

# How to Define Risk Categories in SAP | What is Risk Category

## How to Define Risk Categories in SAP

In this SAP tutorials, we will discuss what is risk category and how to define risk categories in SAP step by step using transaction code OB01.

### What is Risk Category?

With the help of risk category, you can divide the customers in to various categories like low risk customers, medium risk customer, high risk customers, etc. [SAP system](#) decides the action that should be taken when the customer reaches the credit limit. When a customer assigned to high risk category, than the customer get blocked for further purchasing until receivable amounts are paid. Through risk categories, system automatically determines the high risk categories and enables in blocking customers for further purchases.

### Configuration details

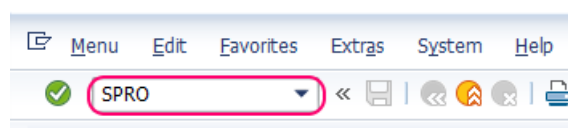
Risk Category	Name
T01	Low Risk
T02	Medium Risk
T03	High Risk

### Navigation

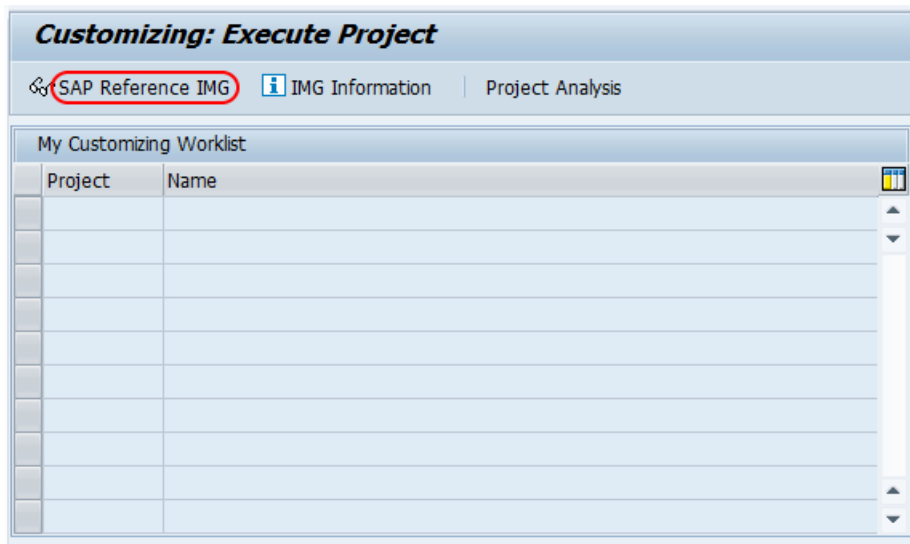
You define risk categories in SAP by using one of the following navigation method i.e. Transaction code & Menu Path.

SAP R/3 Role Menu	Define risk categories
Transaction Code	OB01
SAP IMG Path	SPRO(Tcode) > Implementation guide for R/3 customizing => Financial Accounting => Accounts Receivable & Accounts Payable => Credit Management => Credit control accounting => Define risk categories.

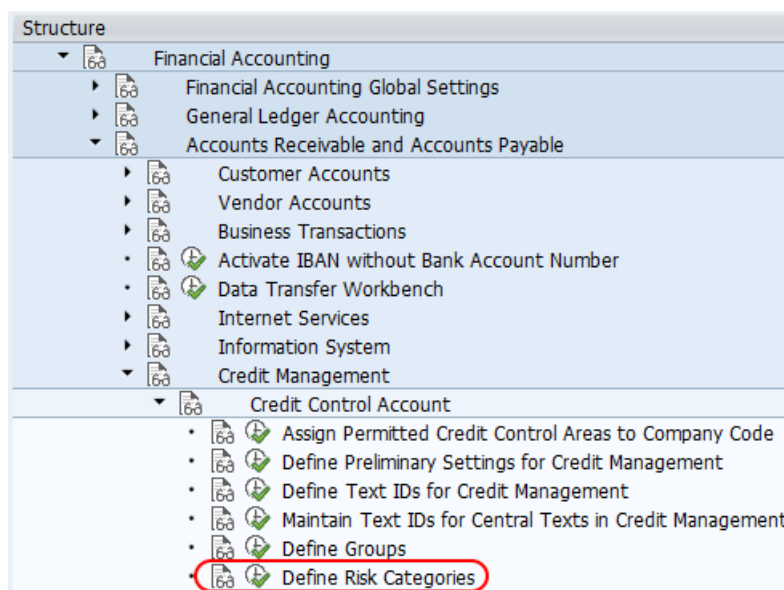
**Step 1 :** – Execute Tcode “SPRO”



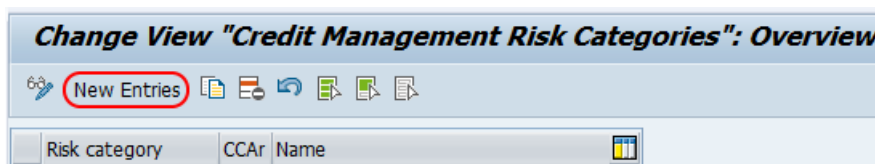
**Step 2 :** – Choose SAP Reference IMG.



**Step 3 :** – Follow the IMG menu path and click on img activity “define risk categories”.



**Step 4 :** – From change view credit management risk categories overview screen, click new entries button to create risk categories as per the requirements of client.



**Step 5 :** – On new entries of credit management risk categories screen, update the following required details.

- **Risk Category :** – Enter the new three digits key that defines as risk category in SAP
- **CCAr :** – Update the **credit control area** key in CCAr field. This assignment enables link between risk category and credit control area in SAP.
- **Name :** – In this field, update the description of risk category key.

<b>New Entries: Overview of Added Entries</b>		
Risk category	CCAr	Name
T01	T120	Low Risk
T02	T120	Medium Risk
T03	T120	High Risk

Click on save button or press ctrl+s and save the configured risk categories details in SAP.

Successfully we have configured risk categories in SAP.

## SAP FICO Training

- [SAP FICO Tutorials](#)

## SAP FICO - Introduction

- [SAP Financial Accounting](#)

- [What is SAP FICO](#)

- [What is client in SAP](#)

## SAP FICO - Enterprise Structure

- [Define Company in SAP](#)

- [Define Company Code in SAP](#)

- [Assign company code to company in SAP](#)

- [Define business area and consolidation business area in SAP](#)

- [Assign business area to consolidated business area in SAP](#)

- [Define credit control area in SAP](#)

- [Assign company code to credit control area in SAP](#)

- [Define functional area in SAP](#)

- [Maintain Financial Management Area in SAP](#)

- [Assign financial management area to company code in SAP](#)

- [How to create segments in SAP](#)

## SAP FICO - Global Parameters

- [What is Chart of accounts and how to create COA in SAP?](#)

- [Assign company code to chart of accounts](#)

- [What is Fiscal year in SAP?](#)

- [How to maintain fiscal year variant](#)

- [Assign company code to fiscal year variant](#)

- [Define account group in SAP](#)

‡ Define retained earnings account

‡ Define posting period variant (PPV)

‡ Assign variants to company code in SAP

‡ Open and closing posting period variants

‡ Define field status variant and field status groups in FICO

‡ Assign company code to field status variant

‡ Define Tolerance group for G/L accounts

‡ Define Tolerance group for employees

‡ Check company code global parameters

## SAP FICO - Foreign Currency Transactions

‡ Check exchange rate types

‡ Define translation ratios for currency translation

‡ How to maintain exchange rates in SAP

‡ Define accounts for exchange rate differences

‡ Define foreign currency valuation methods

‡ Define accounting principles and assign to ledger group

‡ Define valuation areas and assign to accounting principles

## SAP FICO - New G/L Accounting

‡ How to activate new G/L accounting?

‡ Define ledgers for general ledger accounting

‡ Define currencies for leading currency

‡ Define & Activate Non-Leading Ledgers

‡ Define Zero-balance clearing account

‡ Define interest calculation types

‡ Define interest indicator

## SAP FICO - Accounts Receivable

‡ Define account group for customers

‡ Maintain number ranges for customer account groups

‡ Assign number ranges to customer account groups

‡ Define risk categories

‡ Define tolerance group for Customers

‡ Create sundry debtors accounts

‡ Define Customer Master Record

## SAP FICO - Accounts Payable

- What is Accounts Payable in SAP?
- Define vendor account groups
- Maintain number range intervals for vendor accounts
- Assign number ranges to vendor account groups
- Create payment terms
- Define accounts for cash discount taken
- Define Vendor reconciliation account
- Create vendor code

## SAP FICO - Tax on Sales and Purchases

- What is Sales tax and Purchase tax in SAP?
- Define tax calculation procedures
- Assign country to calculation procedure
- Assign tax codes for non taxable transactions
- Maintain tax codes for sales and purchases
- Define tax accounts in SAP

## SAP FICO - Bank Accounting

- What is Bank Accounting in SAP?
- Define bank key
- Define house bank in SAP
- Create check lots
- Automatic payment program

## SAP FICO - Asset Accounting

- What is Asset Accounting in SAP?
- Define Chart of Depreciation
- Assign chart of depreciation to company code
- Specify Account Determination
- Number range intervals for Assets
- Maintain Asset Classes
- Define tax accounts in SAP

## SAP Controlling Training

- SAP CO Tutorials

## SAP TCodes

- SAP TCodes

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