Food & Beverage

Credit Limit Exception Management System

Customer: A Leading Bread And Pastry Manufacturer, Part of a Broader Conglomerate's Brand Portfolio

CUSTOMER AT A GLANCE

The organization developed its consumer food brand to make its products widely available in the market, allowing individuals to enjoy quality and great-tasting bakery products with their families and friends at home, at work, or anywhere.

The brand is made using quality ingredients and follows high-quality production standards, reflecting the organization's commitment to delivering reliable and enjoyable products to consumers.

A dedicated distribution fleet delivers the products daily to ensure freshness and availability across multiple regions within the country, as well as selected international markets.

The brand is available through a wide range of retail channels, including small and medium-sized grocery stores, large supermarkets, and other major retail outlets. Its product portfolio includes sliced bread, burger buns, puff pastries, sliced cakes, pound cakes, cupcakes, tortilla bread, and other bakery products.

Industry:
Food & Beverage

Firm Size:
201-500 employees

STREAMLINED
Review / approval processes

CONSISTENT
Workflows, less silos

AUTOMATED
Follow-ups, less manual tracking

CHALLENGES

- The client's customers across various regions are each set up on different standard credit terms — some on 15-day terms, others on 3-month or 6-month terms, depending on the customer and the region they're based in.
- From time to time, a customer would need a temporary exception to their credit limit — for example, a customer with a standard limit of 70,000 might need to exceed that temporarily, with an agreed commitment to pay down the excess in installments over the following months (for instance, 12,000, then 13,000, then 15,000 across successive payments).
- There was no dedicated system to record this kind of exception or the repayment commitment attached to it.
- The agreement itself — what the temporary limit was, and how it would be paid down — existed outside any structured record.
- As a result, both updating the customer's credit limit to reflect the exception, and remembering to revisit that exception at a later date to confirm it was still appropriate, depended on someone manually keeping track and following up — across three countries and varying credit terms, with no shared process to standardize how this was handled.

SOLUTION

- A **Credit Limit Exception Management System** was built on Joget, where any credit limit exception request goes through a formal approval flow before any change is made to the customer's account, ensuring exceptions are reviewed and authorized consistently rather than actioned informally.
- Once approved, the new credit limit is updated directly in JD Edwards, so the exception is reflected immediately in the same system used for billing and account management, rather than existing only as a side agreement.
- The app automatically generates a follow-up review request every 2–3 months for each active exception, so the exception is revisited on a set schedule rather than relying on someone remembering to check back on it.
- When that follow-up is triggered, a notification is sent to both the customer and the relevant internal staff, so both sides are aware a review is due and can act on it together.

RESULTS

- ☑ Credit limit exceptions across all three countries, each with their own standard credit terms — are now requested, approved, and reviewed through a single, consistent workflow, rather than being handled separately or informally on a case-by-case basis.
- ☑ The 2–3 month follow-up now happens automatically for every exception, removing the reliance on manual tracking and reducing the risk of an exception being left unreviewed or forgotten over time.
- ☑ Because approved exceptions update JD Edwards directly, the credit limit reflected in the billing system stays aligned with what's actually been approved, without a separate manual update step.

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