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COURSE BROCHURE

# Credit Control Lifecycle from Onboarding to Recovery Training Course

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**jupiterprime.uk**
info@jupiterprime.uk
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# Credit Control Lifecycle from Onboarding to Recovery Training Course

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Credit Control Lifecycle from Onboarding to Recovery is a 1-week training course for credit controllers and finance officers who run customer accounts from the first credit application to the final recovery decision, and it produces a credit control playbook for their own ledger. Late-paying customers now tie up cash that businesses would rather use for growth, so every account opened on credit needs a clear path. Jupiter Prime Training delivers this credit control lifecycle course.

## Why Credit Control Lifecycle Matters Now

Three forces shape the credit control lifecycle today. Buyers stretch payment terms whenever funding tightens, sales teams push for faster account opening, and auditors expect bad debt provisions to follow a forward-looking expected credit loss approach rather than a simple ageing rule. An organisation that handles the lifecycle well keeps cash moving, protects margin and spots a failing customer early. One that handles it badly finds overdue balances piling up, disputes left open for months and write-offs arriving as a surprise.

## Who Gains Most from Credit Control Lifecycle

- Credit controllers who vet new applications and set opening limits
- Collections officers who chase overdue invoices and agree payment plans
- Receivables accountants who post cash, clear unallocated receipts and prepare provisions
- Billing staff who resolve invoice queries and pricing disputes
- Finance officers who report debtor performance to senior managers

A credit department gains most when several members attend together and agree one set of rules for limits and holds.

## Credit Control Lifecycle Capabilities

Participants move an account from signed application to final recovery letter with evidence at each step.

- Assess a credit application using trade references, financial statements and payment history — the opening limit decision
- Calculate a credit limit and review trigger from exposure and turnover — the sales director
- Design a dunning sequence of reminders, calls and stop letters — the collections officer
- Apply a dispute log that separates genuine queries from delay tactics — the customer account owner
- Build a bad debt provision schedule on expected loss rates — the financial controller and auditor
- Communicate debtor ageing, overdue trends and cash forecasts — the finance director

## Key Credit Control Lifecycle Terms

- Credit limit — the maximum balance a customer may owe at one time before new orders are held for review.
- Dunning letter — a staged written reminder that an invoice is overdue, firmer at each step.
- Days sales outstanding — the average number of days a business takes to collect cash after a credit sale.
- Account hold — a block that stops new orders or deliveries until an overdue balance is settled or approved.
- Retention of title — a sales clause keeping ownership of goods with the seller until the buyer pays in full.
- Expected credit loss — a forward-looking estimate of receivables that will not be collected, used to set provisions.

## Credit Control Lifecycle Day by Day

### Day 1: Credit Risk and the Customer Account

- Credit Policy Document — Who May Grant Credit and on What Terms
- Payment Terms Design — Balancing Sales Growth Against Cash Exposure
- Customer Risk Segmentation — Matching Control Effort to Account Size
- Terms and Conditions of Sale — Retention of Title and Late Interest
- Credit Control Role Map — Ownership Between Sales, Billing and Finance

### Day 2: Vetting Applications and Setting Limits

- Credit Application Form — Evidence Needed Before an Account Opens
- Trade References and Bureau Reports — Weighing External Payment Signals
- Financial Statement Ratios — Liquidity and Gearing Checks on New Buyers
- Credit Scoring Matrix — Turning Evidence Into a Limit Recommendation
- Limit Review Triggers — When to Raise, Cut or Freeze Exposure

### Day 3: Collection Cycles and Dunning

- Collection Calendar — Contact Timing Before and After the Due Date
- Dunning Letter Sequence — Tone and Escalation Across Each Stage
- Collection Call Scripts — Securing a Firm Promise to Pay
- Payment Plans and Instalment Agreements — Recovering Cash Without Losing Customers
- Account Hold Procedure — Stopping Supply Without Damaging Key Relationships

### Day 4: Disputes, Provisions and Reporting

- Dispute Log and Root Cause Codes — Fixing Billing Errors at Source
- Unallocated Cash and Credit Notes — Keeping the Ledger Clean
- Expected Credit Loss Provision Matrix — Setting Year-End Bad Debt Charges
- Third-Party Recovery and Legal Referral — Choosing the Last Recovery Route
- Debtor Ageing Dashboard — Reporting Overdue Trends to Senior Managers

## Day 5: Practising the Credit Control Playbook

- Live Application Case — Scoring a New Buyer and Proposing a Limit
- Overdue Account Simulation — Running the Dunning Sequence to a Stop Letter
- Disputed Invoice Role Play — Resolving a Pricing Query With Sales
- Month-End Provision Exercise — Updating Loss Rates From Ageing Data
- Credit Control Playbook — Limits, Dunning Steps and Escalation Rules Combined

## Applying Credit Control Lifecycle After the Course

- Re-score the largest customer accounts with the credit scoring matrix and present revised limits.
- Replace the current reminder letters with a staged dunning sequence and track overdue balances.

## Credit Control Lifecycle Questions FAQ

### What is the credit control lifecycle and why does it matter now?

The credit control lifecycle is the chain of steps from vetting a credit application to recovering or writing off an unpaid balance. It matters now because longer payment terms and tighter funding make every overdue invoice a direct drain on working cash.

### Which roles gain most from credit control lifecycle training?

Credit controllers, collections officers and receivables accountants gain most from credit control lifecycle training. Billing staff and finance officers who report debtor performance also benefit.

### How does credit control lifecycle training differ from a credit risk modelling course?

Credit control lifecycle training deals with trade credit given to business customers and the daily actions that keep it paid. A credit risk modelling course works on bank lending portfolios and default probabilities.

### What do you bring back from the credit control lifecycle course?

You bring back a credit control playbook covering limits, dunning steps and escalation rules for your own ledger. You also bring a scoring matrix and a provision schedule for the next month-end close.

## Credit Control Lifecycle: The Way Forward

The credit control playbook first informs which customer accounts keep their current limits and which move to closer watch. Credit controllers use it daily, collections officers follow its dunning steps and finance officers draw on it for monthly reporting. After first use, revisit escalation thresholds against accounts that still paid late.