Oracle Utilities Customer Care and Billing Release 2.3.1

Utility Reference Model

4.3.2.8 Manage Bankruptcy

July 2012

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Oracle Utilities Customer Care and Billing Utility Resource Model 4.3.2.8, Release 2.3.1

Contents

Chapter 1

Overview

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

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

Brief Description

Business Process: 4.3.2.8 Manage Bankruptcy

Process Type: Sub Process

Parent Process: 4.3.2 Perform Collection Activities

Sibling Processes: 4.3.2.1 Manage Collection Process, 4.3.2.2 Manage Severance Process, 4.3.2.3 Manage Pay Plan, 4.3.2.4 Manage Payment Arrangement, 4.3.2.5 Manage Late Payment Charge, 4.3.2.6 Write Off Uncollectible Receivables 4.3.2.7 Manage Collection Agency Referral, 4.3.2.9 Manage Liens, 4.3.2.10Manage Foreclosure

This process describes how organizations maintain, track and write off uncollectible debt due to Bankruptcy. Organizations need to retain and record information for Bankruptcies including:

• Filing Date and Document Identification

• Type of Bankruptcy

• Related Persons associated with the Bankruptcy

• Court and Attorney Information

• Credit Bureau Information

• Bankruptcy Status and Lifecycle

The pre petition debt needs to be separated, as it is legally uncollectible. The uncollectible debt is transferred to a separate Write Off Service Agreement. Typically the credit history is updated, and a new Account established for post petition debt. A new deposit may be required. CC&B can be configured so that the CSR or Authorized User can easily distinguish the Bankrupt Account and the new Account.

CC&B has functionality to accommodate the maintenance, tracking and follow up for the Bankruptcy. Activities related to Bankruptcy can be logically grouped together to transition the Bankruptcy from one status to another as needed. Special customizations and configuration are required to make use of this functionality.

Actors/Roles

The Manage Bankruptcy business process involves the following actors and roles:

• **Customer**: Utility Company's Customer.

• **Third Party/Attorney**: Third Party application/User or Attorney that can request to add and /or maintain meter or item data

• **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.

Chapter 2

Detailed Business Process Model Description

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

- **Business Process Diagrams**

    - **Manage Bankruptcy (Page1)**

    - **Manage Bankruptcy (Page2)**

- **Manage Bankruptcy Description**

- **Installation Options Control Central Alert Algorithms**

- **Related Training**

Business Process Diagrams

Manage Bankruptcy (Page1)

4.3.2.8 CC&B v2.3.1 *Manage Bankruptcy*

Customer	Provides Bankruptcy Notification
Third Party/ Attorney	Provides Bankruptcy Notification

Initiate Bankruptcy

Review Account/SA Status

Stop Service

- 1.0 Evaluate Filing Information
- 1.1 Search for Customer
- Existing Customer?
- 1.2 Evaluate Account
- Add Related Person(s) to Existing Customer?
- 1.4 Request Update Account with Filing Information
- Active Service?
- 2.1 3.3.2.3 Stop Premise Based Service 3.3.2.4 Stop Non-Premise Based Service
- Add Person to Record Bankruptcy Only?
- 1.2.1.1 Add Person 3.3.1.1. Establish Person and/or Account
- 1.3 Add Person-Establish Relationship 3.3.1.1. Establish Person and/or Account
- 1.5 Request Affect Credit Rating and/or Cash Only Score
- Service(s) already Stopped and Balance Owing?
- Active WO Process?
- 1.8 Cancel Write Off Process 4.3.2.6 Write Off Uncollectible Receivables
- Page 2
- Take No Further Action
- Add Bankruptcy Alert?
- Take No Further Action
- SA(s) Already Written Off?
- 2.0 Transfer WO Balance(s) to Bankrupt WO SA
- 3.0
- 1.9 Write Off Immediately 4.3.2.6 Write Off Uncollectible Receivables
- 1.2.1.2 Request Add Bankruptcy Information
- 1.6 Request Add Alert to Existing Account
- **CSR**
- **CC&B**
- 1.2.1.3 Store Bankruptcy Information
- 1.7 Update Account
- Take No Further Action

PROCESS	PRODUCT FAMILY	CREATED BY	FILENAME
4.3.2.8 Manage Bankruptcy	UGBU	PM URM Team	4.3.2.8 Manage Bankruptcy.vsd
SUB-PROCESS	PRODUCT LINE/RELEASE	BPE APPROVAL	Page Number
	CC&B v2.3.1		Page-1
ACTIVITY	PRODUCTS	PRODUCT LINE APPROVAL	REVISED
			2/10/2011

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Manage Bankruptcy (Page2)

4.3.2.8 CC&B v2.3.1 *Manage Bankruptcy*

CSR

Page 1

Start New Account
2.2
Create New Account for Existing Person 3.3.1.1 Establish Person and/or Account

Start New Account
2.3
3.3.2.1 Start Premise Based Service 3.3.2.2 Start Non-Premise Based Service

Requires Bill New Account? — Yes → 2.4 Bill New Account 4.2.2 Manage Bill

No

Backdated Bankruptcy? — Yes → Financial Activity exists after Bankruptcy Date? — Yes →

No → Nc → 3.0

No → 3.0

Transfer Balance to New Account for Backdated Bankruptcy

2.5 Review Financial Activity for Original Account

Payments Exists? — No → Adjustments Exist? — No → Bills Exist? — No →

Yes → 2.6 Request Transfer Payment(s) 4.3.1.1 Manage Payments

Yes → 2.7 Request Transfer Adjustment(s) and Update Balances

Yes → 2.9 Request Cancel Bill Segment(s) and Create Closing Bill 4.2.2. Manage Bill

Yes

Start Bankruptcy WO SA
3.0
Request Add Bankruptcy WO SA 3.3.2.2 Start Non-Premise Based Service

3.1
Request Transfer Balance Stopped SA(s) to Bankrupt WO SA and Update Balances

CC&B

2.8 Transfer Adjustment(s) to New Account and Update Balances

3.2 Update Original SA(s) and Bankrupt WO SA Balances

Take No Further Action

PROCESS	PRODUCT FAMILY	CREATED BY	FILENAME
4.3.2.8 Manage Bankruptcy	UGBU	PM URM Team	4.3.2.8 Manage Bankruptcy.vsd
SUB-PROCESS	PRODUCT LINE/RELEASE	BPE APPROVAL	Page Number
	CC&B v2.3.1		Page-2
ACTIVITY	PRODUCTS	PRODUCT LINE APPROVAL	REVISED
			2/10/2011

Manage Bankruptcy Description

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

- **1.0 Evaluate Filing Information**

- **1.1 Search for Customer**

- **1.2.Evaluate Account**

- **1.2.1.1 Add Person 3.3.1.1 Establish Person and/or Account**

- **1.2.1.2 Request Add Bankruptcy Information**

- **1.2.1.3 Store Bankruptcy Information**

- **1.3 Add Person and Establish Relationship 3.3.1.1 Establish Person and/or Account**

- **1.4 Request Update Account with Filing Information**

- **1.5 Request Affect Credit Rating and/or Cash Only Score**

- **1.6 Request Add Alert to Existing Account**

- **1.7 Update Account**

- **1.8 Cancel Write Off Process 4.3.2.6 Write Off Uncollectible Receivables**

- **1.9 Write Off Immediately 4.3.2.6 Write Off Uncollectible Receivables**

- **2.0 Transfer WO Balance(s) to Bankrupt WO SA**

- **2.1 Stop Service 3.3.2.3 Stop Premise Based Service and 3.3.2.4 Stop Non-Premise Based Service**

- **2.2 Create New Account for Existing Person 3.3.1.1 Establish Person and or Account**

- **2.3 3.3.2.1 Start Premise Based Service and 3.3.2.2 Start Non Premise Based Service**

- **2.4 Bill New Account 4.2.2 Manage Bill**

- **2.5 Review Financial Activity for Original Account**

- **2.6 Request Transfer Payment(s) 4.3.1.1 Manage Payments**

- **2.7 Transfer Adjustment(s) and Update Balances**

- **2.8 Transfer Adjustment(s) to New Account and Update Balances**

- **2.9 Request Cancel Bill Segment(s) and Create Closing Bill 4.2.2 Manage Bill**

- **3.0 Request Add Bankruptcy WO SA 3.3.2.2 Start Non-Premise Based Service**

- **3.1 Request Transfer Balance Stopped SA(s) to Bankruptcy WO SA and Update Balances**

- **3.2 Update Original SA(s) and Bankrupt WO SA Balances**

1.0 Evaluate Filing Information

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

Actor/Role: CSR

Description: The CSR or Authorized User reviews the Bankruptcy filing information. The Bankruptcy Date is used to separate pre-petition and post petition debt. Attorney information, Accounts included in the Bankruptcy, other Related Persons, and Court information are noted. The organization may contact other government agencies regarding the Bankruptcy filing.

1.1 Search for Customer

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

Actor/Role: CSR

Description: Upon receipt of Bankruptcy filing, the CSR or Authorized User locates the customer in CC&B using Control Central Search. When a customer is selected, the CSR or Authorized User is automatically transferred to Control Central - Account Information refreshed with the selected customer's data. Dashboard Alerts provide the CSR or Authorized User with pertinent information for the customer.

Entities to Configure

Installation Options

Available Algorithms

Installation Options - PERS-INFO-LF Person Information, Installation Options NMFM-VALFMT - Person Name Validation Installation Options - Control Central Alerts

1.2.Evaluate Account

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

Actor/Role: CSR

Description: The CSR or Authorized User reviews the existing Account A Stop Date is established based on the Bankruptcy filing information that will be used for the pre-petition debt. The CSR or Authorized User determines if meter reads are available or a Field Activity is required to obtain a read. Bills and Payments and other Financial Activity are reviewed to determine if cancellations or transfers to a new Account are required.

1.2.1.1 Add Person 3.3.1.1 Establish Person and/or Account

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

Actor/Role: CSR

Description: The person or business filing Bankruptcy may not exist in the system. At times the organization only needs to add a Person record to track the Bankruptcy filing information for future reference.

1.2.1.2 Request Add Bankruptcy Information

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

Actor/Role: CSR

Description: The Bankruptcy information is recorded in CC&B. The specific records used to store the Bankruptcy information may include configuration or other customization.

1.2.1.3 Store Bankruptcy Information

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

Actor/Role: CC&B

Description: CC&B is updated with the Bankruptcy information. The specific records used to store the Bankruptcy information may include configuration or other customization.

Customizable Process

Custom Process

1.3 Add Person and Establish Relationship 3.3.1.1 Establish Person and/or Account

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

Actor/Role: CSR

Description: There are persons associated with the Bankruptcy that require separate records in CC&B. The CSR or Authorized User determines additional Person records need to be added in CC&B and linked to existing customers for the Bankruptcy. Refer to 3.3.1.1 Establish Person and/ or Account.

1.4 Request Update Account with Filing Information

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

Actor/Role: CSR

Description: The CSR or Authorized User records pertinent information about the Bankruptcy in CC&B. The specific records used to store the Bankruptcy information may include configuration or other customization.

1.5 Request Affect Credit Rating and/or Cash Only Score

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

Actor/Role: CSR

Description: Based on established business rules, the CSR or Authorized User updates the customer's credit rating and/or cash only score for the existing Account.

1.6 Request Add Alert to Existing Account

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

Actor/Role: CSR

Description: The CSR or Authorized User may enter a special alert to indicate the Account status of Bankruptcy.

Entities to Configure
Alert Type

1.7 Update Account

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

Actor/Role: CC&B

Description: The Account is updated in CC&B with information related to the Bankruptcy. The specific records used to store the Bankruptcy information may include configuration or other customization.

1.8 Cancel Write Off Process 4.3.2.6 Write Off Uncollectible Receivables

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

Actor/Role: CSR

Description: As Bankruptcy debt is legally uncollectible, any attempts to pursue the debt must be stopped. Any active Write Off Process needs to be canceled.   Refer to 4.3.2.6 Write Off Uncollectible Receivables.

1.9 Write Off Immediately 4.3.2.6 Write Off Uncollectible Receivables

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

Actor/Role: CSR

Description: As Bankruptcy debt is legally uncollectible, it requires immediate Write Off. Any attempts to pursue the debt must be stopped. It is recommended to hold this debt in a Bankrupt Write Off SA. Refer to 4.3.2.6 Write Off Uncollectible Receivables.

Entities to Configure
SA Type

2.0 Transfer WO Balance(s) to Bankrupt WO SA

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

Actor/Role: CSR

Description: If the Service Agreements are already written off it is recommended to transfer this debt to a Bankrupt Write Off SA.

Entities to Configure
SA Type

2.1 Stop Service 3.3.2.3 Stop Premise Based Service and 3.3.2.4 Stop Non-Premise Based Service

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

Actor/Role: CSR

Description: The CSR or Authorized User stops Services as of the Bankruptcy filing date. It is recommended to stop Services to keep pre-petition uncollectible debt separate.

2.2 Create New Account for Existing Person 3.3.1.1 Establish Person and or Account

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

Actor/Role: CSR

Description: The CSR or Authorized User creates a new Account for person/business filing Bankruptcy. Refer to 3.3.1.1 Establish Person and or Account.

2.3 3.3.2.1 Start Premise Based Service and 3.3.2.2 Start Non Premise Based Service

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

Actor/Role: CSR

Description: The CSR or Authorized User starts the Services again as of the Bankruptcy filing date. Refer to 3.3.2.1 Start Premise Based Service and 3.3.2.2 Start Non-Premise Based Service.

2.4 Bill New Account 4.2.2 Manage Bill

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

Actor/Role: CSR

Description: If the new Account requires Billing the CSR or Authorized User creates the Bills. Refer to 4.2.2 Manage Bill.

2.5 Review Financial Activity for Original Account

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

Actor/Role: CSR

Description: The CSR or Authorized User reviews the original Account's financial history to determine if changes are required. It is possible Payments, Adjustments or Bills need to be modified and/or transferred to the new Account.

Entities to Configure
Adjustment Type Cancel Reason

2.6 Request Transfer Payment(s) 4.3.1.1 Manage Payments

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

Actor/Role: CSR

Description: Refer to 4.3.1.1 Manage Payments for transfer of Payment details.

Entities to Configure
Cancel Reason

2.7 Transfer Adjustment(s) and Update Balances

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

Actor/Role: CSR

Description: The CSR or Authorized User transfers any Adjustments that apply to post-petition debt to the new Account. Financial balances for the original Account and new Account are updated to reflect the transfers.

Entities to Configure
Adjustment Type Cancel Reason

2.8 Transfer Adjustment(s) to New Account and Update Balances

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

Actor/Role: CC&B

Description: Financial balances for the original Account and new Account are updated in CC&B to reflect the transfers.

Entities to Configure
Adjustment Type Cancel Reason

2.9 Request Cancel Bill Segment(s) and Create Closing Bill 4.2.2 Manage Bill

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

Actor/Role: CSR

Description: The CSR or Authorized User cancels Bill Segment(s) as needed and creates the closing bill for the original Account. Refer to 4.2.2 Manage Bill.

3.0 Request Add Bankruptcy WO SA 3.3.2.2 Start Non-Premise Based Service

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

Actor/Role: CSR

Description: The CSR or Authorized User starts a separate Service Agreement on the original Account to hold the pre-petition uncollectible debt.

Entities to Configure

SA Type
Adjustment Type

3.1 Request Transfer Balance Stopped SA(s) to Bankruptcy WO SA and Update Balances

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

Actor/Role: CSR

Description: The CSR or Authorized User transfers the pre-petition uncollectible debt to a separate Bankrupt WO SA. Typically this Service Agreement does not allow for Billing or acceptance of Payments.

Entities to Configure

SA Type
Adjustment Type

3.2 Update Original SA(s) and Bankrupt WO SA Balances

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

Actor/Role: CC&B

Description: The Service Agreement balances are updated in CC&B to reflect the transfer of pre-petition debt to the Bankrupt WO SA.

Entities to Configure

SA Type
Adjustment Type

Installation Options Control Central Alert Algorithms

The following installation options are available:

Value	Description
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