The Credit Controller's Field Guide

A practical field guide for the person responsible for getting invoices paid. The central task is not making more calls; it is keeping each clean invoice visible, complete and ready for the buyer's payment run.

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In brief

Good credit control begins before the due date. Confirm that the invoice was received and booked, that no query is open, that the payment file is complete and that the invoice is inside the next release cycle. Once an invoice is late, diagnose the blocker before choosing the response.

- **Process:** identify the exact approval or system step and its owner.
- **Documentation:** supply the missing evidence and confirm receipt.
- **Dispute:** document the issue, route it to an authorised commercial owner and manage it to closure.
- **Cash:** obtain a dated commitment for a specific amount and follow up on that date.

This four-part classification is a working diagnostic, not an exhaustive legal or accounting taxonomy. Ownership can sit with the seller, the buyer or both.

The work that matters happens before the due date

An invoice that is likely to be delayed is often identifiable before it becomes overdue. The signals are inexpensive to check and sit inside the invoice lifecycle.

Confirm receipt and booking

Do not ask only whether the invoice was sent. Confirm that the buyer received it, booked it and assigned the reference needed for processing. An invoice sitting in an inbox has not entered the payment system.

Confirm there is no unresolved query

Ask explicitly. A buyer may hold an entire invoice over a small question without volunteering that fact. An early confirmation can prevent a full payment-cycle delay.

Confirm the supporting file

Purchase order, proof of delivery, goods-receipt note, service acceptance, inspection or certification may determine whether the buyer can release payment. In project and government work, the document is often inseparable from the payment claim.

Confirm the payment run

Many buyers pay through scheduled release cycles rather than continuously. Find the relevant cut-off, approval sequence and next payment run while there is still time to resolve an exception.

Make every follow-up produce information

Begin with the process owner or accounts-payable contact who can see where the invoice sits. Escalate deliberately when the blocker, amount, age or repeated commitment justifies it.

Ask questions that expose the next verifiable event: Which approval is pending? Is anything missing from the file? Which payment run is the invoice scheduled for? Who owns the next action?

Do not close a call on “next week”. Record a date, an amount, an owner and the next action. Then follow up when promised. Reliability changes how the buyer treats the creditor.

Escalate internally when the blocker is internal

If payment is held by an unissued credit note, unresolved service issue, missing proof of delivery or incomplete acceptance, stronger pressure on the buyer will not resolve it. State the blocker, the receivable value and its age to the accountable sales, operations, billing or commercial owner, and track the matter until closure.

“There is a query” is not an actionable escalation. “₹18 lakh has been held for 70 days pending a credit note owned by the regional commercial team” is.

Use two ageing clocks

Operational overdue ageing should normally be measured from the contractual due date because it answers how long payment has been late. **GGA's published recovery-outcome benchmark** uses invoice age from the invoice date and is labelled accordingly. The two measures answer different questions and should not be mixed.

Ageing is an escalation input, not a prediction. Recovery depends on documentation, dispute status, counterparty condition, security, relationship and the action taken. Risk generally increases as unresolved receivables age, but a fixed age alone cannot decide whether an invoice is collectible.

Protect the legal position without pretending to give legal advice

A signed balance confirmation or other written acknowledgement may affect limitation only if it satisfies the applicable legal requirements, including timing and authority. Part-payment can also have legal consequences subject to statutory conditions. Obtain case-specific advice before relying on either, particularly as a limitation deadline approaches.

What a good week looks like

- Invoices due in the next three weeks checked for booking, queries, documents and payment-run status.
- Every commitment checked on the date it fell due.
- Every new blocker assigned to a named owner with value, age and next action.

- No material balance crossing an ageing threshold without review.
- Cash collected, disputes closed and process exceptions resolved reported separately from calls made.

Most of these practices can begin without a major system investment, subject to the company's authority, credit policy and customer-relationship rules.

Frequently asked questions

What should a credit controller check before an invoice is due?

Confirm receipt and booking, absence of queries, completeness of supporting documents and inclusion in the buyer's payment cycle.

Should receivables be aged from invoice date or due date?

Operational overdue ageing normally uses the due date. GGA's recovery-outcome benchmark uses invoice age and labels that basis explicitly.

What should happen when an invoice is disputed?

Record the exact issue, route it to an authorised commercial owner and manage the resolution and payable balance to closure; a credit controller should not decide the dispute alone.

Related GGA services and research

- Invoice Lifecycle Management
- Revenue Assurance
- Payment Reminder Templates
- Receivables Position Review

Methodology, sources and boundary

This article combines GGA operating experience with the statutory or policy materials identified in the text. Engagement observations are aggregated and anonymised and should not be interpreted as an industry recovery probability. Public law, policy terms and procedures can change; the current instrument and case facts govern.

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