list, then sample customer ledgers, allocations, and receiving-account entries.

> Take a moment to check your work before closing the window. This small check can save time later.

If something goes wrong

- Do not resubmit the full batch when only some rows failed.
- Resolve duplicate references, closed periods, and invalid masters first.

Related guides

- Receive a Customer Payment
- Allocate or Update Customer Payment Transactions
- Review Customer Financial Position

What to do next

> **Receive a Customer Payment**.

Allocate or Update Customer Payment Transactions

How to Allocate or Update Customer Payment Transactions in Muhasib ERP

Overview

This guide will help you allocate an existing customer receipt to the correct invoices or balances.

Invoice outstanding values and receipt allocation details are updated without changing the original money received.

Who can do this

You need access to Customer Payment update/allocation and access to affected transactions.

Before you start

Confirm the receipt, customer, available amount, intended invoices, and authorization to change allocation.

> Before saving, check that the correct company is open and that you have permission to complete this task.

Where to find it

Open Customer Payment, locate the receipt, and open its transaction-allocation action.

Allocate or Update Customer Payment Transactions

Step 1: Find the payment by stable document number or reference

Step 2: Review its existing allocations and available balance

Step 3: Select eligible customer transactions

Select allowed customer transactions.

Step 4: Enter allocation amounts without exceeding receipt or document balances

Step 5: Confirm total allocated and remaining unallocated amount

Step 6: Save once

Check your work

Reopen the payment and compare and confirm allocations, invoice balances, unallocated amount, and customer ledger total.

> Take a moment to check your work before closing the window. This small check can save time later.

If something goes wrong

- Do not use allocation to change the receipt amount or bank/cash account.
- Closed or reversed transactions may be unavailable.

Related guides

- Receive a Customer Payment
- Correct or Reverse a Customer or Agent Transaction
- Review Customer Financial Position

What to do next

> **Receive a Customer Payment**.

Add Customer Credit

How to Add Customer Credit in Muhasib ERP

Overview

This guide will help you add an approved credit amount to a customer's account.

Muhasib increases available customer credit or reduces the customer balance according to settings.

Who can do this

You need access to Customer Credit plus customer/account access and any override approval.

Before you start

Confirm the business reason, amount, date, reference, accounting treatment, supporting evidence, and approver.

> Before saving, check that the correct company is open and that you have permission to complete this task.

Where to find it

Back Office → Sales & Customers → Customer Credit.

Add Customer Credit

Step 1: Start a new customer credit

Step 2: Select the customer and date

Step 3: Enter amount, reference, account/reason, and notes

Step 4: Attach or retain supporting evidence according to policy

Step 5: Review whether a return or receipt is the correct workflow instead

Step 6: Save once

Check your work

Compare and Confirm the credit document, customer ledger, available credit, and general-ledger impact.

> Take a moment to check your work before closing the window. This small check can save time later.

If something goes wrong

- Do not duplicate credit already produced by a return.
- Reverse through the approved correction workflow instead of entering an unexplained offset.

Related guides

- Apply Customer Credit to a Sale
- Return a Sale
- Correct or Reverse a Customer or Agent Transaction

What to do next

Apply Customer Credit to a Sale.

Record a Customer Cheque

How to Record a Customer Cheque in Muhasib ERP

Overview

This guide will help you record a customer cheque with enough detail to track deposit, clearance, or return.

Muhasib records the cheque for customer and bank/cheque tracking; clearance status behavior depends on settings.

Who can do this

You need access to Customer Cheque plus customer, payment, and bank-account.

Before you start

Have the cheque number, bank, branch, cheque date, amount, customer, receiving account, reference, and physical-control details.

> Before saving, check that the correct company is open and that you have permission to complete this task.

Where to find it

Back Office → Sales & Customers → Customer Cheque.

Record a Customer Cheque

Step 1: Start a new customer cheque record

Step 2: Select the customer

Step 3: Enter cheque number, bank/branch, cheque date, amount, and receipt date

Step 4: Select the receiving or cheque-in-hand account

Step 5: Add reference and allocation details where supported

Step 6: Verify the physical cheque and save once

Check your work

Match the system record to the physical cheque, customer ledger, cheque register, amount, dates, and account.

> Take a moment to check your work before closing the window. This small check can save time later.

If something goes wrong

- Treat cheque number plus bank as a duplicate-control key.
- Use the approved status/correction workflow for dishonoured cheques.

Related guides

- Receive a Customer Payment
- Create a Payment Account
- Correct or Reverse a Customer or Agent Transaction

What to do next

> **Receive a Customer Payment**.

Configure Customer Credit and Loyalty

How to Configure Customer Credit and Loyalty in Muhasib ERP

Overview

This guide will help you configure the customer's approved credit and loyalty participation and check transaction behavior.

POS/customer workflows can warn or restrict based on credit settings and calculate loyalty based on company rules.

Who can do this

You need access to Customer Update and needed credit/loyalty operation rights.

Before you start

Configure company credit/loyalty rules and get approved customer limit, eligibility, opening credits/points, and expiry policy.

> Before saving, check that the correct company is open and that you have permission to complete this task.

Where to find it

Back Office → Sales & Customers → Manage Customers; company defaults are in Global Settings → Party/Loyalty.

Configure Customer Credit and Loyalty

Step 1: Select the customer

Step 2: Enable/configure credit only as approved and enter the limit

Step 3: Configure loyalty eligibility/status where available

Step 4: Save

Step 5: Test sale below and above credit limit

Step 6: Test points earn/redeem/return/expiry with synthetic transactions

Check your work

Compare and Confirm Customer Ledger, Due/Ageing, Loyalty Points Inquiry/Ledger/Report, invoice, payment, and return.

> Take a moment to check your work before closing the window. This small check can save time later.

If something goes wrong

- A warning may not be a hard block.
- Do not change the limit to conceal overdue debt.

Related guides

- Configure Customer, Credit, Loyalty, and Party Rules
- Add Customer Credit
- Review the Customer Loyalty Points Ledger

What to do next

Configure Customer, Credit, Loyalty, and Party Rules.

Check Out a Sale with One Payment Type

How to Check Out a Sale with One Payment Type in Muhasib ERP

Overview

This guide will help you finalize a sale paid through one approved payment method.

Muhasib saves the sale and needed stock, customer, payment account, tax, register, loyalty, commission, integration, and General Ledger (GL) records.

Who can do this

You need access to POS Sale Add and access to the selected payment type/account; printing/integration rights as needed.

Before you start

Review customer, lines, total, tax, discount, charges, stock, credit, and payment account. Confirm register is open.

> Before saving, check that the correct company is open and that you have permission to complete this task.

Where to find it

Open POS sale → Checkout.

Check Out a Sale with One Payment Type

Step 1: Open Checkout

Step 2: Select the approved Payment Type

Step 3: Confirm the associated Payment Account

Step 4: Enter amount tendered/paid

Step 5: Review due, balance, change, and cash-return policy

Step 6: Finalize once

Step 7: Wait for invoice/success before printing or closing

Check your work

Match receipt/Sale Inquiry to payment-account activity, register summary, stock ledger, customer ledger, tax, and GL.

> Take a moment to check your work before closing the window. This small check can save time later.

If something goes wrong

- After timeout, check inquiry before retrying.
- Do not record card as cash or choose a balancing account casually.

Related guides

- Create a POS Sale
- Create a Payment Type

- Check Out a Sale with Multiple Payments
- Close and Reconcile a POS Register

What to do next

> **Create a POS Sale**.

Check Out a Sale with Multiple Payments

How to Check Out a Sale with Multiple Payments in Muhasib ERP

Overview

This guide will help you finalize one sale using two or more approved payment methods whose allocations equal the required amount.

Muhasib saves multiple payment allocations against one sale and updates their payment accounts/register totals and GL.

Who can do this

You need access to POS Sale Add and access to every selected payment type/account.

Before you start

Review total and determine the exact amount for each tender. Confirm accounts and external references.

> Before saving, check that the correct company is open and that you have permission to complete this task.

Where to find it

Open POS sale → Checkout → Add Payment/payment list.

Check Out a Sale with Multiple Payments

Step 1: Select the first Payment Type/account and enter its amount/reference

Step 2: Choose Add Payment

Step 3: Add each remaining payment separately

Step 4: Review the allocation list and total paid

Step 5: Correct/remove any wrong line before finalization

Step 6: Confirm due/change/credit is exactly intended

Step 7: Finalize once

Check your work

Sum allocations to the receipt total and compare and confirm each account activity, payment-channel report, register summary, customer ledger, and GL.

> Take a moment to check your work before closing the window. This small check can save time later.

If something goes wrong

- Do not add a dummy payment to remove a rounding difference.
- Reverse/correct through supported transaction management if finalized allocations are wrong.

Related guides

- Check Out a Sale with One Payment Type
- Use POS Quick Pay

- Create a Payment Type
- Review the Payment Channel Report

What to do next

> **Check Out a Sale with One Payment Type**.

Apply Customer Credit to a Sale

How to Apply Customer Credit to a Sale in Muhasib ERP

Overview

This guide will help you apply an approved customer credit amount toward an allowed sale.

Muhasib reduces available customer credit and the sale due, and records customer/payment/GL allocations as set up.

Who can do this

You need access to POS Sale Add and needed customer-credit permissions.

Before you start

Select the exact customer and check credit source, available balance, expiry/restrictions, sale due, and authorization.

> Before saving, check that the correct company is open and that you have permission to complete this task.

Where to find it

Open POS sale → Checkout → Apply Credit.

Apply Customer Credit to a Sale

Step 1: Confirm customer and sale total

Step 2: Open Apply Credit

Step 3: Review available credit records/balance

Step 4: Enter/select the approved amount, not exceeding eligible credit or due

Enter/select the approved amount, not exceeding allowed credit or due.

Step 5: Add another payment for any remainder

Step 6: Finalize once

Check your work

Compare and Confirm receipt, customer credit balance/history, Customer Ledger, payment allocations, and GL.

> Take a moment to check your work before closing the window. This small check can save time later.

If something goes wrong

- Do not create new credit merely to complete checkout.
- Reverse through supported customer transaction management if allocation is wrong.

Related guides

- Add Customer Credit
- Configure Customer Credit and Loyalty
- Check Out a Sale with Multiple Payments

What to do next

Add Customer Credit.