C2M.v2.7.CCB ~~v2.6~~

3.4.2.2 CC&B Manage Customer Risk

Creation Date: April 20, 2009

Last Updated: February 11, 2020 ~~October 25, 2019 February 7, 2019 August 24, 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 a Customer's, internal or external, credit or cash-only score is at risk and the effects that cause credit risk.

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Business Process Model

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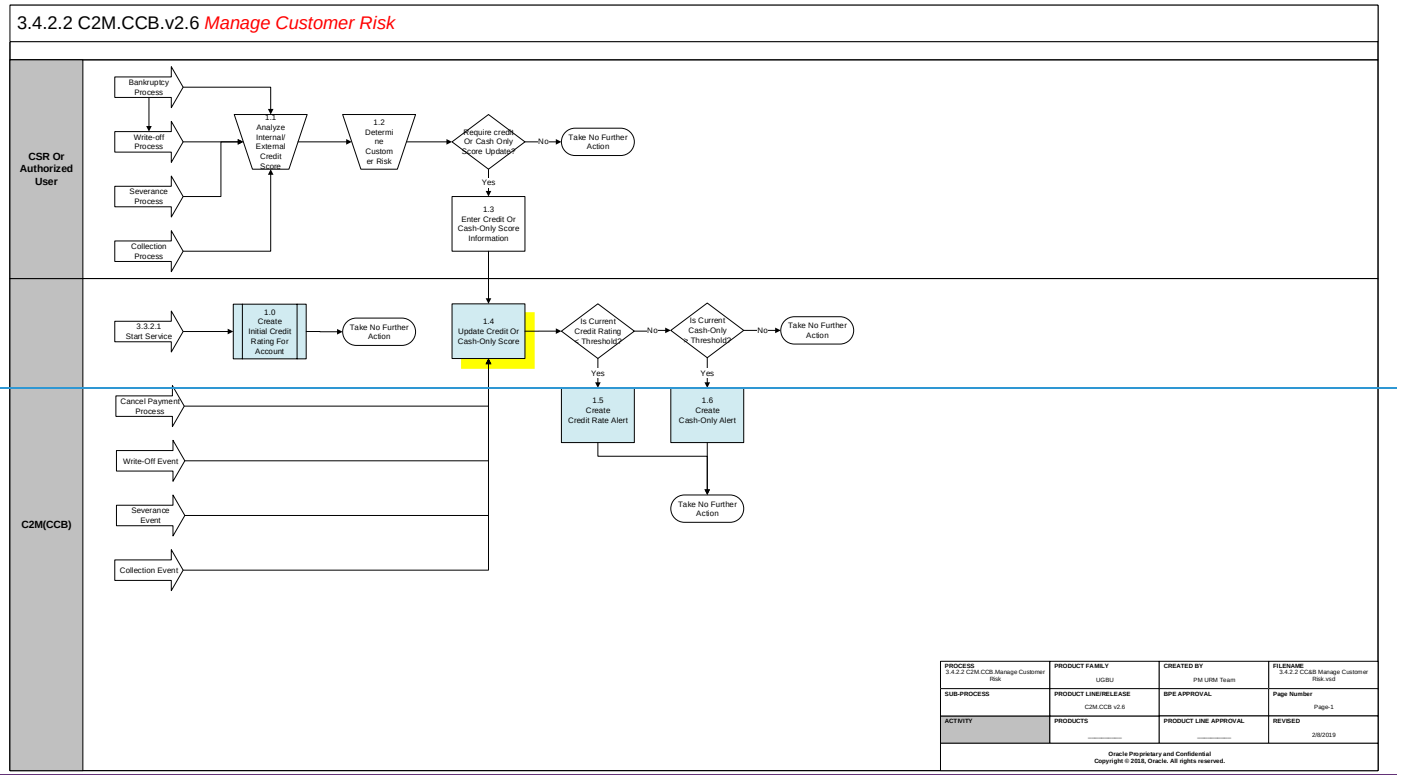

Field Code Changed

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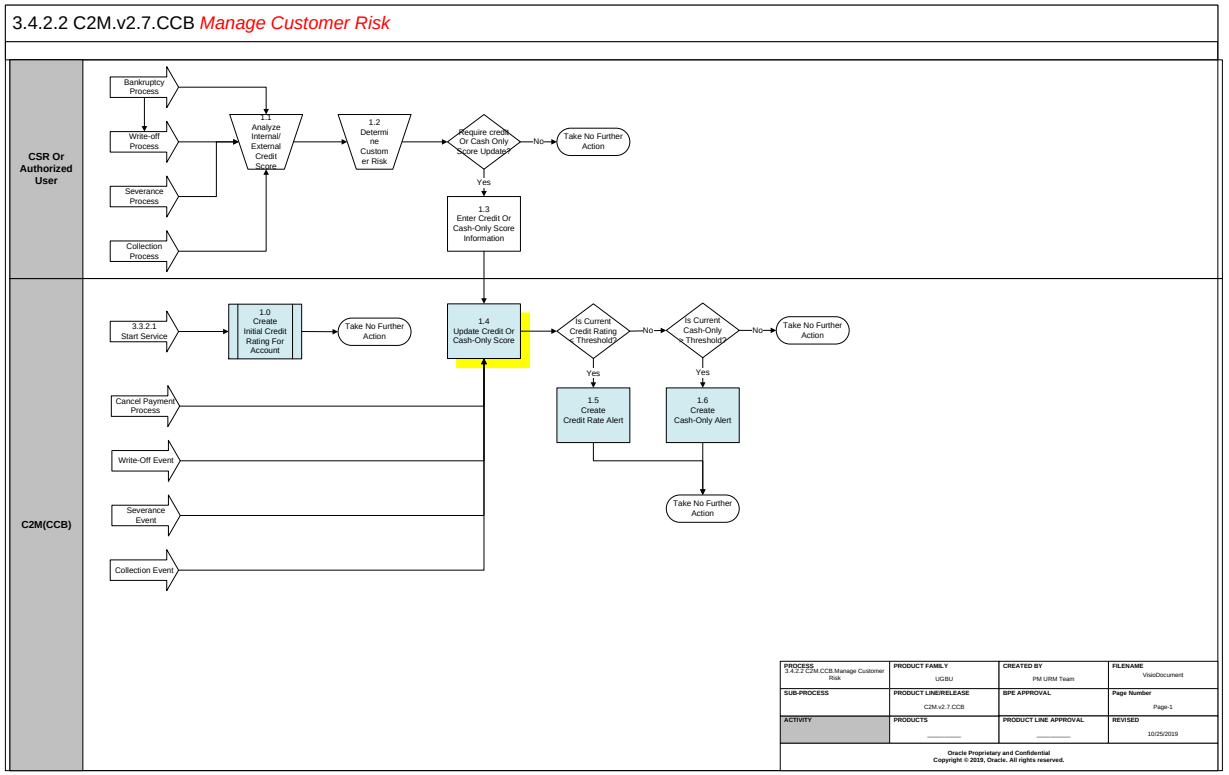

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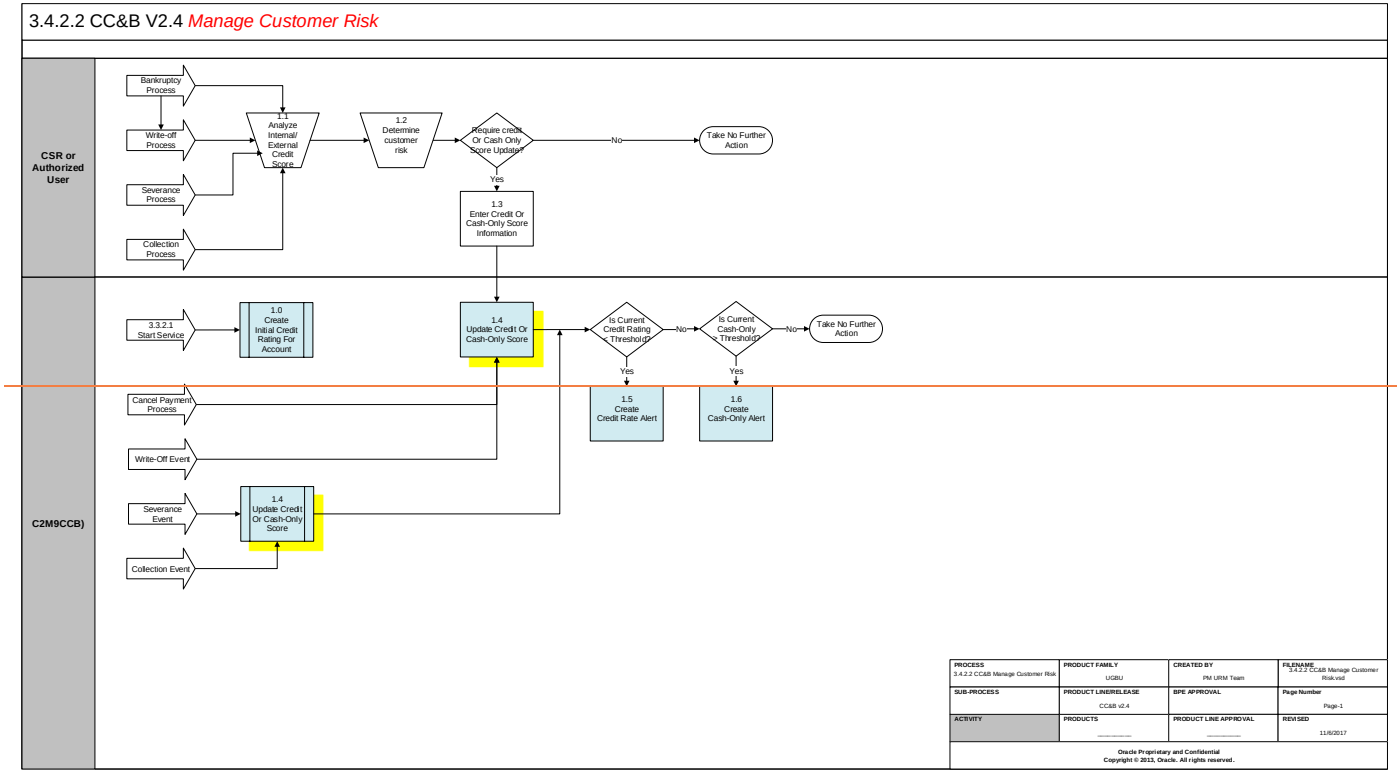

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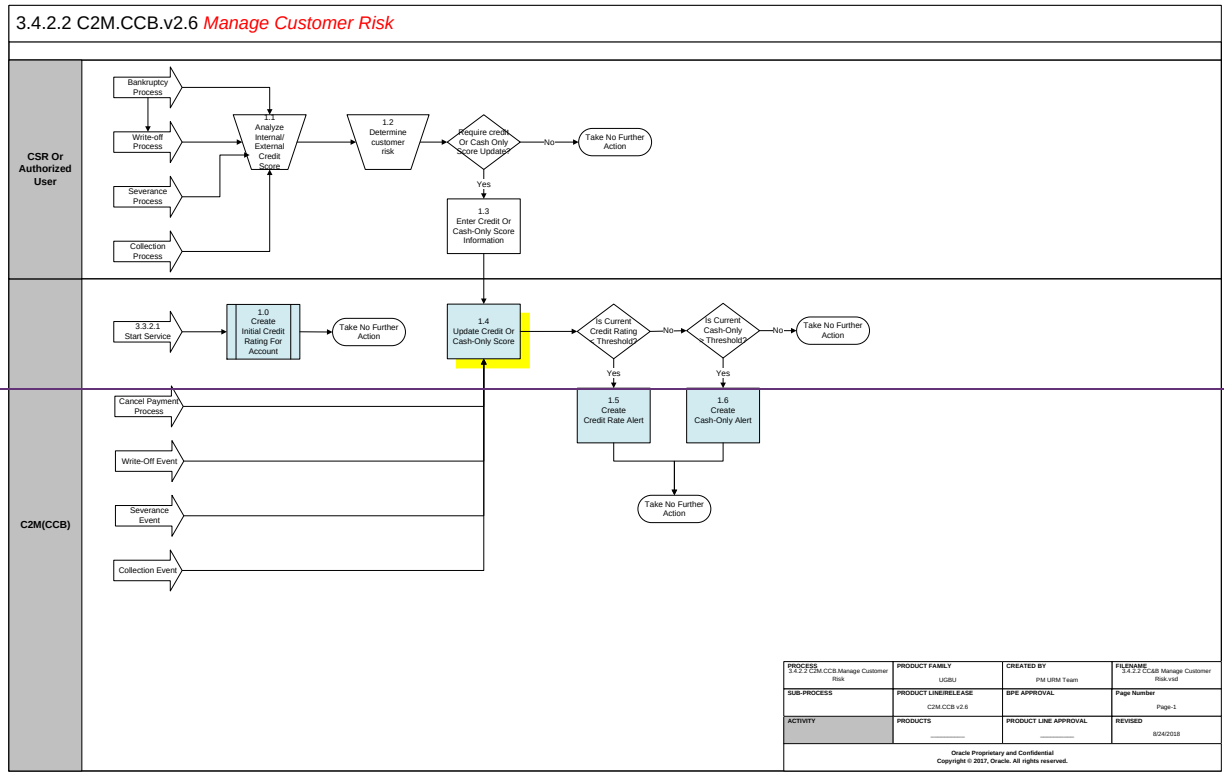

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Detail Business Process Model Description

1.0 Create Initial Credit rating for Account
Actor/Role: C2M(CC&B)
Description:
The Start service process automatically creates a credit rating on an 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 or Authorized User
Description:
CSR manually reviews customer's ~~account~~ Account credit or cash-only score.

1.2 Determine customer risk
Actor/Role: CSR or Authorized User ~~CSR~~
Description:
The CSR decides if a customer's credit or cash only score is at risk.

1.3 Enter credit or cash-only score information
Actor/Role: CSR or Authorized User ~~CSR~~
Description:
If an update is required, ~~-~~enter the customer's credit or cash-only score on the Account Page ~~credit~~ Credit and ~~collections~~ Collections tab.

1.4 Update credit or cash-only score
Actor/Role: C2M(CC&B)
Description:
The system updated the ~~c~~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~~effect on the ~~credit~~ Credit ~~rating~~ Rating or ~~cash~~Cash-only ~~score~~Score. The Customer's internal credit ratings and cash-only scores are automatically generated through a system of event type algorithms such as ~~collection~~Collection, ~~severance~~ Severance and ~~write~~Write-

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~~off~~ Off ~~events~~Events. A ~~payment~~ Payment ~~tender~~ Tender cancel reason for non-sufficient funds or a broken ~~pay~~ Pay ~~plan~~ Plan can be configured to create the ~~c~~Credit ~~r~~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 the 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)

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

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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
08/24/2018	Jerry Chick		Replaced Visio flow diagram with updated version. Several grammatical and syntax corrections.
09/21/2018	Galina Polonsky		Reviewed, Approved
06/03/2019	Satya Kalavala		Updated format for v2.7

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Attachments

Account Page

Internal Credit Rating_Cash-Only Sc

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