



Online User's Guide

Prepared By

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Should you need any help, please call

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Introduction

Welcome to the Children's Credit Co-op online service. We constantly strive to give you the most up-to-date and most accurate information on children's stores available anywhere. Your input in that regard is critical. **Please make sure that you fulfill your obligation to us and your fellow members by sending in your list of past due accounts, bounced checks, collections, order refusals or any other information that is pertinent to your retail customers credit worthiness.**

Don't hesitate to contact our office if you should need any credit advice on your customers or technical support. **There is no extra charge for this service.** We would rather you contact our office several times in a day than to ship to a store that should not be shipped.

Use of this manual, along with the DEMO on the home page will answer many if not all of the questions as to how to use our service. If you have any other questions, please call our offices in Atlanta at 404-303-9776.

REPORTS

Once per month, you should look at the “**REPORTS**” module.

The “**HEAVY ACTIVITY**” report contains all stores that have gotten 4 or more complaints in the past month.

The “**PUT INTO COLLECTION**” report contains all stores that have been put into collection in the past month.

The “**BOUNCED CHECK**” report contains stores that have bounced a check or checks in the month.

The “**OUT OF BUSINESS**” report contains stores that are either out of business or have been reported to be out of business. In addition, any store that has been bought by another person or entity that has been verified by our office is marked “**OUT OF BUSINESS**”. The store is then set up as a new store with a new account number.

STORE LOOKUP

The most commonly used part of our service is “**STORE LOOKUP**”. This is where you would go to see the credit worthiness of your customers. You can access your customer’s record by using any of the 6 following ways: **STORE NAME, ZIP CODE (RECOMMENDED), PHONE NUMBER, CITY, STATE OR CCC ACCOUNT NUMBER.** If you can’t find a store in CCC, click the **ADD STORE INFO** tab at the top of the page. Enter any and all information that you have on that page. If you have any other information such as credit applications etc, please forward that to us as well.

Checking your customer in the Credit Co-op should be done at least two times per season and very possibly more than that. The first time that you need to look at your customer’s credit status would be prior to entering an order into your system. You don’t want to enter an order into your system and then manufacture merchandise for a store that you may not be able to ship. Checking credit at this time can most certainly save your company time and money. The store with problems today will very likely have bigger problems tomorrow (if they are still in business). The great store of today may be the problem store of tomorrow. So either way they need to be checked today.

The second time that you should look at the credit status of that retailer is just prior to shipping. There could be a lag time of many months from the time that you enter an order to the time that you are ready to ship it. **YOU CAN CHANGE THE CREDIT TERMS THAT YOU EXTEND TO YOUR CUSTOMER AS CONDITIONS DICTATE.**

You may also want to look at the store when making collection calls. If you find that the store that you are calling is having problems such as bounced checks, collections, excessive slowness, etc, it will give you a good idea as to how to proceed in trying to collect the moneys that are due to your company. Again, if you need guidance in this area, please feel free to call us.

To search for a store, enter the appropriate information in the desired field. **We suggest using the store's zip code first.** If the store that you are searching for doesn't come up using the zip code, try using the phone number or the city. The reason we don't recommend using the account name first, is that there are so many stores with the same name that it

Searching by store name is very much like other search engines that I am sure you have used. The less that you type, the wider the search.

ANALYZING CREDIT WORTHINESS

CREDIT APPLICATIONS

You should get a completed and signed credit application from each and every customer. The main reason for getting them is to get ownership information such as home address, phone number, social security number, landlord information, etc. If you need a credit application, please contact our office and we will furnish one to you for your customers. **A completed credit application will go a long way in helping you to collect your company's money.**

Please forward these forms and or any other information to our offices that you think will help in determining the credit worthiness of your customer.

PRIORITY CODES

You now have the store that you want to analyze on your screen. Most likely the most important piece of information on the screen is the **Priority Code**. The Priority code is our suggested guideline for your customer. To understand those codes, click on the **Priority and Status Codes** button at the bottom of the account. These codes are self-explanatory. **These are only guidelines and should be used to fit your company's risk tolerance. If at any time you are unsure of what do with the credit terms of one of your accounts, PLEASE CALL OUR OFFICE!!!**

COMPLAINTS

The complaints section of the report is a listing of all of the complaints that come in from clients past & present. Each numbered line going down the left side of the page represents a different client that has reported a complaint on this store. For an explanation of all of the complaint codes, click the **COMPLAINT CODE** button at the bottom of the complaint page of the report.

HISTORY

By clicking on the **HISTORY** button, you will see the last 12 months of activity for each store.

ADD COMPLAINTS

Each and every month, it is your responsibility to send in a list of any and all of your customers that you are having a problem with. A “problem” is any customer that is 60 days(A), 90 days(B) or 120+ days(C) late, bounced check(s)(Z), collection(s)(X) or order refusals(R). To add a complaint, pull up the account & click on **ADD COMPLAINTS**. If you have any comments about this account, put them in the **comment section** and click on **ADD**. If you are sending in a complaint that is a bounced check, we ask that rather than wait until you complete your list, that you fax a copy of the bounced check or UPS bounced check notification to our office. When you have added all of your complaints to the list, click on the **PAST DUE LIST** tab at the top of the page. Click on the **SUBMIT LIST** button at the bottom of the page & your list will be emailed to our office. **If you have nothing to submit for any given month, you will need to fax, call or email our office that you have nothing to report.**

We at the Children’s Credit Co-op appreciate your membership and support. We look forward to meeting and exceeding all of your expectations. If you ever have any questions, comments or suggestions, we would look forward to hearing from you.