CREDITGATE · USER MANUAL

CreditGate User Manual

B2B credit limit and overdue enforcement at checkout, on a native Shopify validation function.

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https://hurdle.io/creditgate

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Welcome to CreditGate

CreditGate makes your B2B credit terms mean something at checkout. Shopify's native B2B lets you give a company a credit limit and payment terms, but it does not stop an order that goes over that limit, or an order placed while a balance is past due. CreditGate adds that missing enforcement: it checks the buyer's company at checkout and holds an order that breaks the rule, before the order books instead of after.

It is deliberately narrow. CreditGate enforces the credit limit and overdue rule you set. It is not an accounts-receivable platform: no credit scoring, no invoicing, no financing. It sits alongside the terms you already run.

This manual walks through the admin, from the companies list to a single company's credit line to the enforcement settings, then explains exactly how the checkout check behaves. If you just want a quick answer, see the FAQ and support page.

Before you start

To use CreditGate you need:

- A Shopify store using Shopify's native B2B (companies and payment terms).
- A credit limit for each company you want to hold to a limit.

You do not need theme code changes, and you do not need to change how your B2B buyers already check out. CreditGate adds enforcement on top of the B2B setup you already have.

The companies list

The CreditGate home page lists your Shopify B2B companies, each with its current standing at checkout. Every row shows:

- **Company.** The company name, linking to its credit line.
- **Standing.** A badge summarizing where the company sits right now (explained below).
- **Limit.** The credit limit you have set, or "Not set" for a company you have not configured yet.
- **Balance.** What the company currently owes.
- **Available.** The limit minus the balance, the room the company has left.

The standing badge tells you at a glance how the next order would be treated, using the checks you have turned on:

- **Within limit.** The company has credit available and is not overdue. Orders pass.
- **No credit available.** The balance has reached or passed the limit, so a new order on terms would be held.
- **Overdue.** The company is flagged overdue, so any new order is held until it clears.
- **Not enforced yet.** No limit, no balance, and not overdue. CreditGate leaves the company alone until you set a credit line.

If both checks are turned off in Settings, a banner reminds you that nothing is being enforced. If you have no B2B companies yet, CreditGate points you to create one in your Shopify admin under Customers, then Companies, and set its limit here.

Setting a company's credit line

Select a company to open its credit line. Here you set the three values that drive enforcement:

- **Credit limit.** The most this company may owe at once, in your store's currency. This is the number CreditGate compares against. Set it to 0 to block every order on terms while any balance is outstanding.

- **Current balance.** What the company owes right now. Orders on terms add to this and payments subtract from it, and you can adjust it here at any time to match your books.
- **Account is overdue.** A switch that blocks new orders until the overdue balance clears, regardless of how much credit is available. This is a flag you set. CreditGate does not decide on its own that an account is past due.

The amounts are entered in your store's currency, shown in each field's label.

The live standing preview

Below the form, "Standing at checkout" shows the same badge and available-credit figure a shopper's order would be judged against, updated as you type. It runs the exact logic the checkout check runs, so what you see here is what checkout will do. Use it to confirm a change before you save.

What happens when you save

When you save, CreditGate stores the credit line and, in the same step, writes it onto the company in Shopify where the checkout check reads it. The value checkout enforces and the value you see in the admin are therefore always the same. A short confirmation tells you checkout now enforces the new credit line. If you enter something that is not a plain amount, CreditGate asks you to fix it before saving, so a typo never reaches checkout.

Enforcement settings

The Settings page controls how CreditGate enforces, for every company at once. There are two independent checks and one message:

- **Block when over the credit limit.** Stop a checkout when the new order would push the company past its credit limit.
- **Block when the account is overdue.** Stop a checkout when the company is flagged overdue, regardless of available credit.

Turn on either one, both, or neither. With both off, CreditGate enforces nothing, and the companies list shows the reminder banner.

- **Message shown at checkout.** The text a blocked buyer sees. Leave it blank and CreditGate shows a clear default for each case: one message for an over-limit order and one for an overdue account, both asking the buyer to get in touch before continuing. The Settings page shows you the exact default wording.

Your settings are stored where the checkout check reads them. The first time you save, once the CreditGate checkout function has been deployed to your store, CreditGate turns enforcement on for you, so there is nothing else to wire up.

Keeping balances current

A credit limit only means something against an accurate balance, so CreditGate can keep each company's balance current for you:

- When a B2B company places an order on payment terms, its total is added to that company's outstanding balance, so the next checkout is judged against the new exposure.
- When such an order is paid, its total is subtracted back off, freeing the company's available credit again.

This automatic tracking depends on Shopify granting the app access to protected customer data, because order details carry customer information. Until that access is approved, the automatic updates do not run. Enforcement still works the whole time: the checkout check keeps using the last balance you saved. And whether or not the automatic tracking is running, the balance you set by hand in the editor is always authoritative. It is the correction of record, so you can reconcile it to your books whenever you need to.

How CreditGate works at checkout

CreditGate runs as a native Shopify Cart and Checkout Validation Function:

- At checkout, it reads the buyer's B2B company and that company's credit record (its limit, balance, overdue flag, and currency), together with this order's total.
- It compares them and, if the order breaks a rule you have enforced, it adds a checkout error that stops the order and shows the buyer a message.
- The function cannot make network calls. The whole decision happens inside Shopify, reading a value that already lives on the company record. Nothing about the buyer or the order is sent to us to make the call, and we never see payment details.

Because it runs on Shopify's own checkout, there is nothing added to your theme, and nothing to clean up if you remove it.

What CreditGate enforces

CreditGate enforces two rules. Each is an independent switch, so you can run either one or both.

Over the credit limit

CreditGate blocks the order when the company's current balance plus this order's total would go over its credit limit. A company at 23,000 of a 25,000 limit can still place a 2,000 order, but a 5,000 order is stopped.

Overdue balance

CreditGate blocks the order when the company has an overdue balance, whatever the order total, so you are not extending more credit to an account that already owes you past its terms.

When both apply

If a company is both overdue and over its limit, the order is blocked and the overdue message is shown. A past-due balance is the thing to clear first.

The message the buyer sees

A blocked buyer sees a message at checkout. You set the wording on the Settings page. If you leave it blank, CreditGate shows a clear default that asks the buyer to get in touch before continuing.

Built to be safe with real money

Blocking a legitimate B2B order is worse than letting a rare one slip, so CreditGate is built to fail on the side of the sale. It only ever blocks a well-formed record that genuinely breaks a rule you have enforced. In every uncertain case it steps aside and lets the order through:

- **No company (a regular consumer checkout).** CreditGate does nothing. It only acts on B2B companies.
- **No credit record, or a record not set up yet.** A company with no record, or an all-zero record with no limit, no balance, and no overdue flag, is treated as not yet configured and is left alone.
- **A malformed record.** If a company's credit record cannot be read cleanly (for example a value saved in the wrong format), CreditGate lets the order through rather than guessing. A data typo never blocks a buyer.

- **A currency mismatch.** If a company's record names one currency and the checkout is in another, the amounts are not comparable, so CreditGate does not block. CreditGate records each company's limit in your store's currency, so a checkout in that currency is compared and a checkout in another is left alone.
- **A real limit still enforces.** A deliberate zero limit with an outstanding balance, or a genuine over-limit or overdue company, is blocked exactly as you set it.

Currency

CreditGate compares money amounts, so both sides have to be in the same currency. It records each company's limit and balance in your store's currency, and only enforces when the buyer is checking out in that same currency. If a checkout is in a different currency, CreditGate lets the order through instead of comparing amounts that do not line up.

What CreditGate does not do

Stated plainly, so there are no surprises:

- It is **not an accounts-receivable platform**. It enforces a limit and an overdue rule; it does not invoice, report, or forecast.
- It is **not credit scoring**. It acts on the limit you set, not a score it invents.
- It is **not financing** or a buy-now-pay-later service. It does not lend, pay you, or collect on your behalf.
- It is **not fraud or identity detection**. It acts on the company a buyer is purchasing for in Shopify.

What it does do is close the one gap Shopify leaves open: it stops an over-limit or past-due B2B order at checkout, before it books.

Getting help

If something is not working or you have a question this guide did not answer, contact support and include your store URL and the company you are testing with. We are glad to help.