

How UMS Reduced Manual Customer Clearing and Improved Debtors Control in SAP

Automating customer payment allocation and improving clearing accuracy with the BEST Customer Clearing module.

About UMS

Unitrade Management Services (UMS) is a South African voluntary trading organisation that supports independent wholesale and retail traders across Southern Africa. Established in 2000, UMS operates across several trading formats, including Powertrade, Food Town, Best Buy and Price Rite, bringing together buying power, operational support and business services for its member network.

Within this environment, the UMS Debtors Team plays an important role in managing customer remittances, deductions, claims and payment allocations across a high-volume member base.

The Challenge

Before implementing the BEST Customer Clearing module, UMS managed customer payment allocation through a highly manual and resource-intensive process. Remittances had to be printed, processed manually line by line, with staff clearing invoices and raising credits individually in SAP.

This made the process slow, repetitive and vulnerable to allocation errors. Where customers had multiple invoices or claims for the same value, staff could easily allocate payments or claims incorrectly. For example, if a customer had ten invoices for the same amount but only paid nine, accurate allocation required extensive manual checking.

These challenges placed significant pressure on the Debtors Team during month end. Staff could spend until the 10th or 11th of the month reconciling member remittances, leaving less time to investigate queries, follow up claims and manage ageing balances.

Automating With BEST in SAP

UMS went live with the BEST Customer Clearing module at the start of August 2024, extending its existing use of BEST solutions in SAP.

The decision was shaped by UMS's previous experience with BEST, including the BEST Vendor Recons module and the BEST Statement Portal module. UMS had already automated creditor statement processing through BEST, with supplier statements uploaded through the existing portal process and integrated into SAP without changing the supplier experience.

For customer clearing, UMS chose to use its own OCR capability and portal interface alongside the BEST Customer Clearing module. This allowed the team to build on its existing internal skillset, while still using BEST to support structured customer payment allocation inside SAP.

Members receive a structured Excel remittance containing open items, claims and deduction columns, then return it showing what they are paying. UMS's in-house OCR process reads the remittance, generates the relevant claim lines and prepares the file for upload into the BEST Customer Clearing module.

Implementation Approach

The implementation was shaped around UMS's existing SAP environment, portal process and in-house OCR capability.

Because UMS did not use IDocs and already had a direct interface with its portal solution, the project was designed around an Excel upload process that could work alongside the BEST Customer Clearing module. This gave UMS the flexibility to use its existing internal capabilities while still benefiting from automated matching and clearing inside SAP.

The transition required adjustment for both staff and members as new formats and processes were introduced. While the change process was initially challenging, once users became familiar with the new approach, it became a positive resolution to UMS's debtors clearing challenges.

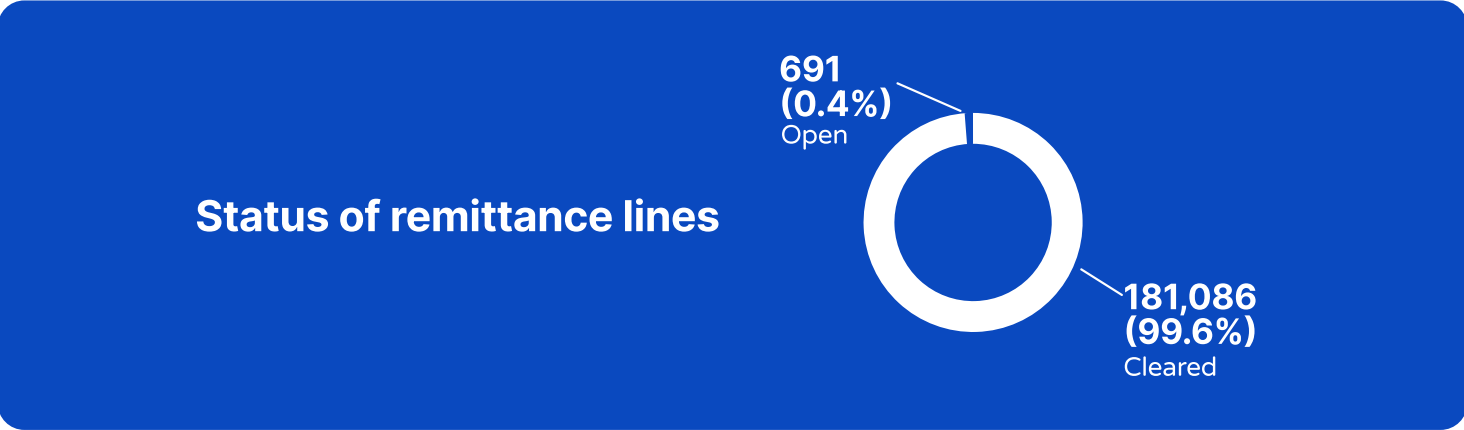
Results and Impact

Faster Month-End Customer Clearing

Following implementation, UMS achieved a clear improvement in customer clearing speed, accuracy and control. Where staff previously spent until the 10th or 11th of the month reconciling member remittances, the process is now completed by the 2nd of the month at the latest. In some cases, a large member remittance that previously took a full day to process can now be completed in around 15 minutes.

Higher Remittance Volumes Processed in SAP

By March 2026, UMS had processed 189,035 remittance lines through the BEST Customer Clearing module. Of these, 181,086 lines had been cleared, representing a 99.6% clearing rate, with only 691 lines remaining open.



Across 2024 and 2025, the total value of remittances processed through the BEST Customer Clearing module reached R4,875 billion.

Remittance volumes processed through the BEST Customer Clearing module increased significantly after implementation, showing wider adoption of the automated clearing process across UMS.

Year	Remittance header records
2024	478
2025	1,017

This increase reflects how the BEST Customer Clearing module became embedded in UMS’s debtors process, supporting higher remittance volumes while reducing manual effort and improving clearing accuracy.

Improved Debtor Ageing and Query Resolution

The time saving has also created wider benefits for the Debtors Team. Between 10 and 12 days each month have been freed up for staff to work on queries rather than reconciling remittances. This has helped UMS address claims and customer queries earlier, rather than only dealing with them once they become aged. The additional capacity has helped the Debtors Team manage an increasing member remittance workload without needing to increase headcount.

UMS has also seen a significant improvement in debtor ageing, with the ageing balance reduced by 40%.

Stronger Allocation Accuracy and Fewer Write-Off Risks

The improvement in allocation accuracy has reduced the risk of write-offs caused by inefficient or incorrect staff allocations. Customer communication has improved too, with UMS reporting that payment allocation queries have effectively been removed from the process.

A Calmer Month-End for the Debtors Team

The implementation has also improved the working environment for the team. With less pressure around clearing and loading remittances, the department now has a more relaxed month-end process and no longer experiences the same level of month-end pressure.

Staff can also focus more on current claims and customer queries, rather than only addressing issues for the first time once they have already reached 90 days. This has helped the team move from reactive follow-up to earlier query resolution.

“The BEST Customer Clearing module has transformed the way we process customer remittances. What previously took the team until the 10th or 11th of the month is now completed by the 2nd at the latest. The time saving has exceeded our expectations, but the improvement in accuracy has been just as important. We no longer have the same level of rework or payment allocation queries, and the team has more time to focus on claims and customer queries.”

Lillian Van Niekerk, Executive Credit Management, UMS

Contact Us Today

See how BEST can help your finance team automate customer clearing, improve payment allocation accuracy and reduce manual work inside SAP.



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