SEFORAA · SERI EDUKASI · LEARNING SERIES

Pengantar Konsep

Concept Primer

SEFORAA Invoicing

PT Demo Niaga Nusantara · distributor perangkat IT (perusahaan fiktif)
a fictitious IT-equipment distributor

Seluruh data dalam demo ini fiktif

Nama perusahaan, customer, produk, nomor dokumen, harga, pembayaran, hingga laporan yang Anda lihat di aplikasi dan di dokumen ini adalah data fiktif yang dibuat hanya untuk keperluan demo. Kemiripan dengan perusahaan atau orang nyata hanyalah kebetulan.

All data in this demo is fictitious

The company name, customers, products, document numbers, prices, payments and reports you see in the application and in this document are fictitious data created only for the demo. Any resemblance to real companies or people is coincidental.

Cara membaca dokumen ini

Dokumen ini adalah **pengantar konsep** untuk calon pengguna yang akan mencoba demo SEFORAA Invoicing. Bacalah lebih dulu sebelum membuka **Panduan Pengguna**. Anda tidak perlu mahir akuntansi atau perpajakan; istilah dijelaskan dari awal, dengan contoh angka sederhana.

Kolom kiri berbahasa Indonesia (versi yang berlaku); kolom kanan adalah terjemahan bahasa Inggris dengan isi yang sama. Karena tampilan aplikasi berbahasa Indonesia, kolom Inggris menyebut label persis di layar dalam tanda kutip.

Data fiktif

Semua data dalam demo ini fiktif. Jangan dipakai sebagai acuan keputusan bisnis atau perpajakan.

How to read this document

This document is a **concept primer** for prospective users who will try the SEFORAA Invoicing demo. Read it before opening the **User Guide**. You do not need to be an accountant or tax expert; terms are explained from scratch, with simple worked figures.

The left column is in Indonesian (the authoritative version); the right column is the English translation with the same content. Because the application's screens are in Indonesian, the English column gives the exact on-screen label in quotation marks.

Fictitious data

All data in this demo is fictitious. Do not use it as a basis for business or tax decisions.

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BAHASA INDONESIA

1 Mengapa penjualan dan piutang perlu dikelola

Bagi perusahaan yang menjual dengan tempo, penjualan baru selesai ketika uangnya diterima. Selisih antara hari invoice terbit dan hari uang masuk disebut **piutang**. Piutang yang tidak terpantau menghambat arus kas, dan menjadi kerugian bila tidak tertagih. Di Indonesia setiap invoice juga membawa kewajiban pajak (PPN, dan kadang pemotongan PPh oleh customer), sehingga angka yang salah berarti masalah pajak, bukan hanya masalah tagihan.

Bila penjualan dan piutang dikelola dengan lembar kerja atau beberapa aplikasi terpisah, gejalanya biasanya:

- **Tagihan terlambat terbit**: barang sudah dikirim, invoice baru dibuat berhari-hari kemudian.
- **Pajak dihitung manual**: PPN, DPP nilai lain, dan PPh 23 salah hitung atau tidak seragam.
- **Siapa berutang berapa tidak jelas**: pembayaran sulit dicocokkan ke invoice, apalagi bila customer membayar sebagian.
- **Penagihan tidak sistematis**: baru ketahuan menunggak setelah berbulan-bulan, tanpa catatan siapa sudah menghubungi.
- **Bukti potong hilang**: customer memotong PPh tetapi buktinya tidak pernah diterima.
- **Angka berbeda antar laporan**: total di PDF, di sistem, dan di faktur pajak tidak sama.

SEFORAA Invoicing menyatukan semuanya dalam satu alur: customer, penawaran, pesanan, pengiriman, invoice dengan pajak yang dihitung server per baris, pembayaran dan alokasinya, penagihan, sampai aging dan statement customer.

> **Prinsip yang dipegang aplikasi**
>
> Angka uang dan pajak dihitung di server, satu kali, dengan aturan yang sama untuk semua dokumen. Layar dan PDF hanya menampilkannya, sehingga total di layar, PDF, dan laporan selalu sama.

ENGLISH

1 Why sales and receivables need managing

For a company that sells on credit, a sale is only finished when the money arrives. The gap between the day an invoice is issued and the day the money comes in is called a **receivable**. Unmonitored receivables choke cash flow and become losses when they are never collected. In Indonesia every invoice also carries a tax obligation (VAT, and sometimes income tax withheld by the customer), so a wrong figure is a tax problem, not just a billing problem.

When sales and receivables are run on spreadsheets or several disconnected tools, the usual symptoms are:

- **Invoices issued late**: goods are delivered, but the invoice is created days later.
- **Tax calculated by hand**: VAT, the other-value tax base and PPh 23 are miscalculated or inconsistent.
- **Unclear who owes what**: payments are hard to match to invoices, especially when a customer pays in part.
- **Unsystematic collection**: arrears are noticed only after months, with no record of who has already followed up.
- **Lost withholding slips**: the customer withholds income tax but the slip never arrives.
- **Figures differ between reports**: the totals in the PDF, the system and the tax invoice disagree.

SEFORAA Invoicing brings it all into one flow: customers, quotations, orders, deliveries, invoices with tax calculated by the server per line, payments and their allocation, collection, through to aging and customer statements.

> **The principle the application holds to**
>
> Money and tax figures are calculated once, on the server, with the same rules for every document. Screens and PDFs only display them, so the totals on screen, in the PDF and in reports always agree.

BAHASA INDONESIA

2 Kasus demo: PT Demo Niaga Nusantara

PT Demo Niaga Nusantara adalah distributor perangkat IT fiktif dengan dua cabang: Kantor Pusat Jakarta dan Cabang Surabaya. Perusahaan menjual barang (laptop, monitor, printer, perangkat jaringan, CCTV) dan jasa (maintenance IT, sewa ruang gudang) kepada perusahaan, lembaga keuangan, dan instansi pemerintah.

Unsur	Isi
Perusahaan	PKP (Pengusaha Kena Pajak), mata uang Rupiah, dua cabang
Tim	Sales (Rina di Jakarta, Andi di Surabaya), Finance (Sari), Gudang (Agus), Pajak (Dewi), Admin (Yusuf), Viewer (Maya), dan pemilik
Customer	Sekitar 19: retail, jasa keuangan, logistik, pendidikan, dinas pemerintah, BUMN
Produk dan jasa	Sekitar 24 item; barang punya stok di gudang
Syarat bayar	COD, Net 7, 14, 30, 45, dan 60 hari
Riwayat	Transaksi dari awal 2026 sampai hari ini, ditambah saldo awal piutang dari 2025

ENGLISH

2 The demo case: PT Demo Niaga Nusantara

PT Demo Niaga Nusantara is a fictitious IT-equipment distributor with two branches: Head Office Jakarta and Surabaya Branch. It sells goods (laptops, monitors, printers, network devices, CCTV) and services (IT maintenance, warehouse space rental) to companies, financial institutions and government agencies.

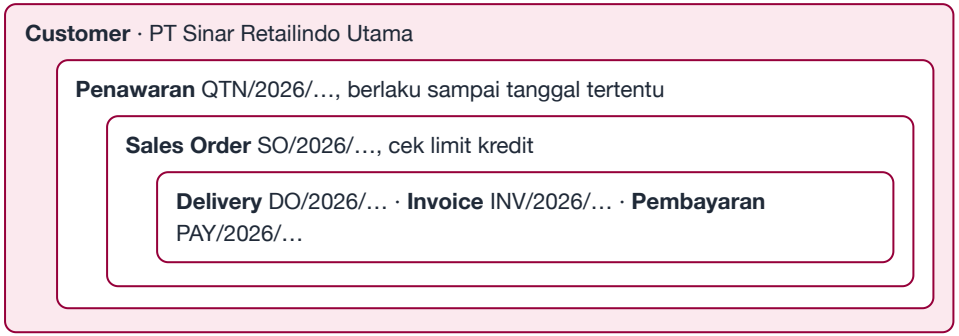
Item	Contents
Company	VAT-registered (PKP), Rupiah currency, two branches
Team	Sales (Rina in Jakarta, Andi in Surabaya), Finance (Sari), Warehouse (Agus), Tax (Dewi), Admin (Yusuf), Viewer (Maya), and the owner
Customers	About 19: retail, financial services, logistics, education, government offices, state-owned enterprises
Products and services	About 24 items; goods are stocked in the warehouse
Payment terms	COD, Net 7, 14, 30, 45 and 60 days
History	Transactions from early 2026 up to today, plus opening receivables from 2025

BAHASA INDONESIA

2.1 Dari penawaran sampai pelunasan

Satu transaksi biasanya melewati lima langkah. Setiap langkah membuat dokumen sendiri yang terhubung ke dokumen sebelumnya, sehingga jejaknya bisa ditelusuri dari mana saja.





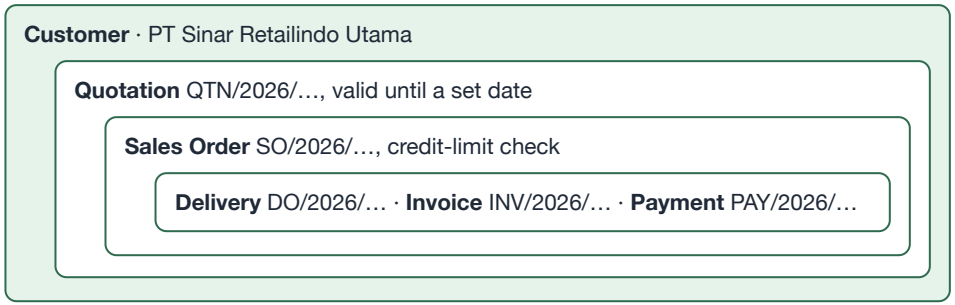
Langkah tidak harus lengkap. Invoice juga bisa dibuat langsung (misalnya untuk jasa), dan satu Sales Order bisa ditagih bertahap dengan beberapa invoice.

ENGLISH

2.1 From quotation to settlement

A transaction usually passes through five steps. Each step creates its own document, linked to the previous one, so the trail can be followed from any point.





The steps need not all be used. An invoice can also be created directly (for a service, say), and one Sales Order can be billed in stages with several invoices.

BAHASA INDONESIA

2.2 Masalah yang diangkat dan cara aplikasi menanganinya

Masalah	Cara aplikasi menangani	Menu
Invoice terlambat terbit	Invoice dibuat langsung dari Sales Order atau pengiriman; sisa yang belum ditagih terisi otomatis	Invoice
Pajak dihitung manual	PPN, DPP nilai lain, dan PPh 23 dihitung server per baris menurut grup pajak	Invoice
Melebihi limit kredit	Limit per customer, dicek saat Sales Order dikonfirmasi (peringatan, persetujuan, atau ditolak sesuai kebijakan)	Customer, Sales Order
Pembayaran sulit dicocokkan	Satu penerimaan dialokasikan ke beberapa invoice; sisa menjadi kredit; koreksi lewat pembalikan	Pembayaran
Tidak tahu siapa menunggak	Aging per umur keterlambatan dan Statement Customer untuk dikirim ke customer	Aging Piutang, Statement Customer

ENGLISH

2.2 Problems raised and how the application handles them

Problem	How the application handles it	Menu
Invoices issued late	Invoices are created straight from a Sales Order or delivery; the remaining unbilled quantity is filled in automatically	Invoice
Tax calculated by hand	VAT, the other-value tax base and PPh 23 are calculated by the server per line from the tax group	Invoice
Credit limit exceeded	A limit per customer, checked when a Sales Order is confirmed (warning, approval or refusal, per policy)	Customer, Sales Order
Payments hard to match	One receipt is allocated across several invoices; any excess becomes credit; corrections are made by reversal	Pembayaran
Not knowing who is in arrears	Aging by days overdue, and a Customer Statement you can send to the customer	Aging Piutang, Statement Customer

BAHASA INDONESIA

2.2 Masalah yang diangkat dan cara aplikasi menanganinya (lanjutan)

Masalah	Cara aplikasi menangani	Menu
Penagihan tidak sistematis	Papan kanban dan kalender: catatan kontak, janji bayar, sengketa, eskalasi	Collection
Bukti potong hilang	Daftar bukti potong yang ditunggu, dicatat, dan dicocokkan dengan invoice	Bukti Potong
Salah invoice setelah terbit	Invoice terbit tidak diubah; dikoreksi dengan void, Credit Note, atau Debit Note, semuanya tercatat	Invoice, Credit/Debit Note
Piutang macet	Write-off dengan alasan dan persetujuan; jejaknya tetap ada	Write-off
Siapa mengubah apa	Izin per peran, akses per cabang, jejak aktivitas pada setiap dokumen	Pengaturan

ENGLISH

2.2 Problems raised and how the application handles them (continued)

Problem	How the application handles it	Menu
Unsystematic collection	Kanban board and calendar: contact notes, promises to pay, disputes, escalation	Collection
Lost withholding slips	A list of slips awaited, recorded and matched against the invoice	Bukti Potong
A mistake after issue	An issued invoice is not edited; it is corrected by void, Credit Note or Debit Note, all on record	Invoice, Credit/Debit Note
Uncollectible receivables	Write-off with a reason and an approval; the trail stays	Write-off
Who changed what	Permissions per role, access per branch, an activity trail on every document	Pengaturan

BAHASA INDONESIA

3 Konsep dasar

3.1 Dokumen dan statusnya

Setiap dokumen punya status yang menunjukkan posisinya. Aplikasi menampilkannya sebagai label teks. Dalam kolom Inggris, label persis di layar ditulis dalam tanda kutip.

Dokumen	Perjalanan status
Penawaran `QTN/2026/11/00018`	Draft → Menunggu Persetujuan → Disetujui → Terkirim → Diterima → Dikonversi (jadi Sales Order). Cabang lain: Ditolak, Kedaluwarsa, Direvisi, Dibatalkan
Sales Order `SO/2026/11/00013`	Draft → Dikonfirmasi → Terkirim Sebagian / Penuh → Ditagih Sebagian / Penuh → Ditutup. Bisa Dibatalkan
Pengiriman `DO/2026/11/00017`	Draft → Dikirim (stok berkurang) → Diterima Customer. Bisa Dibatalkan
Invoice `INV/2026/11/…`	Draft (belum bernomor) → Terbit → Void. Draft yang tidak jadi: Dibatalkan
Pembayaran `PAY/2026/11/00016`	Dikonfirmasi; bila salah dibalik: Dibalik

ENGLISH

3 Core concepts

3.1 Documents and their statuses

Every document has a status that shows where it stands. The application displays it as a text label. In the English column the exact on-screen label is given in quotation marks.

Document	Status path
Quotation `QTN/2026/11/00018`	Draft → Pending approval ("Menunggu Persetujuan") → Approved ("Disetujui") → Sent ("Terkirim") → Accepted ("Diterima") → Converted ("Dikonversi") to a Sales Order. Other outcomes: Rejected, Expired, Revised, Cancelled
Sales Order `SO/2026/11/00013`	Draft → Confirmed ("Dikonfirmasi") → Partly / Fully delivered ("Terkirim Sebagian / Penuh") → Partly / Fully invoiced ("Ditagih Sebagian / Penuh") → Closed ("Ditutup"). Can be Cancelled
Delivery `DO/2026/11/00017`	Draft → Dispatched ("Dikirim", stock decreases) → Received by customer ("Diterima Customer"). Can be Cancelled
Invoice `INV/2026/11/…`	Draft (no number yet) → Issued ("Terbit") → Void. A draft dropped: Cancelled
Payment `PAY/2026/11/00016`	Confirmed; if wrong, reversed ("Dibalik")

Nomor dibuat otomatis, berurutan, tanpa yang kembar dan tanpa yang bolong, per jenis dokumen dan per bulan. Status pembayaran invoice terpisah dari status dokumennya: Belum Dibayar Sebagian Lunas.

3.2 Customer, syarat bayar, dan limit kredit

Customer menyimpan data yang menentukan invoice: identitas pajak (NPWP atau NIK), apakah customer termasuk pemotong PPh, syarat bayar bawaan, grup pajak bawaan, alamat, dan narahubung. **Syarat bayar** (misalnya Net 30) menentukan jatuh tempo: tanggal invoice ditambah 30 hari.

Limit kredit adalah batas piutang yang boleh dimiliki satu customer. Halaman customer menampilkan pemakaiannya: hijau di bawah 80%, kuning 80–100%, merah bila melebihi. Limit 0 berarti tanpa batas. Saat Sales Order dikonfirmasi, aplikasi mengecek limit ini dan ada tidaknya tagihan yang sudah terlambat; hasilnya peringatan, permintaan persetujuan, atau penolakan, sesuai kebijakan perusahaan (bawaan: peringatan).

> **Mengapa penting**
>
> Limit kredit mencegah pesanan baru ditumpuk pada customer yang sudah banyak menunggak. Peringatan muncul sebelum barang dikirim, bukan sesudahnya.

Numbers are generated automatically and in sequence, with no duplicates and no gaps, per document type and per month. An invoice's payment status is separate from its document status: Unpaid ("Belum Dibayar") Partial ("Sebagian") Paid ("Lunas").

3.2 Customers, payment terms and credit limit

A customer record holds what shapes an invoice: tax identity (NPWP or NIK), whether the customer is an income-tax withholder, the default payment term, the default tax group, addresses and contacts. The **payment term** (for example Net 30) sets the due date: invoice date plus 30 days.

The **credit limit** is the most receivable one customer may owe. The customer page shows how much is used: green below 80%, yellow 80–100%, red when exceeded. A limit of 0 means no limit. When a Sales Order is confirmed the application checks this limit and whether any invoice is already overdue; the result is a warning, a request for approval or a refusal, per company policy (default: warning).

> **Why it matters**
>
> The credit limit stops new orders piling up on a customer who is already in arrears. The warning appears before the goods are shipped, not after.

BAHASA INDONESIA

3.3 Pajak dihitung per baris

Setiap baris invoice dihitung pajaknya sendiri oleh server, berdasarkan **grup pajak** barang atau jasa, status PKP perusahaan, dan status customer. Tidak ada rumus pajak di layar atau template dokumen. Tiga hal yang perlu dipahami:

- **PPN** 12% memakai **DPP nilai lain** (11/12 dari harga), sehingga PPN yang ditagih efektif 11% dari harga jual.
- **PPh 23** dipotong oleh customer tertentu (pemotong) atas jasa, misalnya 2%. Nilai ini **mengurangi uang yang diterima**, bukan nilai invoice.
- Perusahaan yang **bukan PKP** tidak menagih PPN.

Contoh: jasa maintenance IT	Rupiah
Harga jasa (DPP)	4.500.000
PPN 12% atas DPP nilai lain (11/12 × 4.500.000 × 12%)	495.000
Total invoice (yang tercantum di faktur)	**4.995.000**
PPh 23 dipotong customer (2% × 4.500.000)	– 90.000
Yang ditagih dan dibayar customer (piutang bersih)	**4.905.000**

ENGLISH

3.3 Tax is calculated per line

Each invoice line has its tax calculated separately by the server, from the item's **tax group**, the company's VAT-registered (PKP) status and the customer's status. There is no tax formula on screen or in document templates. Three things to understand:

- **VAT (PPN)** at 12% uses the **other-value tax base** (11/12 of the price), so the VAT actually charged is effectively 11% of the selling price.
- **PPh 23** is withheld by certain customers (withholders) on services, for example 2%. It **reduces the money received**, not the invoice value.
- A company that is **not VAT-registered** charges no VAT.

Example: IT maintenance service	Rupiah
Service price (tax base)	4,500,000
VAT 12% on the other-value base (11/12 × 4,500,000 × 12%)	495,000
Invoice total (as shown on the tax invoice)	**4,995,000**
PPh 23 withheld by the customer (2% × 4,500,000)	– 90,000
What the customer is billed and pays (net receivable)	**4,905,000**

Yang perlu Anda ingat

Piutang yang dilacak aplikasi adalah **angka bersih setelah PPh** (4.905.000 pada contoh), karena itulah yang akan dibayar customer. Invoice berstatus Lunas begitu 4.905.000 diterima. Pemotongan 90.000 dilacak terpisah lewat bukti potong yang harus diminta dari customer (lihat 3.9).

Pembulatan mengikuti mata uang (Rupiah tanpa desimal) dan dilakukan sekali per baris, agar jumlah pajak di invoice cocok dengan faktur. Diskon header dibagi ke setiap baris secara proporsional tanpa sisa.

Catatan perpajakan

Angka dan aturan pada dokumen ini adalah penyederhanaan untuk pembelajaran demo, berdasarkan tarif yang berlaku pada edisi dokumen. Untuk keputusan pajak yang sebenarnya, rujuklah konsultan pajak Anda.

What to remember

The receivable the application tracks is the **net figure after PPh** (4,905,000 in the example), because that is what the customer will pay. The invoice shows Paid ("Lunas") as soon as 4,905,000 is received. The 90,000 withheld is tracked separately through the withholding slip, which must be obtained from the customer (see 3.9).

Rounding follows the currency (Rupiah has no decimals) and is done once per line, so the tax amount on the invoice matches the tax invoice. A header discount is spread over the lines proportionally, with no remainder.

A note on taxation

The figures and rules in this document are a simplification for demo learning, based on the rates in force at the date of this edition. For real tax decisions, consult your tax adviser.

BAHASA INDONESIA

3.4 Invoice terbit tidak diubah

Invoice **Draft** boleh diubah dan belum bernomor. Saat **diterbitkan**, nomor resmi diberikan, pajak dihitung ulang di server, dan nilainya terkunci. Aplikasi tidak menyediakan tombol untuk mengubah nilainya. Kesalahan dikoreksi dengan jalur yang meninggalkan jejak:

Situasi	Cara koreksi
Salah seluruhnya, belum dibayar	**Void** (dengan alasan), lalu buat yang baru. Void ditolak bila sudah ada pembayaran teralokasi
Nilai terlalu besar (retur, diskon susulan)	**Credit Note**: mengurangi piutang
Nilai terlalu kecil (biaya tambahan)	**Debit Note**: menambah piutang
Masa pajak sudah dikunci	Penerbitan dan void ditolak; ikuti prosedur pajak

ENGLISH

3.4 An issued invoice is not edited

A **Draft** invoice can be changed and has no number. When it is **issued**, the official number is assigned, the tax is recalculated on the server and the value is locked. The application offers no button to change the value. Mistakes are corrected through routes that leave a trail:

Situation	How to correct
Wrong in full, not yet paid	**Void** it (with a reason), then create a new one. Void is refused once a payment has been allocated
Value too high (return, late discount)	**Credit Note**: reduces the receivable
Value too low (extra charge)	**Debit Note**: increases the receivable
Tax period already locked	Issuing and voiding are refused; follow the tax procedure

BAHASA INDONESIA

3.5 Pembayaran, alokasi, dan sisa tagihan

Pembayaran dicatat sebagai **penerimaan**, lalu **dialokasikan** ke satu atau beberapa invoice. Aturannya ketat: invoice harus Terbit, customer dan mata uang sama, dan alokasi tidak boleh melebihi sisa tagihan invoice. Kelebihan bayar tidak hilang; ia menjadi **kredit customer**. **Uang muka** adalah penerimaan yang dicatat sebelum invoice ada.

```
Sisa tagihan (outstanding) =
  piutang bersih + Debit Note − Credit Note
  − pembayaran teralokasi − uang muka terpakai
```

Status pembayaran mengikuti sisa itu: Belum Dibayar (belum ada alokasi), Sebagian, atau Lunas (sisa nol; tanggal lunas tercatat).

Tidak ada ubah atau hapus pembayaran

Pembayaran yang salah tidak diedit atau dihapus. Ia **dibalik** (dengan alasan): saldo invoice dikembalikan, baris asli tetap ada, dan keduanya tampil di jejak. Lalu pembayaran yang benar dicatat ulang. Itulah yang membuat riwayat bisa diaudit.

ENGLISH

3.5 Payments, allocation and the remaining balance

A payment is recorded as a **receipt** and then **allocated** to one or more invoices. The rules are strict: the invoice must be Issued, customer and currency must match, and an allocation cannot exceed the invoice's remaining balance. An overpayment does not vanish; it becomes **customer credit**. An **advance** is a receipt recorded before the invoice exists.

```
Remaining balance (outstanding) =
  net receivable + Debit Note − Credit Note
  − allocated payments − advance applied
```

The payment status follows that balance: Unpaid (nothing allocated), Partial, or Paid (balance zero; the date paid is recorded).

Payments are never edited or deleted

A wrong payment is not edited or deleted. It is **reversed** (with a reason): the invoice balance is restored, the original row stays, and both appear in the trail. Then the correct payment is recorded again. That is what keeps the history auditable.

BAHASA INDONESIA

3.6 Termin (cicilan)

Satu invoice bisa dibagi menjadi beberapa **termin**, masing-masing dengan jatuh tempo sendiri, misalnya DP 30%, termin kedua 30%, pelunasan 40%. Termin diisi dalam persen atau nominal, dan jumlahnya harus persis sama dengan piutang bersih; selisih pembulatan ditampung di termin terakhir. Pembayaran dibagikan ke termin **berurutan dari yang paling awal**. Status tiap termin (Akan Datang, Jatuh Tempo, Lunas) dihitung dari situ, tidak disimpan terpisah.

3.7 Jatuh tempo dan aging

Invoice **jatuh tempo** pada tanggal invoice ditambah syarat bayar. Bila hari ini sudah lewat dan sisa tagihan masih ada, invoice **overdue**, dihitung dalam hari. **Aging** mengelompokkan piutang menurut umur keterlambatan:

ENGLISH

3.6 Instalments (termin)

One invoice can be split into several **instalments (termin)**, each with its own due date, for example a 30% down payment, a second 30% and a final 40%. They are entered as percentages or amounts and must add up exactly to the net receivable; any rounding difference lands in the last instalment. Payments are applied to instalments **in order, earliest first**. Each instalment's status (Upcoming "Akan Datang", Due "Jatuh Tempo", Paid "Lunas") is worked out from that, not stored separately.

3.7 Due date and aging

An invoice falls **due** on the invoice date plus the payment term. If today is past that date and a balance remains, the invoice is **overdue**, counted in days. **Aging** groups receivables by how late they are:

Kelompok	Artinya	Biasanya ditanggapi dengan
Belum jatuh tempo	Masih dalam tempo	Pantau
1–30 hari	Baru lewat	Pengingat ramah
31–60 hari	Perlu perhatian	Hubungi langsung, minta janji bayar
61–90 hari	Berisiko	Eskalasi ke atasan
91–120 hari dan >120 hari	Sangat berisiko	Pertimbangkan sengketa atau write-off

Mengapa penting

Aging menjawab pertanyaan paling penting pemilik usaha: "dari piutang saya, berapa yang aman, berapa yang bermasalah, dan siapa saja?" Tersedia per customer dan sebagai Statement Customer yang bisa dikirim ke customer.

Umur dihitung dengan tanggal hari ini menurut zona waktu Asia/Jakarta, sehingga angka aging berubah setiap hari walau tidak ada transaksi baru.

Bucket	Meaning	Usually answered with
Not yet due	Still within terms	Monitor
1–30 days	Just overdue	A friendly reminder
31–60 days	Needs attention	Call directly, ask for a promise to pay
61–90 days	At risk	Escalate to a superior
91–120 and >120 days	Very high risk	Consider a dispute or a write-off

Why it matters

Aging answers the business owner's most important question: "of my receivables, how much is safe, how much is in trouble, and who?" It is available per customer and as a Customer Statement you can send to the customer.

Age is counted from today's date in the Asia/Jakarta time zone, so aging figures change every day even with no new transactions.

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3.8 Collection (penagihan)

Collection mencatat upaya menagih invoice yang terlambat. Untuk setiap invoice ada satu **kasus** dengan status, catatan kontak, penagih yang bertanggung jawab, dan tindak lanjut berikutnya. Kasus tampil sebagai papan kanban dengan enam kolom:

Baru belum ditangani	Dihubungi sudah ada kontak	Janji Bayar ada tanggal dan nilai
Sengketa customer keberatan	Eskalasi diteruskan ke atasan	Kandidat Write-off diduga tidak tertagih

Memindahkan kartu antar kolom memanggil aksi yang sama dengan tombol di halaman kasus, jadi aturan dan izinnya sama. Kalender menampilkan tiga jenis tanggal: jatuh tempo, janji bayar, dan jadwal tindak lanjut. **Janji bayar yang lewat tanpa pembayaran** ditandai ingkar.

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3.8 Collection

Collection records the effort of chasing overdue invoices. Each invoice has one **case** with a status, contact notes, a responsible collector and the next follow-up. Cases appear on a kanban board with six columns:

New not yet handled	Contacted contact made	Promise to pay with date and amount
Disputed customer objects	Escalated passed to a superior	Write-off candidate unlikely to be collected

Moving a card between columns triggers the same action as the button on the case page, so rules and permissions are the same. The calendar shows three kinds of date: due dates, promises to pay and follow-up dates. A **promise to pay that passes with no payment** is flagged as broken.

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3.9 Bukti potong dan status e-Faktur

Ketika customer memotong PPh 23, mereka wajib memberikan **bukti potong**. Aplikasi membuat catatan "menunggu bukti potong" saat invoice terbit, lalu mengikuti perjalanannya:

Menunggu Bukti Potong → Diterima (nomor dan nilai dicatat, berkas diunggah) → Terverifikasi atau Tidak Cocok (nilai atau pemotong berbeda dari invoice).

Setiap invoice ber-PPN juga punya **status faktur pajak**: Tidak Perlu, Siap, atau Disetujui (termasuk yang dilaporkan manual). Laporan PPN Keluaran menampilkan nomor faktur dan status ini.

> **Di demo ini**
>
> Pengiriman faktur ke penyedia layanan pajak (PJAP/Coretax) belum diaktifkan. Status faktur ditampilkan, dan fitur ini ditunjukkan hanya sebatas lihat.

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3.9 Withholding slips and e-Faktur status

When a customer withholds PPh 23, they must give you a **withholding slip (bukti potong)**. The application creates an "awaiting slip" record when the invoice is issued and follows it through:

Awaiting slip ("Menunggu Bukti Potong") → Received ("Diterima") (number and amount recorded, file uploaded) → Verified ("Terverifikasi") or Mismatch ("Tidak Cocok") (amount or withholder differs from the invoice).

Every invoice with VAT also has a **tax-invoice status**: Not required, Ready, or Approved (including those reported manually). The Output VAT report ("PPN Keluaran") shows the tax-invoice number and this status.

> **In this demo**
>
> Sending tax invoices to the tax service provider (PJAP/Coretax) is not switched on. The status is displayed, and this feature is shown view-only.

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3.10 Write-off dan saldo awal

Write-off menghapus sisa piutang yang dinilai tidak akan tertagih. Pengajuan dibuat oleh Finance dengan alasan, lalu **disetujui** oleh orang berwenang yang **berbeda dari pengaju** (pemisahan tugas); sesudah itu sisa invoice menjadi nol. Invoice tidak dihapus: dokumen tetap ada, bersama alasan dan penyetujunya.

Saldo awal piutang dipakai saat perusahaan mulai memakai aplikasi: piutang dari sistem lama dimasukkan sebagai invoice saldo awal (umumnya lewat impor Excel), sehingga aging dan statement langsung memuat riwayat lama.

3.11 Cabang dan izin peran

Aplikasi mendukung banyak cabang: dokumen dan penerimaan milik satu cabang, dan pengguna dapat dibatasi ke cabang tertentu. Hak akses diatur per **peran**, bukan per orang (tabel di halaman berikut).

> **Mengapa penting**
>
> Pemisahan peran memastikan orang yang menjual tidak sekaligus menerbitkan invoice dan mencatat pembayarannya. Setiap perubahan penting tercatat di jejak aktivitas dokumen: siapa, kapan, dan apa.

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3.10 Write-off and opening balances

Write-off removes the balance of a receivable judged uncollectible. Finance raises the request with a reason, then someone with authority who is **different from the requester** (segregation of duties) **approves** it; after that the invoice balance is zero. The invoice is not deleted: the document stays, with the reason and the approver.

Opening receivables are used when a company starts using the application: receivables from the old system are entered as opening-balance invoices (usually by Excel import), so aging and statements include the old history from day one.

3.11 Branches and role permissions

The application supports several branches: documents and receipts belong to one branch, and a user can be limited to certain branches. Access is set per **role**, not per person (table on the next page).

> **Why it matters**
>
> Separating roles ensures the person who sells does not also issue the invoice and record its payment. Every important change is written to the document's activity trail: who, when and what.

Peran	Pada dasarnya boleh
Owner, Admin	Semua, termasuk pengaturan dan pengguna
Sales	Customer, penawaran, Sales Order; melihat invoice, pembayaran, collection; mengirim email
Finance	Invoice, pembayaran dan alokasi, collection, bukti potong, mengajukan write-off; melihat data penjualan dan pajak
Gudang	Item, pengiriman, dan stok; melihat Sales Order
Pajak	Modul pajak (faktur, pelaporan PPN); melihat data transaksi
Viewer	Hanya melihat

Daftar izin lengkap tiap peran dapat dilihat di Pengaturan oleh Owner atau Admin (latihan terakhir pada Panduan Pengguna).

Role	Broadly allowed to
Owner, Admin	Everything, including settings and users
Sales	Customers, quotations, Sales Orders; view invoices, payments, collection; send email
Finance	Invoices, payments and allocation, collection, withholding slips, request write-offs; view sales and tax data
Warehouse (Gudang)	Items, deliveries and stock; view Sales Orders
Tax (Pajak)	The tax module (tax invoices, VAT reporting); view transaction data
Viewer	View only

The full list of permissions for each role can be seen in Settings by an Owner or Admin (the last exercise in the User Guide).

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4 Modul aplikasi

Menu	Fungsi
Dashboard	Ringkasan penjualan, penerimaan, piutang, jatuh tempo, grafik 12 bulan, aging, aktivitas, status sistem
Customer	Data customer, narahubung, cabang customer, limit kredit, profil piutang per customer
Quotation	Penawaran, persetujuan, mengirim, mencatat jawaban customer, konversi ke Sales Order
Sales Order	Pesanan dengan cek limit kredit, reservasi stok, pemantauan pengiriman dan penagihan
Delivery	Pengiriman barang dari gudang; stok berkurang saat dikirim
Invoice	Membuat dan menerbitkan invoice; PDF; void; jadwal termin; riwayat pembayaran dan catatan
Recurring Invoice	Invoice berulang otomatis (maintenance bulanan, sewa)
Pembayaran	Mencatat penerimaan, alokasi ke invoice, uang muka, pembalikan

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4 Application modules

Menu	Function
Dashboard	Summary of sales, receipts, receivables and due dates; 12-month chart, aging, activity, system status
Customer	Customer data, contacts, customer branches, credit limit, receivable profile per customer
Quotation	Quotations, approval, sending, recording the customer's answer, conversion to a Sales Order
Sales Order	Orders with a credit-limit check, stock reservation, delivery and billing tracking
Delivery	Shipping goods from the warehouse; stock decreases on dispatch
Invoice	Create and issue invoices; PDF; void; instalment schedule; payment and note history
Recurring Invoice	Automatic recurring invoices (monthly maintenance, rent)
Pembayaran (Payments)	Record receipts, allocation to invoices, advances, reversals

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4 Modul aplikasi (lanjutan)

Menu	Fungsi
Credit/Debit Note	Koreksi nilai invoice terbit: retur, diskon susulan, biaya tambahan
Bukti Potong	Daftar dan pencocokan bukti potong PPh dari customer
Aging Piutang	Piutang per kelompok umur keterlambatan
Statement Customer	Rekening koran per customer: invoice, pembayaran, saldo berjalan
Collection	Papan kanban dan kalender penagihan, catatan kontak, janji bayar
Write-off	Pengajuan dan persetujuan penghapusan piutang tak tertagih
Saldo Awal Piutang	Impor piutang dari sistem lama
Laporan dan Pengaturan	Laporan bulanan dan pajak; profil perusahaan, cabang, penomoran, pajak, template dokumen, pengguna dan peran

Menu yang tampil bergantung pada peran dan paket; pengguna hanya melihat menu yang boleh dipakainya.

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4 Application modules (continued)

Menu	Function
Credit/Debit Note	Corrections to an issued invoice: returns, late discounts, extra charges
Bukti Potong (Withholding slips)	List and matching of income-tax withholding slips from customers
Aging Piutang (Aging)	Receivables by days-overdue bucket
Statement Customer	A statement of account per customer: invoices, payments, running balance
Collection	Kanban board and collection calendar, contact notes, promises to pay
Write-off	Requesting and approving the write-off of uncollectible receivables
Saldo Awal Piutang (Opening balances)	Import receivables from the old system
Reports and Settings	Monthly and tax reports; company profile, branches, numbering, tax, document templates, users and roles

The menus shown depend on the role and plan; users only see the menus they may use.

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5 Tokoh dan akun demo

Demo memakai delapan akun, masing-masing mewakili satu peran. Masuk ke aplikasi memakai **alamat email**. **Kata sandi diberikan oleh penyelenggara demo dan tidak ditulis di dokumen ini.**

Email	Nama	Peran	Dipakai untuk
(lembar Akun Demo)	Pemilik demo	Owner	Membaca Dashboard
rina.sales@far.test	Rina Wulandari	Sales (Jakarta)	Customer baru, penawaran, Sales Order
andi.sales@far.test	Andi Pratama	Sales (Surabaya)	Cabang bawaan Surabaya
sari.finance@far.test	Sari Handayani	Finance	Invoice, pembayaran, termin, collection, aging, credit note, write-off
agus.gudang@far.test	Agus Setiawan	Gudang	Pengiriman dan stok
dewi.pajak@far.test	Dewi Lestari	Pajak	Bukti potong, status e-Faktur
yusuf.admin@far.test	Yusuf Hakim	Admin	Pengaturan dan izin peran
maya.viewer@far.test	Maya Anggraini	Viewer	Melihat apa yang tidak boleh dilakukan

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5 Demo characters and accounts

The demo uses eight accounts, each representing a role. Sign in with the **email address**. **The password is provided by the demo organiser and is not printed in this document.**

Email	Name	Role	Used for
(Demo Accounts sheet)	Demo owner	Owner	Reading the Dashboard
rina.sales@far.test	Rina Wulandari	Sales (Jakarta)	New customer, quotation, Sales Order
andi.sales@far.test	Andi Pratama	Sales (Surabaya)	Default branch Surabaya
sari.finance@far.test	Sari Handayani	Finance	Invoices, payments, instalments, collection, aging, credit notes, write-off
agus.gudang@far.test	Agus Setiawan	Warehouse	Deliveries and stock
dewi.pajak@far.test	Dewi Lestari	Tax	Withholding slips, e-Faktur status
yusuf.admin@far.test	Yusuf Hakim	Admin	Settings and role permissions
maya.viewer@far.test	Maya Anggraini	Viewer	Seeing what is not allowed

Berganti tokoh

Klik nama di pojok kanan atas, pilih Keluar, lalu masuk dengan akun tokoh berikutnya. Cara paling mudah: buka jendela Incognito/Private baru untuk setiap tokoh.

Demo ini dipakai bersama banyak orang

Akun yang sama dipakai banyak pengunjung pada waktu yang sama. Setiap latihan membuat catatan milik Anda sendiri (tulis **nama Anda** di kolom catatan atau referensi), dan catatan bawaan hanya untuk dilihat. Jangan mengubah atau menghapus catatan yang bukan milik Anda.

Switching characters

Click your name at the top right, choose Keluar (Sign out), then sign in as the next character. The easiest way: open a new Incognito/Private window for each character.

This demo is shared

Many visitors use the same accounts at the same time. Every exercise creates a record of your own (write **your name** in the note or reference field), and the built-in records are for viewing only. Do not change or delete records that are not yours.

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6 Isi data demo

Data demo dibangun dari simulasi harian lewat fitur aplikasi yang sama dengan yang Anda pakai, dari awal 2026 sampai hari ini. Angka berikut perkiraan dan bisa bergeser sedikit:

- **2 cabang**, **8 akun**, **sekitar 19 customer** dengan limit kredit, syarat bayar, dan narahubung.
- **Sekitar 24 produk dan jasa**, dengan stok awal dan titik pesan ulang.
- **Sekitar 235 penawaran**, **170 Sales Order dan pengiriman**, **320 invoice** (mayoritas Lunas; sebagian Sebagian atau Belum Dibayar, termasuk yang terlambat).
- **Sekitar 270 penerimaan** dengan alokasi, termasuk satu uang muka.
- **Sekitar 125 bukti potong** dalam berbagai status, **23 Credit/Debit Note**, **10 write-off**.
- **Kasus penagihan** aktif: dihubungi, janji bayar, eskalasi, kandidat write-off.

> **Tanggal mengikuti hari ini**
>
> Data demo dibangun sampai hari data dibuat, dan dipulihkan berkala. Karena itu panduan tidak menyebut tanggal atau angka tetap: gunakan "hari ini" dan nama dokumen yang Anda buat sendiri.

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6 What the demo data holds

The demo data is built from a day-by-day simulation using the same application features you will use, from early 2026 up to today. The figures below are approximate and may shift slightly:

- **2 branches**, **8 accounts**, **about 19 customers** with credit limits, payment terms and contacts.
- **About 24 products and services**, with opening stock and reorder points.
- **About 235 quotations**, **170 Sales Orders and deliveries**, **320 invoices** (mostly Paid; some Partial or Unpaid, including overdue ones).
- **About 270 receipts** with allocations, including one advance.
- **About 125 withholding slips** in various statuses, **23 Credit/Debit Notes**, **10 write-offs**.
- **Active collection cases**: contacted, promise to pay, escalated, write-off candidate.

> **Dates follow today**
>
> The demo data is built up to the day it was created, and restored periodically. That is why the guide names no fixed dates or amounts: use "today" and the documents you create yourself.

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7 Batasan yang perlu diketahui

- **Email tidak dikirim** di demo ini; alamat memakai domain uji. Sebagai gantinya, pemberitahuan muncul di lonceng aplikasi.
- **Pembayaran online (Midtrans)** belum aktif di demo.
- **Pengiriman faktur ke PJAP/Coretax** belum aktif; status faktur hanya ditampilkan.
- Angka pajak pada demo bersifat ilustrasi dan bukan nasihat perpajakan.
- Data dipulihkan ke kondisi awal secara berkala; catatan Anda akan hilang saat itu. Itu normal.

8 Langkah berikutnya

Buka **Panduan Pengguna** (latihan langkah demi langkah pada layar sebenarnya): dari membuat customer dan penawaran, pengiriman, invoice dengan pajak per baris, mencatat pembayaran dan alokasi, penagihan, aging, credit note, bukti potong, sampai membaca pengaturan dan izin peran.

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7 Limitations to be aware of

- **Email is not sent** in this demo; addresses use a test domain. Notifications appear in the application's bell instead.
- **Online payment (Midtrans)** is not switched on in the demo.
- **Sending tax invoices to PJAP/Coretax** is not switched on; the status is only displayed.
- Tax figures in the demo are illustrative and are not tax advice.
- Data is restored to its starting state periodically; your records will disappear then. That is normal.

8 Next steps

Open the **User Guide** (step-by-step exercises on the real screens): from creating a customer and a quotation, delivery, an invoice with tax per line, recording payments and allocation, collection, aging, credit notes, withholding slips, through to reading settings and role permissions.