Overdrafts by Minors



Liegt eine Überziehung eines Kontos durch einen Minderjährigen vor, so wird der Versand von Mahnschreiben verhindert.

The suppression of these letters has no impact on the dunning workflow and the change of corresponding dunning levels. Only the creation and printing of dunning documents (usually payment reminders) will be suppressed in case of a minor account holder. This functionality can be activated or deactivated separately for each dunning level, dunning document and contracting party.

The system is preconfigured with this check activated for all dunning documents and all contracting parties. The check only applies to natural persons, i.e. not to companies, associations or other entities. Dunning letters to legal persons generally cannot be suppressed.

For natural persons, a "Legal capacity" property is stored in the customer static data and checked before printing a document. If a customer is still a minor at the time the customer account is created, they will only be fully legally capable when reaching the age of 18. A customer's full legal capacity and the date from which it is reached is also displayed on the "Customers" tab.

Whenever a document is prevented from printing, a follow-up is created. Since this follow-up does not require any real action in the system and is purely informational, it only has to be closed manually after completion (e.g. after a telephone call to one of the parents).

