

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

Utility Reference Model

4.3.1.1f Manage Credit Card Payments

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Oracle Utilities Customer Care and Billing Utility Reference Model 4.3.1.1f, Release 2.3.1

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# Contents

## Chapter 1

Overview.....	1-1
Brief Description .....	1-2
Actors/Roles.....	1-2

## Chapter 2

Detailed Business Process Model Description .....	2-1
Business Process Diagrams.....	2-2
Manage Credit Card Payment (Page1) .....	2-2
Manage Credit Card Payment (Page2) .....	2-3
Manage Credit Card Payment Description.....	2-4
1.0 Search for Customer Account .....	2-4
1.1 Evaluate Customer Account.....	2-4
1.2 Post Payment Details .....	2-5
1.3 Populate Credit Card Details with Override Authorization Code.....	2-6
1.4 Populate Credit Card Details .....	2-6
1.5 Request Credit Card Verification and Authorization.....	2-6
1.6 Send Request for Credit Card Authorization .....	2-6
1.7 Receive Request for Credit Card Authorization.....	2-7
1.8 Send Credit Card Authorization or Denial Information .....	2-7
1.9 Receive and Populate Credit Card Authorization or Denial Information.....	2-7
2.0 Review Credit Card Response .....	2-8
2.1 Prepare and Pre-populate Payment and Tender(s) in Incomplete Status.....	2-8
2.2 Select Different Payment Type .....	2-8
2.3 Search for Payment to Cancel .....	2-8
2.4 Request Cancel.....	2-8
2.5 Manage Payments .....	2-9
2.6 Request Cancel Credit Card Transaction and Populate Details .....	2-9
2.7 Send Cancel Credit Card Tender to Authorization Provider .....	2-9
2.8 Receive Request to Cancel Credit Card Tender.....	2-9
2.9 Send Credit Card Cancel and Reversal Information .....	2-10
3.0 Receive and Populate Credit Card Cancel and Reversal Information.....	2-10
3.1 Confirm Credit Card Cancellation .....	2-10
Installation Options Control Central Alert Algorithms .....	2-11
Related Training.....	2-12



# Chapter 1

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## Overview

This chapter provides a brief description of the Manage Credit Card Payments business process and associated process diagrams. This includes:

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

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## Brief Description

**Business Process:** 4.3.1.1f Manage Credit Card Payment

**Process Type:** Sub Process

**Parent Process:** 4.3.1 Perform Settlement Activities

**Sibling Processes:** 4.3.1.1 Manage Payments, 4.3.1.1a Process Budget Payments, 4.3.1.1b Process Non-Billed Monitored Budget Payments, 4.3.1.1c Process Non-Billed Unmonitored Budget Payments, 4.3.1.1d Manage Auto-Payments, 4.3.1.1e Manage Pay Plan Payment, 4.3.1.2 Manage Workstation Cashiering.

This process describes the management of Credit Card Payment activities. Most organizations accept different credit and debit cards as payment for services provided. Credit Card Payments will be received from payments at a cashiering station, lockbox, mail, and other electronic payments from third party sources. The processing is very similar to entering any other Payment; however it is possible to manage required authorization and reversal information for Credit Card Payments real-time. In addition, decline information can be retrieved real time and communicated with the customer.

The CSR or Authorized User typically uses the Payment Portal or Payment Event Add functionality for Credit Card Payments. Payment Event Quick Add or Payment Quick Add may also be used dependent on configuration and the business rules of the organization. The Payment Portal included in the base package provides ease of entry for CIS as well as Non CIS payments.

Auto pay Credit Card Payments are discussed in a separate process.

## Actors/Roles

The Manage Credit Card Payments business process involves the following actors and roles:

- **Customer:** Utility Company's Customer.
- **CSR:** CSR or Authorized User of the Customer Care and Billing application.
- **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.
- **Authorization Provider:** Credit card authorization provider
- **External Payment Source:** External source of payment

# Chapter 2

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## Detailed Business Process Model Description

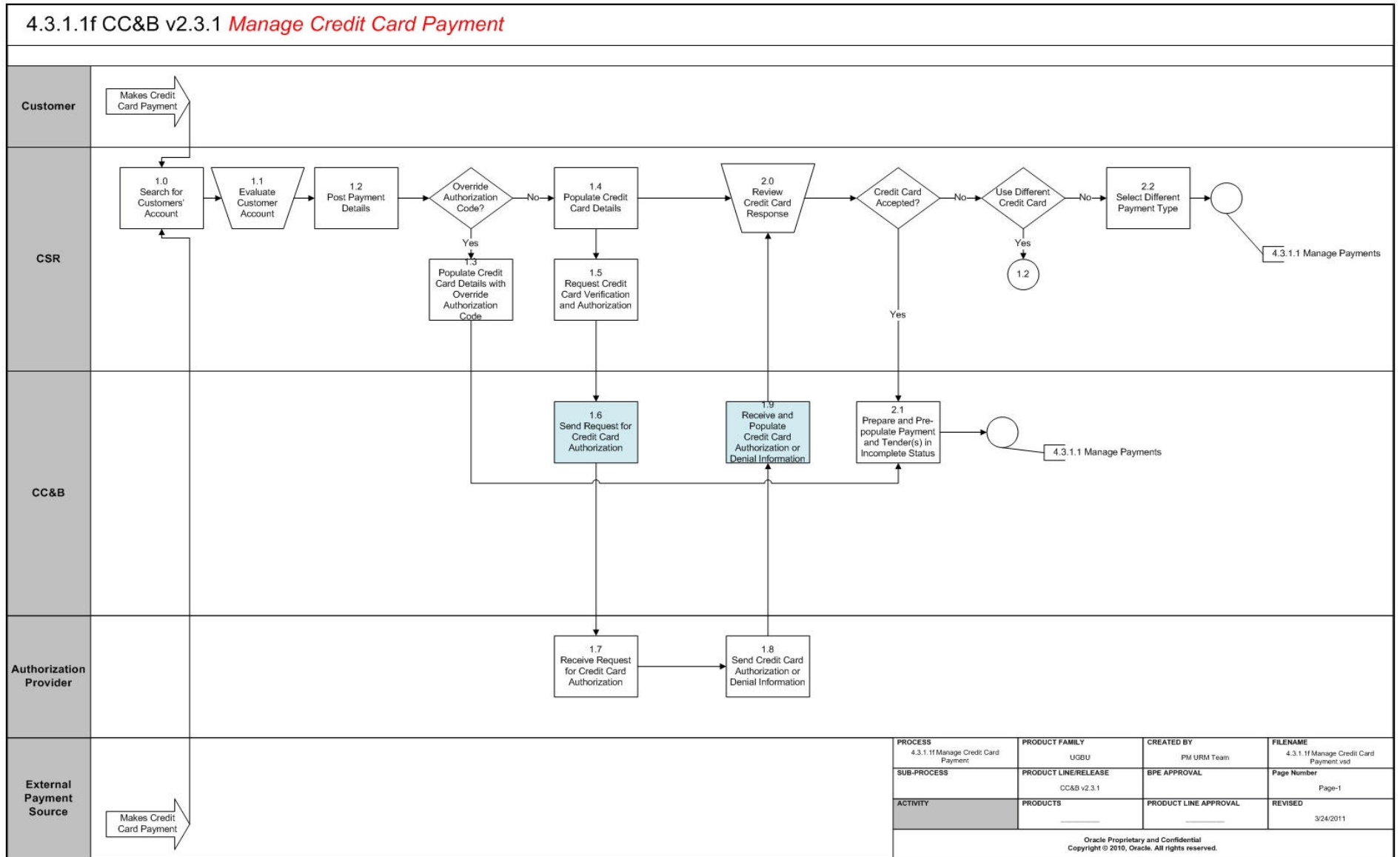
This chapter provides a detailed description of the Manage Credit Card Payment business process. This includes:

- **Business Process Diagrams**
  - **Manage Credit Card Payment (Page1)**
  - **Manage Credit Card Payment (Page2)**
- **Manage Credit Card Payment Description**
- **Installation Options Control Central Alert Algorithms**
- **Related Training**

# Business Process Diagrams

## Manage Credit Card Payment (Page1)

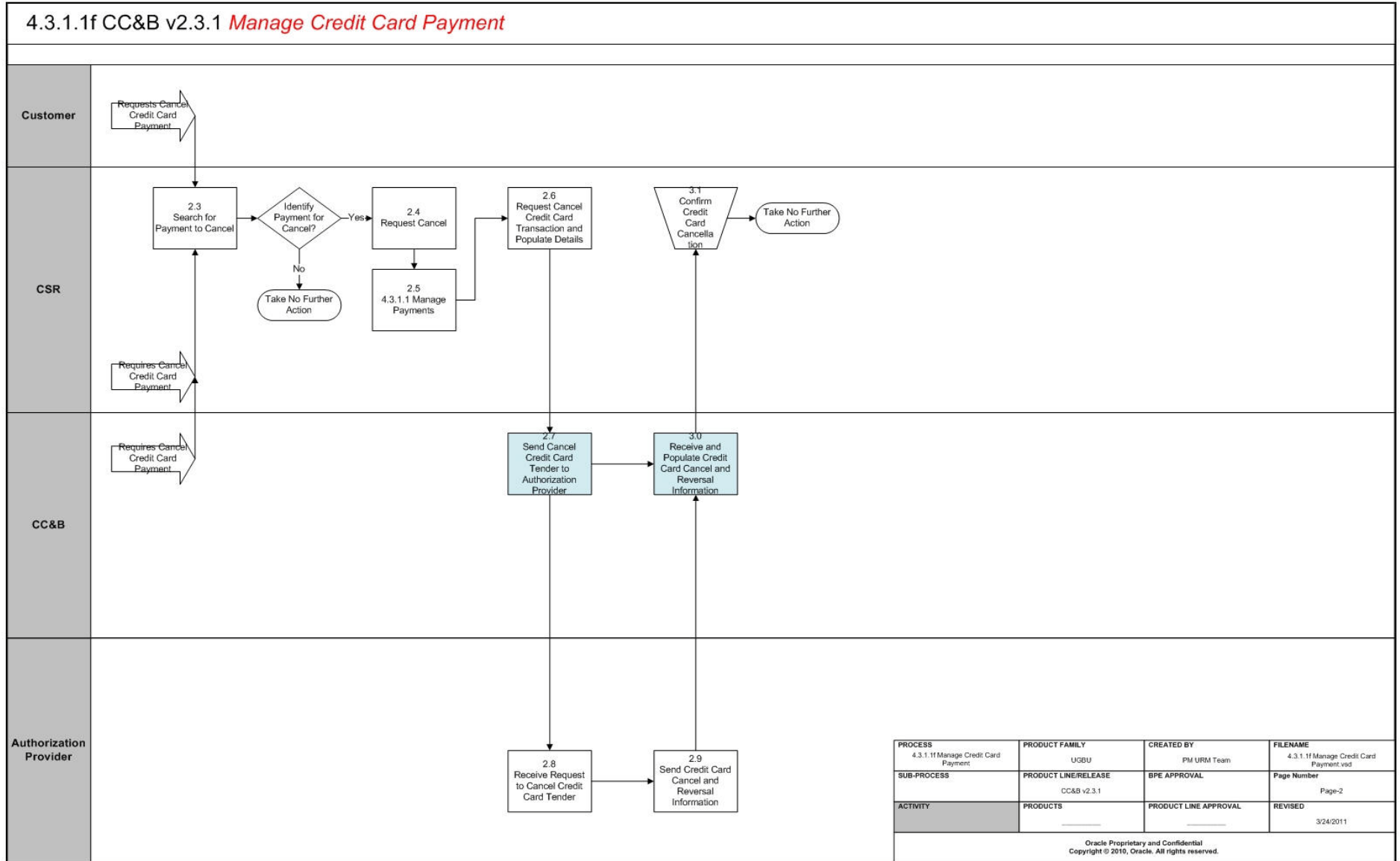
Page1





# Manage Credit Card Payment (Page2)

Page2



# Manage Credit Card Payment Description

This section includes detailed descriptions of the steps involved in the Manage Credit Card Payment business process, including:

- **1.0 Search for Customer Account**

## 1.0 Search for Customer Account

See **Manage Credit Card Payment (Page1)** for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Upon receipt of payment, the CSR or Authorized user accesses Control Central Search to locate the customer in CC&B.

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### Entities to Configure

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Installation Options

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## 1.1 Evaluate Customer Account

See **Manage Credit Card Payment (Page1)** for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User evaluates the account. Account Financial History, Billing History, Credit Rating, and Credit and Collection History may be reviewed. Control Central Alerts such as a Cash Only customer and other Dashboard information assist the CSR or Authorized User in determining eligibility and distribution for the Payment applying established business rules.

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### Entities to Configure

---

Installation Options  
Feature Configuration

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### Entities to Configure

---

Installation Options -  
Control Central Alerts

Installation Options -  
PYFN-PYINFO This  
algorithm formats the  
Payment Information that  
appears throughout the  
system.  
CI\_MASKCRD - Mask  
Credit Card Number

---

## 1.2 Post Payment Details

See **Manage Credit Card Payment (Page1)** for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User typically enters initial payment information using the Payment Portal or Payment Event Add functionality. The CSR or Authorized User then selects one of the available distribution options. Refer to 4.3.1.1 Manage Payments for further details. Options include:

- Distribute and Freeze
- Manual Distribution Multiple Payments
- Do Not Distribute

:

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### Entities to Configure

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Bank Code  
 Tender Source  
 Tender Type  
 Payment Template  
 Distribution Code

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### Available Algorithm

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C1-BOV-TPD'TL - Non  
 CIS Payment Template  
 Validation  
 C1-NCPAY-FT - Create  
 FT for Non CIS Payments

---

Business Object	Available Algorithms
C1-CreditCardWithAuthorization - Tender Type - Credit Card with Authorization	C1-BOV-TPD'TL - Non CIS Payment Template Validation
C1-CISPaymentEvent - Payment Event - CIS Payment	C1-NCPAY-FT - Create FT for Non CIS Payments
C1-NonCISPaymentEvent - Payment Event - Non CIS Payment	
C1-Payment Event - Non CIS Payment - Payment Template - Non CIS Payments	

### 1.3 Populate Credit Card Details with Override Authorization Code

See **Manage Credit Card Payment (Page1)** for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** At times when entering a Credit Card Payment, it is necessary to override the authorization code. The CSR or Authorized User enters an override authorization code. The Authorization Provider will not be contacted when using an override authorization code.

### 1.4 Populate Credit Card Details

See **Manage Credit Card Payment (Page1)** for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** When Credit Card authorization is required, the CSR or Authorized User enters additional details including credit card type, credit card number, expiration date, and card validation code.

### 1.5 Request Credit Card Verification and Authorization

See **Manage Credit Card Payment (Page1)** for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User initiates a request for the Authorization Provider to verify and provide authorization code for the Credit Card Payment.

### 1.6 Send Request for Credit Card Authorization

See **Manage Credit Card Payment (Page1)** for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** CC&B initiates a request to verify the credit card and provide an authorization code.

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#### Entities to Configure

---

Outbound Message Type  
 XAI Sender  
 External System  
 User and User  
 Characteristics  
 Tender Type  
 Tender Authorization -  
 Feature Configuration

---

Business Object	Available Algorithms
C1-CyberSourceCreditCardAuth - CyberSource - Credit Card Authorization	CI_TNDR_AUTH - Tender Type Tender Authorization via Cybersource
C1-CreditCardWithAuthorization - Tender Type - Credit Card with Authorization	

### 1.7 Receive Request for Credit Card Authorization

See **Manage Credit Card Payment (Page1)** for the business process diagram associated with this activity.

**Actor/Role:** Authorization Provider

**Description:** The Authorization Provider receives the necessary information to analyze and determine authorization or denial for the given credit card.

### 1.8 Send Credit Card Authorization or Denial Information

See **Manage Credit Card Payment (Page1)** for the business process diagram associated with this activity.

**Actor/Role:** Authorization Provider

**Description:** The Authorization Provider returns authorization or denial code information.

### 1.9 Receive and Populate Credit Card Authorization or Denial Information

See **Manage Credit Card Payment (Page1)** for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** CC&B receives the returned information from the Authorization Provider.

Entities to Configure
Outbound Message Type
XAI Sender
External System
User and User Characteristics
Tender Type
Tender Authorization - Feature Configuration

Business Object	Available Algorithms
C1-CyberSourceCreditCardAuth - CyberSource - Credit Card Authorization	CI_TNDR_AUTH - Tender Type Tender Authorization via Cybersource
C1-CreditCardWithAuthorization - Tender Type - Credit Card with Authorization	

## 2.0 Review Credit Card Response

See **Manage Credit Card Payment (Page1)** for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User reviews the authorization or denial information to further determine the next steps for distributing the payment or options for a new type of Payment.

## 2.1 Prepare and Pre-populate Payment and Tender(s) in Incomplete Status

See **Manage Credit Card Payment (Page1)** for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The Payment and associated Tenders are populated in CC&B. The Payment has an Incomplete status. Refer to 4.3.1.1 Manage Payments for further details.

## 2.2 Select Different Payment Type

See **Manage Credit Card Payment (Page1)** for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Based on communication with the Customer and established business rules, the CSR or Authorized User selects a different Payment type.

## 2.3 Search for Payment to Cancel

See **Manage Credit Card Payment (Page2)** for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User searches for the Payment to be canceled. Multiple Search methods are available from Tender Search on the Payment Portal Tender Search, Payment, Payment Event, and Payment/Tender Search.

## 2.4 Request Cancel

See **Manage Credit Card Payment (Page2)** for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User initiates Cancel for the Credit Card Tender to be canceled.

## 2.5 Manage Payments

See **Manage Credit Card Payment (Page2)** for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Refer to 4.3.1.1 Manage Payments for further details and steps for canceling (reversing) a tender.

## 2.6 Request Cancel Credit Card Transaction and Populate Details

See **Manage Credit Card Payment (Page2)** for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User enters necessary information to cancel the Credit Card Payment.

## 2.7 Send Cancel Credit Card Tender to Authorization Provider

See **Manage Credit Card Payment (Page2)** for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The cancellation information is sent to the Authorization Provider to reverse the Credit Card transaction.

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### Entities to Configure

---

Outbound Message Type  
 XAI Sender  
 External System  
 User and User Characteristics  
 Tender Type  
 Tender Authorization - Feature Configuration

---

Business Object	Available Algorithms
C1-CyberSourceCreditCardRev - CyberSource - Credit Card Reversal	CI_TNDR_AUTH - Tender Type Tender Authorization via Cybersource

---

## 2.8 Receive Request to Cancel Credit Card Tender

See **Manage Credit Card Payment (Page2)** for the business process diagram associated with this activity.

**Actor/Role:** Authorization Provider

**Description:** The Authorization Provider receives information to cancel the original Credit Card transaction.

## 2.9 Send Credit Card Cancel and Reversal Information

See **Manage Credit Card Payment (Page2)** for the business process diagram associated with this activity.

**Actor/Role:** Authorization Provider

**Description:** The Authorization Provider returns cancel information and a Credit Card Transaction reversal code.

## 3.0 Receive and Populate Credit Card Cancel and Reversal Information

See **Manage Credit Card Payment (Page2)** for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** Credit Card cancel information and a Credit Card Transaction reversal code is received and populated in CC&B.

---

### Entities to Configure

---

Outbound Message Type  
 XAI Sender  
 External System  
 User and User Characteristics  
 Tender Type  
 Tender Authorization - Feature Configuration

---



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### Available Algorithm

---

CL\_TNDR\_AUTH - Tender Type Tender  
 Authorization via Cybersource

---

## 3.1 Confirm Credit Card Cancellation

See **Manage Credit Card Payment (Page2)** for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR confirms the cancellation information and ensures affected records are accurate.



## Installation Options Control Central Alert Algorithms

The following installation options are available:

<b>Value</b>	<b>Description</b>
PP-Active	Show Count of Active Pay Plans
PP-Broken	Show Count of Broken Pay Plans
PP-Kept	Show Count of Kept Pay Plans
CC-PPDENIAL	Count Pay Plan Denial Customer Contacts
CCAL WFACCTX	Display Active WF for Account Based on Context
CCAL WFPREMX	Display Active WF for Premise Based on Context
CCAL WFACCTR	Display active WF for account based on char
CCAL WFPREMR	Display active WF for premise based on char
CCAL-TD	Highlight Outstanding To Do Entries
CCAL-DECL	Highlight Effective Declarations for Account and Premise
CCAL-CASE	Highlight Open Cases
CCAL-FAERMSG	Highlight FA's with outstanding outgoing messages
CI_WO_BILL	Highlight Written off Bills
CI_OD-PROC	Highlight Active Overdue Processes
CI_OMF_DF	Highlight Open and Disputed Match Even
CI_STOPSA-DF	Highlight Stopped SA's
C1-CCAL-CLM	Highlight Open Rebate Claims
C1-COLL-DF	Highlight Active Collection Processes
C1_COLLRF-DF	Highlight Active Collection Agency Referral
C1_PENDST-DF	Highlight Pending Start Service Agreements
C1_CASH-DF	Cash Only Account
C1_CRRT-DF	Credit Rating Alert
C1_LSSL-DF	Highlight Life Support/Sensitive Load on Person
C1_LSSLPR-DF	Highlight Life Support/Sensitive Load on Premise

C1_SEVPR-DF	Highlight Active Severance Processes
C1-CCAL-OCBG	Highlight Open Off Cycle Bill Generators
F1-SYNRQALRT	Retrieve Outstanding Sync Request

## Related Training

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

Oracle Utilities UPK for Customer Care and Billing, User Tasks

Oracle Utilities UPK for Customer Care and Billing, Credit and Collections