

**Oracle Utilities Customer Care and Billing  
Release 2.3.1**

Utility Reference Model

3.4.2.2 Manage Customer Risk

July 2012

Oracle Utilities Customer Care and Billing Utility Reference Model 3.4.2.2, Release 2.3.1

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# Chapter 1

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## Overview

This chapter provides a brief description of the Manage Customer Risk business process and associated process diagrams. This includes:

- **Brief Description**
  - **Actors/Roles**

## Brief Description

**Business Process:** 3.4.2.2 Manage Customer Risk

**Process Type:** Sub-Process

**Parent Process:** 3.4.2 Develop Insight and Understanding

**Sibling Processes:**

This process describes how the CSR or Authorized User determines if customer internal or external credit or cash-only score is at risk and the effects that cause credit risk.

## Actors/Roles

The Manage Customer Risk business process involves the following actors and roles.

- **CC&B:** The Customer Care and Billing application. Steps performed by this actor/role are performed automatically by the application, without the need for user initiation or intervention.
- **CSR CC&B:** CSR or Authorized User of the Customer Care and Billing application.

# Chapter 2

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## Detailed Business Process Model Description

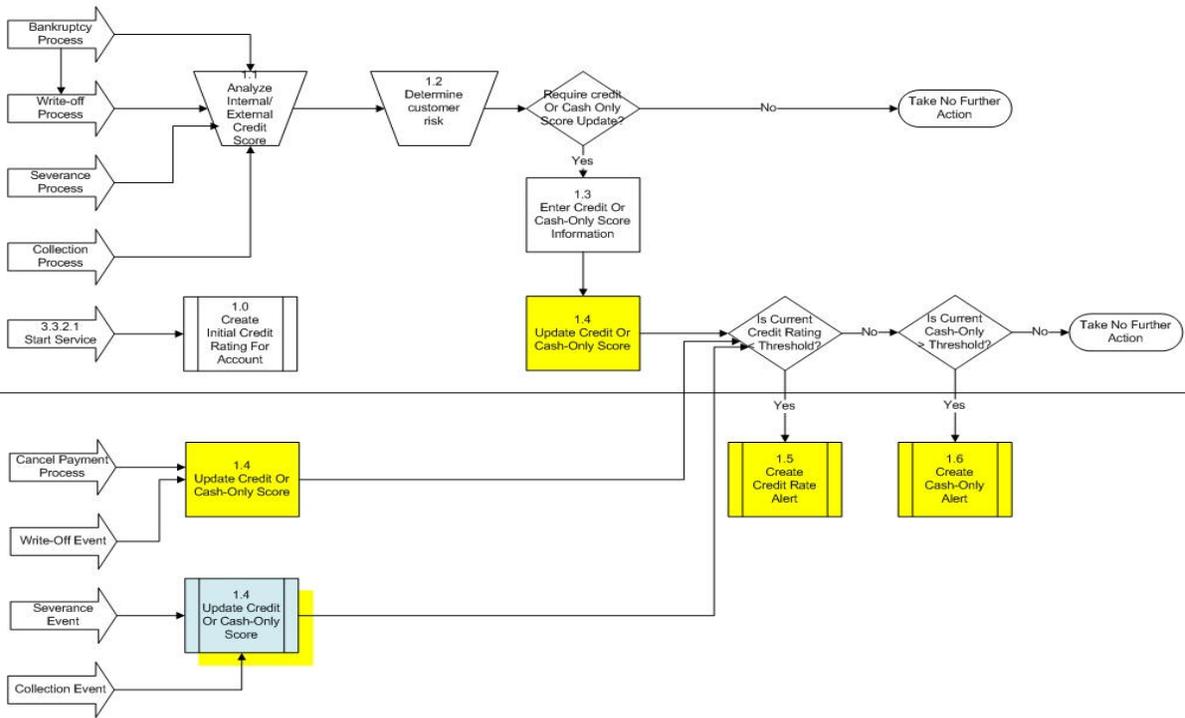
This chapter provides a detailed description of the Manage Customer Risk business process. This includes:

- **Business Process Diagrams**
  - **Manage Customer Risk**
- **Manage Customer Risk Description**
- **Related Training**

# Business Process Diagrams

## Customer Risk

### CC&B V2.3.1 *Manage Customer Risk*



PROCESS 3.4.2.2 Manage Customer Risk	PRODUCT FAMILY UGBU	CREATED BY PM URM Team	FILENAME 3.4.2.2
SUB-PROCESS	PRODUCT LINE/RELEASE CC&B v2.3.1	BPE APPROVAL	Page No
ACTIVITY	PRODUCTS	PRODUCT LINE APPROVAL	REVISE

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# Manage Customer Risk Description

This section includes detailed descriptions of the steps involved in the Manage Customer Risk business process, including:

- **1.0 Create Initial Credit rating for Account**
- **1.1 Analyze Internal/External Credit Score**
- **1.2 Determine customer risk**
- **1.3 Enter credit or cash-only score information**
- **1.4 Update credit or cash-only score**
- **1.5 Create Credit Rate Alert**
- **1.6 Create Cash-Only Alert**

## 1.0 Create Initial Credit rating for Account

See **Manage Customer Risk** on page 2-2 for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** Start service automatically creates a credit rating on account.

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### Entities to Configure

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Install Option Credit Score (C&C) information.

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### Available Algorithms

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CL\_CBYIDFLT

This algorithm formats the information for a credit rating history transaction record based on the event that created it.

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## 1.1 Analyze Internal/External Credit Score

See **Manage Customer Risk** on page 2-2 for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** CSR manually review customer's account credit or cash-only score.

## 1.2 Determine customer risk

See **Manage Customer Risk** on page 2-2 for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** CSR decides if customer's credit or cash only score is at risk.

## 1.3 Enter credit or cash-only score information

See **Manage Customer Risk** on page 2-2 for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** If update is required enter customer credit or cash-only score on Account Page credit and collections tab.

## 1.4 Update credit or cash-only score

See **Manage Customer Risk** on page 2-2 for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The system updated customer credit or cash-only score. An account's credit or cash-only score is defined on the installation algorithm to automatically sum the affect on credit rating or cash-only score. Customer's internal credit ratings and cash-only scores are automatically generated through a system of event type algorithms such as collection, severance and write-off events. A payment tender cancel reason for non-sufficient funds or a broken pay plan can be configured to create credit rating.

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### Entities to Configure

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Cancel Reason

Broken Pay Plan

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### Available Algorithms

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COLL EVT GEN (This is a sample generic collection event algorithm.)

SEV EVT GEN (Sample generic severance event algorithm).  
See C1-CE-CR-RT cut event activation algorithm creates a credit rating history record for the account associated with the cut process' overdue process.

WO EVT GENER (Generic Write Off Event Algorithm)

BROKEN PP broken pay plan algorithm inserts a credit rating history record for an account when a pay plan is broken

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## 1.5 Create Credit Rate Alert

See **Manage Customer Risk** on page 2-2 for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** If credit rating is less than threshold defined on the installation algorithm an alert is automatically created.

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### Available Algorithms

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C1\_CRRT-DF (Credit Rating Alert)

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## 1.6 Create Cash-Only Alert

See **Manage Customer Risk** on page 2-2 for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** If cash-only score is greater than threshold defined on the installation algorithm an alert is automatically created.

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### Available Algorithms

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C1\_CASH-DF (Cash Only Account)

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## Related Training

The following User Productivity Kit (UPK) modules provide training related to this business process:

- Oracle Utilities UPK for Customer Care and Billing, Administrative Setup
- Oracle Utilities UPK for Customer Care and Billing, Credit and Collections