



## **C2M.CCB v2.6**

### **3.4.2.2 CC&B Manage Customer Risk**

Creation Date: April 20, 2009  
Last Updated: February 15, 2018

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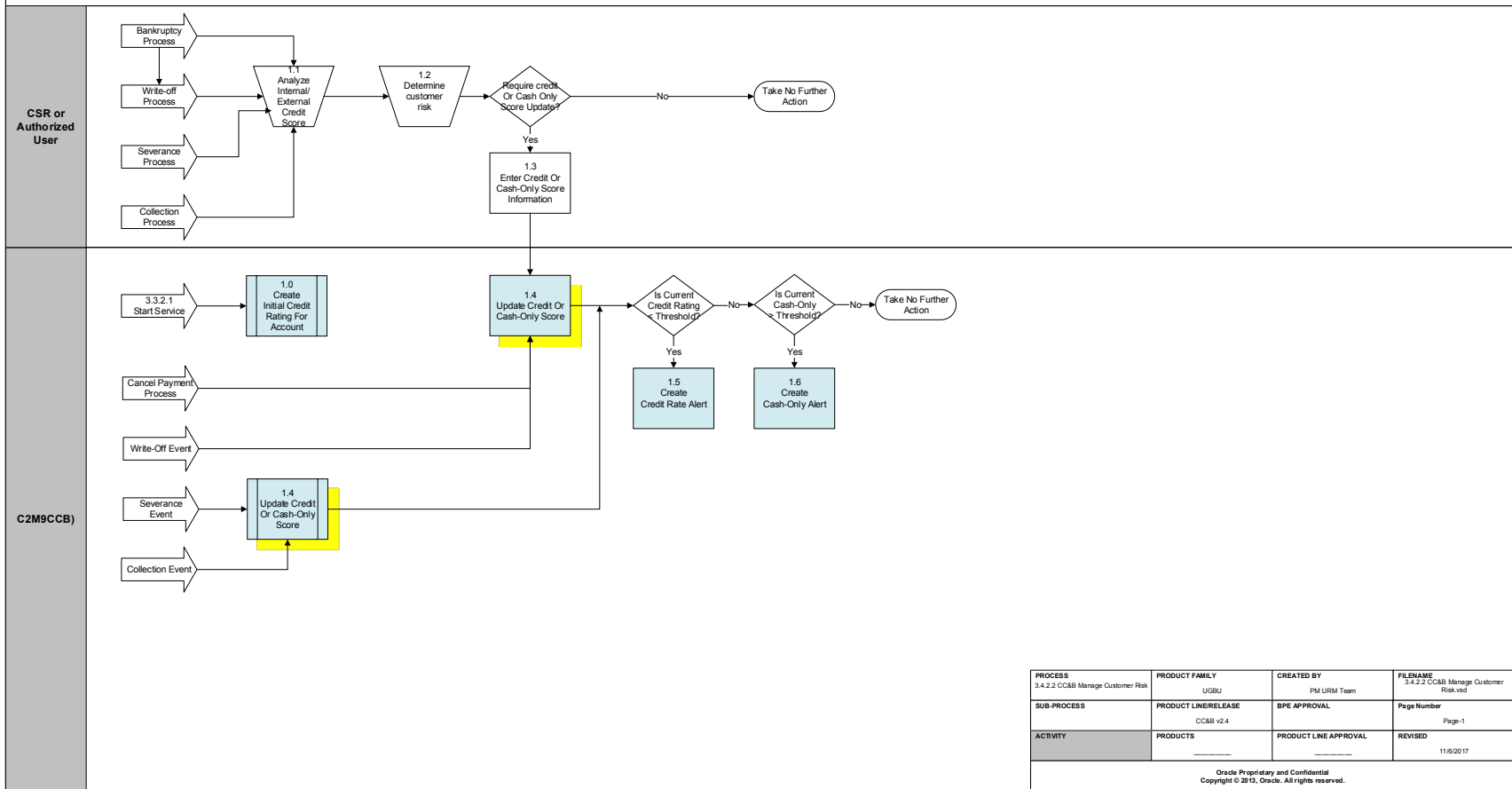
## Brief Description

**Business Process:** 3.4.2.2 C2M.CCB Manage Customer Risk  
**Process Type:** Sub-Process  
**Parent Process:** 3.4.2 C2M.CCB 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.

# Business Process Model

## 3.4.2.2 CC&B V2.4 *Manage Customer Risk*



## Detail Business Process Model Description

### 1.0 Create Initial Credit rating for Account

**Actor/Role:** C2M(CC&B)

**Description:**

Start service automatically creates a credit rating on account.

**Configuration required Y**

**Entities to Configure:**

Install Option Credit Score (C&C) information.

**Process Plug-in enabled Y**

**Available Algorithm(s):**

C1-CBYI-DFLT (CBYI-DFLT)  
This algorithm formats the information for a credit rating history transaction record based on the event that created it.

### 1.1 Analyze Internal/External Credit Score

**Actor/Role:** CSR

**Description:**

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

### 1.2 Determine customer risk

**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

**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

**Actor/Role:** C2M(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.

**Process Plug-in enabled Y**      **Available Algorithm(s):**

COLL EVT GEN (COLL EVT GEN) (This is a sample generic collection event algorithm.)
SEV EVT GEN (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 (WO EVT GENER) (Generic Write Off Event Algorithm)
C2M-BROKEPP (BROKEN PP) broken pay plan algorithm inserts a credit rating history record for an account when a pay plan is broken

**Configuration required Y**      **Entities to Configure:**

Cancel Reason
Broken Pay Plan

### 1.5 Create Credit Rate Alert

**Actor/Role:** C2M(CC&B)

**Description:**

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

**Process Plug-in enabled Y**      **Available Algorithm(s):**

C1_CRRT-DF (C1-CRRT-ACCT) (Credit Rating Alert)
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### 1.6 Create Cash-Only Alert

**Actor/Role:** C2M(CC&B)

**Description:**

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

**Process Plug-in enabled Y**      **Available Algorithm(s):**

C1_CASH-DF (C1-CASH-ACCT) (Cash Only Account)
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## Test Documentation related to the Current Process

ID	Document Name	Test Type



## Document Control

### Change Record

Date	Author	Version	Change Reference
4/20/09	Stephanie Rogers	Draft 1a	No Previous Document
10/21/10	Geir Hedman		Update Title and Content page
12/06/10	Ze'ev Lavee		Technical Alg Updates
2/8/10	Geir Hedman		Updated Document and Visio
11/13/13	Dean Davis		Updated Document and Visio
11/30/2013	Galina Polonsky		Reviewed, Approved
09/07/2017	Ekta Dua		Updated Document and Visio to v2.6
09/21/2017	James Foreman		Updated algorithms
10/30/2017	Galina Polonsky		Reviewed, Approved

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## Attachments

### Account Page



Internal Credit  
Rating\_Cash-Only Sc