B2B customer onboarding

Process Definition Document (PDD): template and worked example

Example company (fictional): Valmora Packaging, a manufacturer of corrugated boxes and protective packaging in Porto, Portugal (about 260 employees).

Document control

Field	Value
Process name	B2B customer onboarding
Process owner	[Name, role]
Prepared by	[Name]
Reviewed by	[Names of the people who do the work]
Approved by	[Name, date]
Version	1.0 (as-is)
Status	Draft

How to use this template

This is a complete process definition document (PDD) for new B2B customer onboarding, sometimes called customer set-up or account opening. It describes the process as it runs today at a fictional packaging manufacturer, with the roles, systems, steps, decisions and controls you would expect in a real sales operations and finance team.

Use it as a starting point. Replace the company details, keep the sections, and walk through each step with sales, the master data team and credit control. Most companies change the credit limits, the documents they ask for and the approval levels. The structure stays the same.

- Replace the company, ERP and credit bureau with yours. If you do not use Business Central, name the screen or module where each step happens.
- Set your own approval levels, standard terms and documents required in steps 2, 7 and 8. These differ more than anything else between companies.
- Check the percentages with real data. Last quarter's account requests show how many are sent back and how long each check takes.
- Run the credit check and the contract check at the same time if your systems allow it. That is usually the biggest cut in elapsed time.
- Check the local rules on company checks, tax number validation and storing contact data. They differ by country.
- Keep the as-is version even after you redesign the process. It is your baseline for measuring the change.

1. Purpose and scope

This procedure describes how Valmora Packaging turns a signed-up prospect into a customer who can place a first order. It covers the account request from sales, the customer master record, the credit check on the company and the credit limit, contract and price set-up, tax and invoicing details, portal access and the final readiness check. It gives sales, master data, credit control and customer service one shared description of who does what, so that a new customer is ready to order in days and the records are right the first time.

In scope

- New business customers in Portugal, Spain and France
- Customer master data creation and validation

- Credit check and credit limit for the customer company
- Contract terms, price lists, tax and invoicing details, portal access and first order readiness

Out of scope

- Lead generation and the sales negotiation before the account request
- Ongoing credit limit reviews of existing customers
- Changes to master data of existing customers, handled by a separate change request
- Collections and dunning, which belong to accounts receivable

2. Process at a glance

Item	Description
Trigger	A sales representative has a customer who wants to buy and submits an account request.
Starts when	The Master Data Specialist receives the complete account request form.
Ends when	The customer record is active, credit approved, prices loaded and the first order check is passed.
Inputs	Account request form, Company registration extract, VAT number, Trade references or financial statements, Signed framework agreement, Agreed price list or quote
Outputs	Active customer record in the ERP, Credit limit decision, Contract and price set-up, Customer portal login, Welcome email with invoicing instructions
Volume	About 340 new customers a year, roughly 6 a week
Working hours	Monday to Friday, 08:30 to 17:30. Target: 3 working days from complete request to ready.

3. Roles and responsibilities

Role	Responsibilities
Sales Representative	Submits the account request with the documents, agrees the terms with the customer and makes the first contact with the customer after set-up.
Master Data Specialist	Checks the request, creates and validates the customer record and keeps the master data quality rules.
Credit Controller	Runs the credit check on the customer company, proposes the limit and payment terms and decides within their own limit.
Finance Manager	Approves credit limits above 25,000 EUR and non-standard payment terms.
Sales Operations Analyst	Checks the contract against the quote, loads prices and discounts, and keeps the contract register.
Tax Accountant	Checks the VAT number and tax status of the customer and sets the tax code for domestic, EU and export sales.
Customer Service Agent	Creates the portal user, runs the first order readiness check and sends the welcome email.
Customer (external)	Provides company documents, signs the agreement, names the invoicing contact and confirms the portal login.

4. Systems

- Microsoft Dynamics 365 Business Central: customer card, credit limit, price lists, tax codes
- Salesforce: account request and opportunity
- Credit bureau web portal: company reports bought per customer
- VIES: online check of EU VAT numbers
- Customer web portal: order entry and invoice access
- Microsoft Outlook: queries and welcome email

5. Process map

Process diagram goes here

Draw one lane per role from section 3, the steps from section 6 in order, and a diamond for each decision in section 7.

6. Procedure, step by step

#	Step	Who	What happens	System	Output
1	Submit the account request	Sales Representative	Fills in the request form: legal name, registered address, company number, VAT number, invoicing and delivery contacts, expected yearly volume, requested payment terms and the agreed price basis. Attaches the registry extract and signed agreement.	Salesforce	Account request in Salesforce
2	Check the request is complete	Master Data Specialist	Checks every mandatory field and attachment. Incomplete requests go back to the Sales Representative with a list of what is missing. About 30% come back at least once.	Salesforce, Outlook	Complete request, or return with list
3	Search for an existing record	Master Data Specialist	Searches by company number, VAT number and name to avoid duplicates. A match with a closed or blocked record goes to the Credit Controller before anything is created.	Business Central	No duplicate confirmed
4	Create the customer record	Master Data Specialist	Creates the customer card with legal name, addresses, contacts, language, currency and the customer group. The record is created in blocked status until the credit decision is made.	Business Central	Blocked customer record
5	Validate the VAT number and tax status	Tax Accountant	Checks the VAT number in VIES for EU customers and sets the tax code: domestic, EU business-to-business, or export. The Tax Accountant notes the check date on the record. Rules are the general ones and are checked locally for each country.	VIES, Business Central	Tax code set and VAT check logged
6	Run the credit check	Credit Controller	Orders a company report on the customer's registered company: status, age, payment behaviour, latest financial statements and any insolvency filings. The check is about the company only, never about the individuals who run it.	Credit bureau portal	Credit report
7	Propose limit and terms	Credit Controller	Proposes a credit limit from the bureau score, the financial statements and the expected volume. Standard terms are 30 days net. Customers with weak or no	Business Central, Excel	Credit proposal

#	Step	Who	What happens	System	Output
			history get a low limit, prepayment or a bank guarantee request.		
8	Approve higher limits and special terms	Finance Manager	Approves limits above 25,000 EUR, payment terms longer than 45 days and any exception to the standard terms. The decision is logged with a reason.	Outlook	Approved or declined limit
9	Record the credit decision	Credit Controller	Enters the credit limit and payment terms on the customer card and tells the Sales Representative the outcome. A declined customer is told that orders are possible on prepayment.	Business Central	Limit and terms on the record
10	Check the contract against the quote	Sales Operations Analyst	Compares the signed agreement with the quote: price basis, volume discounts, delivery terms, minimum order, notice period and indexation clause. Differences go back to the Sales Representative.	Salesforce, Excel	Checked contract
11	Set up prices and discounts	Sales Operations Analyst	Loads the agreed price list and discounts for the customer, with a start date and an end date. A second analyst checks 10% of price loads and every load with a discount above 15%.	Business Central	Customer price list
12	Set up invoicing details	Master Data Specialist	Enters the invoice delivery method, the invoicing email address and any customer purchase order requirement. The first invoice is sent as a test to the invoicing contact for large customers.	Business Central	Invoicing details on the record
13	Validate bank details	Master Data Specialist	Records the bank account only if the customer provides it for direct debit or refunds. Calls the customer's finance contact on a known number to confirm it, and does not rely on email alone.	Business Central	Confirmed bank details, or none
14	Review and activate the record	Master Data Specialist	Checks the record against the data quality rules. Another team member signs it off. The record is switched from blocked to active when credit, tax, pricing and invoicing are all complete.	Business Central	Active customer record
15	Create portal access	Customer Service Agent	Creates the portal company and the first user for the named contact. The customer sets their own password from a one-time link. Further users are added by the customer's own administrator.	Customer web portal	Portal login invitation
16	Run the first order readiness check	Customer Service Agent	Places a test order line on the customer account without releasing it. Checks that the price, tax code, credit limit, delivery address and payment terms all appear correctly, then deletes the test.	Business Central, Customer web portal	Readiness checklist passed
17	Send the welcome email	Customer Service Agent	Sends the customer the portal link, the invoicing instructions, the payment terms, the customer number to quote on orders and the contact for questions. Copies the Sales Representative.	Outlook	Welcome email sent
18	Confirm and follow the first order	Sales Representative	Calls the customer to confirm the set-up, and follows the first order through to delivery. Updates the account in Salesforce and closes the request.	Salesforce, Business Central	Closed account request

7. Decision points and business rules

- Is the account request complete? No: send it back with a list of what is missing (step 2).
- Does the customer already exist, even blocked or closed? Yes: stop and ask the Credit Controller (step 3).
- Is the VAT number valid for the sale planned? No: ask the customer for the correct details before any record is activated (step 5).
- Is the credit limit above 25,000 EUR or are the terms non-standard? Yes: the Finance Manager approves (step 8).
- Does the company pass the credit check? No: offer prepayment, a bank guarantee or a lower limit (step 7).
- Do contract and quote agree? No: send back to the Sales Representative before prices are loaded (step 10).
- Does the test order show the right price, tax and terms? No: fix the record and run the check again (step 16).

8. Exceptions

- Urgent first order (about 10% of cases): the Credit Controller may approve a temporary limit of up to 5,000 EUR on a basic report, and the full check is completed within 5 working days.
- Customer is part of a group with an existing account: the new company gets its own record and is linked to the group, and the group limit is checked.
- Customer pays by prepayment only: no credit limit is set, and the record shows the prepayment flag.
- Customer asks to change the invoicing entity after set-up: treated as a new request because the credit check applies to the company.
- The bureau has no report on a new company: the Credit Controller asks for the latest financial statements or a bank reference and sets a low starting limit.

9. Controls

- Segregation of duties: the person who creates the record cannot set the credit limit, and the Sales Representative cannot approve credit or edit master data.
- Duplicate search on company number, VAT number and name before every new record.
- Record stays blocked until credit, tax, pricing and invoicing are complete.
- Credit limit approval levels: Credit Controller up to 25,000 EUR, Finance Manager above.
- Bank details confirmed by a call to a known number, never by email alone.
- Second-person review of 10% of price loads and all discounts above 15%.
- Customer documents kept for the period required by law, and personal data of contacts limited to what is needed for invoicing and orders. Both are to be checked locally.

10. Known issues today

- Sales sends requests with missing documents because the form allows submission without attachments.
- The Credit Controller and the Sales Operations Analyst work one after the other, even though the two checks do not depend on each other.
- Prices are loaded from a PDF quote and retyped, so errors show up when the first invoice is wrong.
- Customers are told they can order before the portal login exists, and call customer service.
- Typical elapsed time is 6 working days, while the hands-on work is about 2 hours.

11. RACI matrix

R = responsible (does the work), A = accountable (owns the outcome), C = consulted, I = informed.

Activity	Sales Rep	Master Data	Credit Controller	Sales Ops	Tax	Customer Service
Submit the account request	A/R	I				
Check the request and create the record	C	A/R				
Validate VAT and tax status		C			A/R	
Credit check and limit	I	I	A/R			
Check the contract against the quote	C			A/R		
Load prices and discounts	I			A/R		
Set invoicing details and bank data		A/R	C		C	
Activate the record	I	A/R	C	C	C	I
Portal access and readiness check	I	C				A/R

12. KPIs

KPI	Definition	Target
Days from complete request to ready	Average working days from the Master Data Specialist receiving a complete request to the record being active and the readiness check passed. Today about 6 days.	[set]
First-time complete requests	Share of account requests that are accepted without being sent back. Today about 70%.	[set]
Duplicate records found after creation	Number of duplicate customer records found each quarter in the data quality report.	[set]
Invoices corrected in the first 90 days	Share of a new customer's first invoices that need a credit note because of a price, tax or address error.	[set]
Credit decisions within 1 working day	Share of credit proposals decided within 1 working day of the report arriving.	[set]

13. Revision history

Version	Date	Author	Change
1.0	[date]	[name]	First as-is version

Free template from processfix.ai. You may copy and adapt it. The company in the example is fictional.