C2M.v2.7.CCB

4.3.1.1d Manage Auto-Payments

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ORACLE

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Brief Description

Business Process: **4.3.1.1d C2M.CCB.Manage Auto-Payments**
Process Type: **Sub-Process**
Parent Process: **4.3.1 C2M.CCB.Perform Settlement Activities**
Sibling Processes: **4.3.2 C2M.CCB.Perform Collection Activities, 4.3.1.1 C2M.CCB.Manage Payments, 4.3.1.1a C2M.CCB.Process Budget Payments, 4.3.1.1b C2M.CCB.Process Non-Billed Monitored Budget Payments 4.3.1.1c C2M.CCB.Process Non-Billed Unmonitored Budget Payments, 4.3.1.1e C2M.CCB.Manage Credit Card Payment, 4.3.1.2. C2M.CCB.Manage Workstation Cashiering,**

Current document contains description of Auto Payment process. This process takes place when Customer decides to pay bills automatically and places request to set up Auto Payment. If business rules allow you to process the Customer's request to set up Auto Payment, CSR or Authorized User will populate all the required information in C2M(CCB) that allows system to create Auto Payment transaction after Billing calculates Customer's bill. The standard ACH record is created automatically and becomes available for Automated Clearing House system. It allows Utility Company to receive payment from the Financial Institution indicated by the Customer. CSR or Authorized User has ability to control Auto Payment process manually and modify it if needed.

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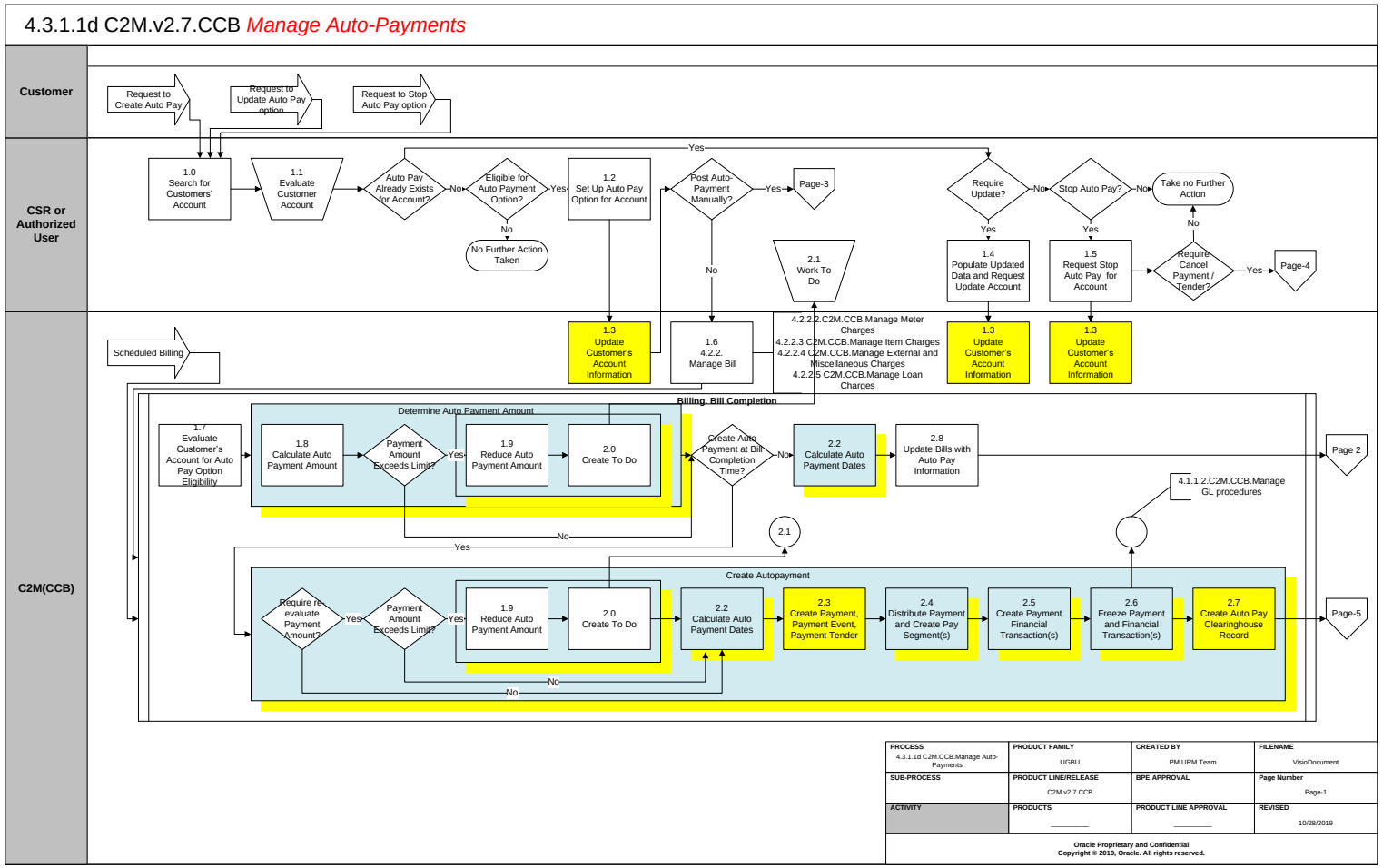
Business Process Model Page 1



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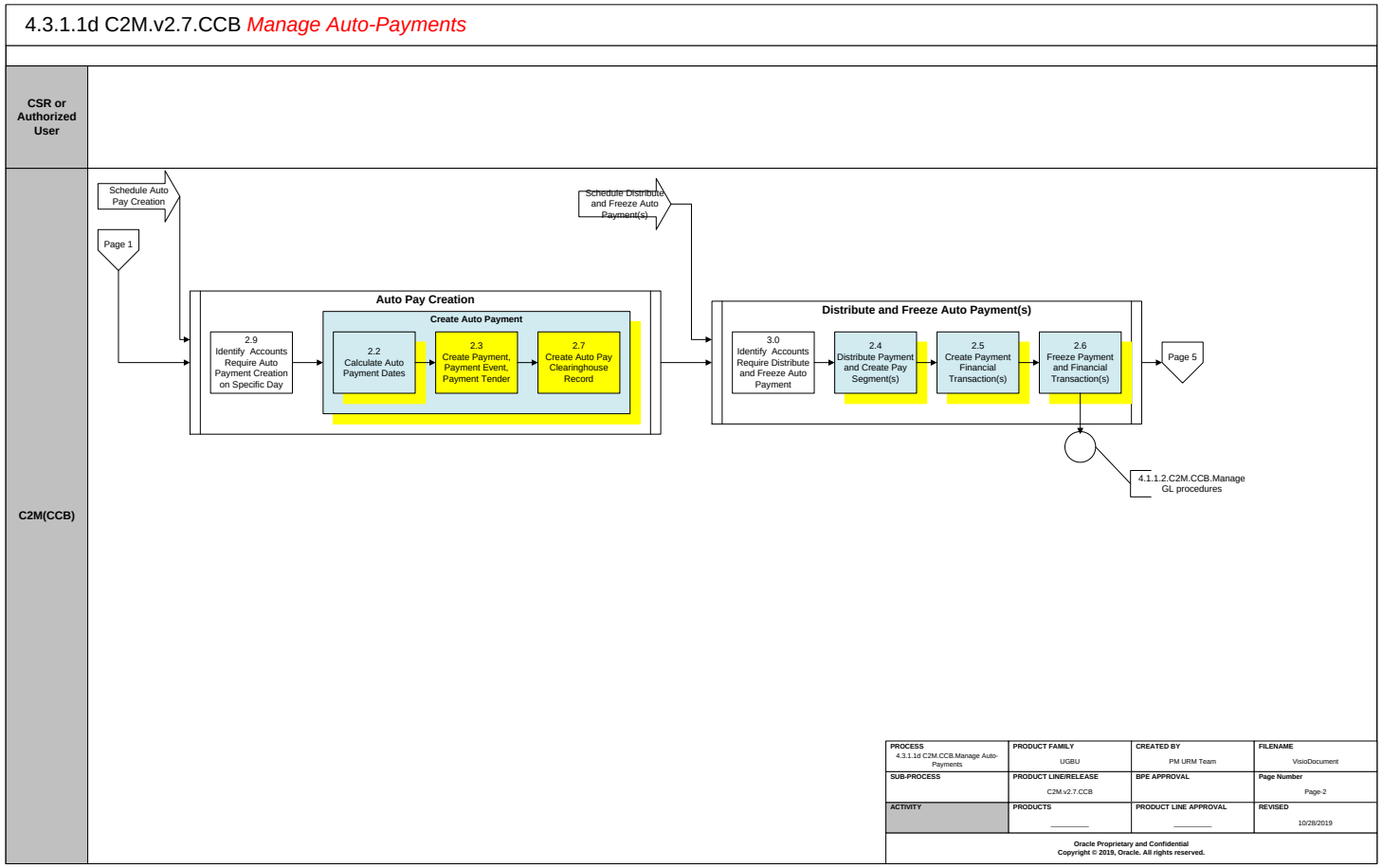
Business Process Model Page 2



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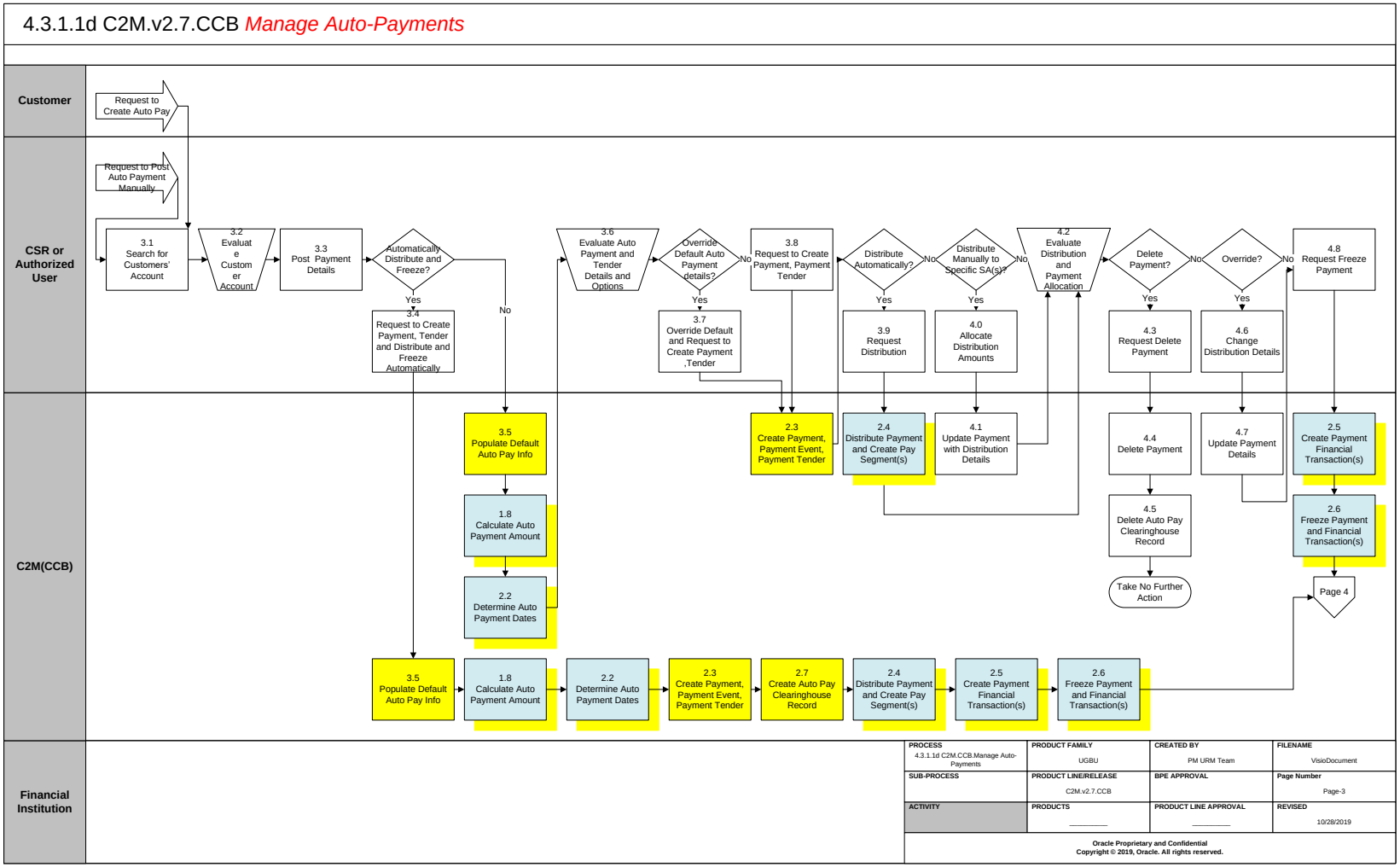
Business Process Model Page 3



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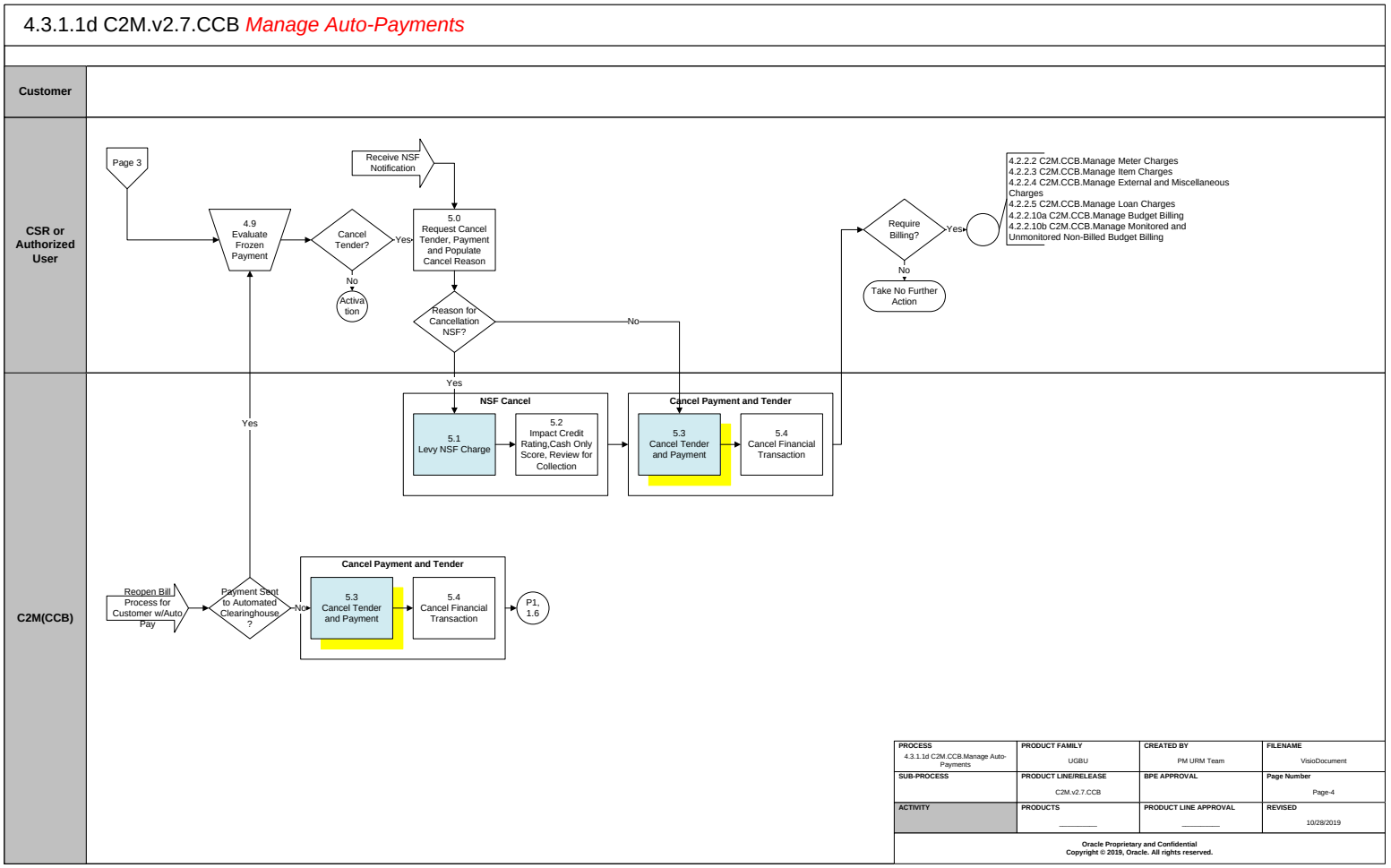
Business Process Model Page 4



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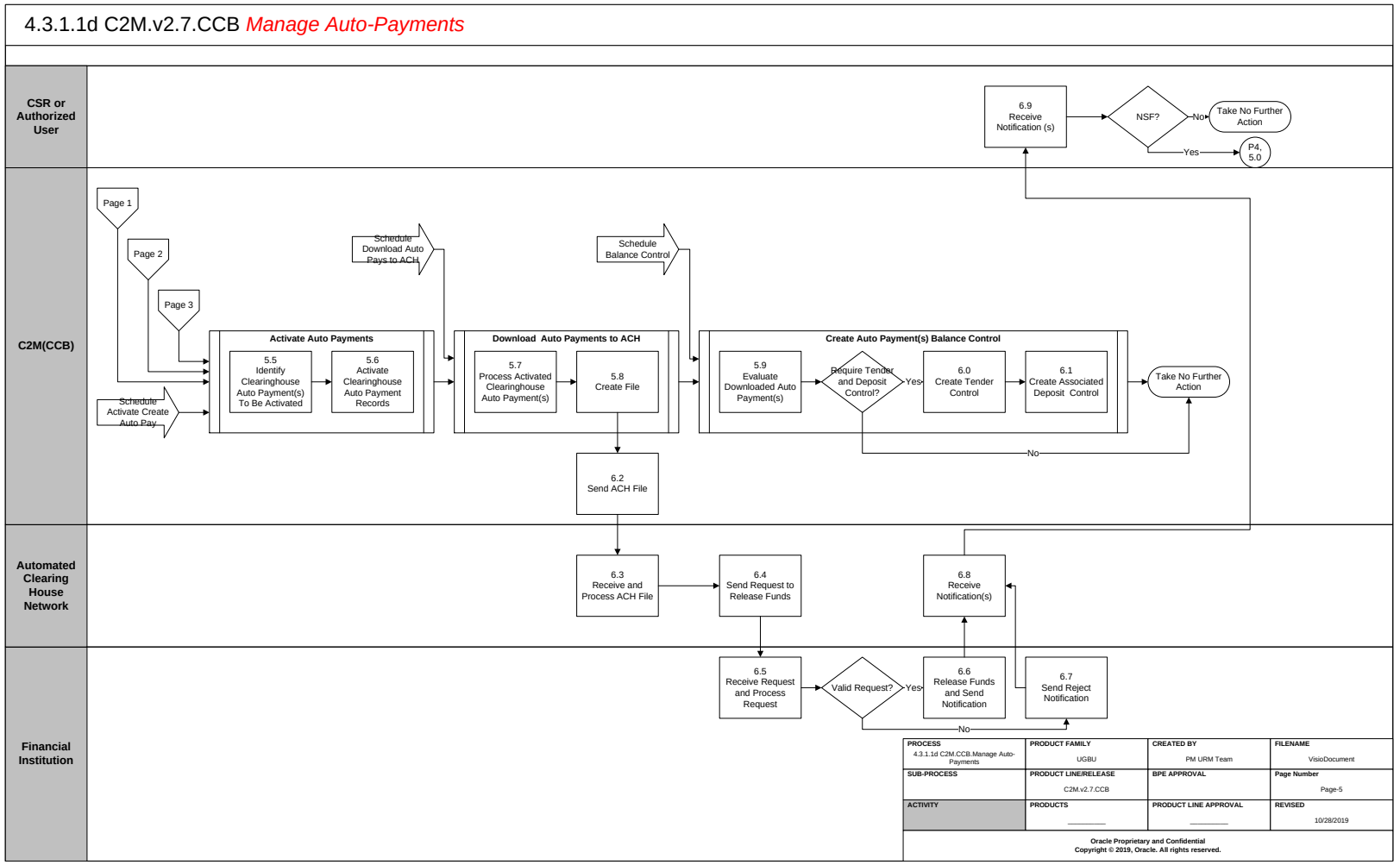

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Detail Business Process Model Description

1.0 Search for Customers' Account
Actor/Role: CSR or Authorized User
Description:
After Customer's request to set up Automatic Payments for an Account, the CSR or Authorized User accesses Control Central Search to locate the customer in C2M(CCB). CSR or Authorized User performs the same search if Customer requests to stop Automatic Payment for the Account.

Configuration required Y **Entities to Configure:**

Installation Options

1.1 Evaluate Customer Account
Actor/Role: CSR or Authorized User
Description:
The CSR or Authorized User evaluates the Customer's 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 for Auto Payment based on established business rules.

1.2 Set Up Auto Pay Option for Account
Actor/Role: CSR or Authorized User
Description:
The CSR or Authorized User enters information required for setting up auto pay and provided by Customer using Auto Pay tab. If Customer requested to stop Auto Payment CSR or Authorized User updates Auto Pay setting using Auto Pay tab. An Order can also be used to set up Auto Pay Option for Account.

1.3 Update Customer's Account Information
Actor/Role: C2M(CCB)
Description:
Auto Payment related information entered by CSR or Authorized User is stored in C2M(CCB**)**

Installation Options – Control Central Alerts
Installation Options - C1-PY-INFO This algorithm formats the Payment Information that appears throughout the system.
Installation Options - C1-APAY-CRE Automatic Payment Creation

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Process Plug-in enabled Y	Available Algorithm(s):	C2M-APAYDFLT - Automatic Payment Creation
		C1-CR-NBRVAL Credit Card Number Validation
		WX-SETAPAY Setup Account Auto Pay
		C1-NT-CS-CRX - Auto Pay Expiring Credit Card Notice

Business Object Y	**Business Object:**	C1-StartStopRequestTask - Start/Stop Request Task
		C1-NotifyExpiringCreditCardReq - Activity Request - Auto Pay with Expiring Credit Cards
		C1-NotifyExpiringCreditCardReq - Activity Type - Auto Pay with Expiring Credit Cards
		C1-NotifyExpiringCreditCardTyp - Activity Request - Stop Auto Pay on Expired Credit Cards
		C1-ExpireCreditCardCustContact - Customer Contact - Auto Pay Credit Cards Expiration Notice

Configuration required Y	Entities to Configure:	Installation Options
		Autopay Source Type
		Autopay Route Type

1.4 Populate Updated Data and Request Update Account

A**ctor/Role: CSR or Authorized User**

Description:

If Customer requests to Update Auto Payment, CSR or Authorized User updates Auto Pay setting using Auto Pay tab.

1.5 Request Stop Auto Pay for Account

A**ctor/Role: CSR or Authorized User**

Description:

If Customer requests to stop Auto Payment CSR, or Authorized User updates Auto Pay setting using Auto Pay tab.

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1.6 Manage Bill. Refer 4.2.2 C2M.CCB.Manage Bill processes

Actor/Role: C2M(CCB)

Description:

When Automatic Payment option comes into effect, C2M(CCB) initiates Automated Payment process when batch or online Billing process takes place. Automated Payment process is triggered when the following processes take place:

- 4.2.2.2 C2M.CCB.Manage Meter Charges
- 4.2.2.3 C2M.CCB.Manage Item Charges
- 4.2.2.4 C2M.CCB.Manage External and Miscellaneous Charges
- 4.2.2.5 C2M.CCB.Manage Loan Charges
- 4.2.2.6 C2M.CCB.Manage Deposit Charges
- 4.2.2.10a CC& Bv2.5 Manage Budget Billing
- 4.2.2.10b C2M.CCB.Manage Monitored and Unmonitored Non-Billed Budget Billing

Note: Automated Payment process is triggered when Account's bill is getting completed. (See Bill Completion Group for details)

Process Plug-in enabled Y	**Available Algorithm(s):**	C1-RCE-APAY - Return True If On Autopay
Configuration required N	**Entities to Configure:**	Rates

1.7 Evaluate Customer's Account for Auto Pay Option Eligibility. Group: Billing. Bill Completion

Actor/Role: C2M(CCB)

Description:

This step is a part of batch or manual Billing process and gets executed at the very end of the Billing process when Bill Completion takes place (See any of the following processes for clarifications: 4.2.2.2 C2M.CCB.Manage Meter Charges, 4.2.2.3 C2M.CCB.Manage Item Charges, 4.2.2.4 C2M.CCB. Manage External and Miscellaneous Charges, 4.2.2.5 C2M.CCB.Manage Loan Charges, 4.2.2.6 C2M.CCB.Manage Deposit Charges, 4.2.2.10a C2M.CCB.Manage Budget Billing, 4.2.2.10b C2M.CCB.Manage Monitored and Unmonitored Non-Billed Budget Billing)

Billing process evaluates configuration setting and determines if Automatic Payment can be created for the Account's bill. If Account is eligible for Automatic Payment and Automatic Payment is in effect, system initiates Automatic Payment processing. Currently there are two options when Automatic Payment is created:

- at the bill completion time
- after bill is completed (process is initiated at the bill completion time, however completion of Auto Payment process takes place later and done by background extraction process or, as an exception, manually).

Utility Company selects the option that suites Company's business practice the best way and configure system accordingly

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Configuration required Y	**Entities to Configure:**	Customer Class SA Type Installation Option
Customizable process N	**Process Name:**	BILLING - Billing

1.8 Calculate Auto Payment Amount Group: Billing. Bill Completion
Group: Auto Payment Amount

A**ctor/Role: C2M(CCB)**
Description:
Regardless of the Automatic Payment creation option selected by business (see step 1.7 of the current process description for details) C2M(CCB) calculates Automatic Payment amount when Billing process (Bill Completion) takes place.
Automated process System calculates Auto Payment Amount based on the business rules associated with automated process (sometimes business rules for automated process could be different from manual process)
Automatic Payment calculation takes place when:
- Billing process(completion) is executed
- Autopay Creation process is executed

Manual Process This step is executed when:
- bill is calculated and CSR or Authorized User completes bill manually
- CSR or Authorized User creates Automatic Payment online via Payment Event (using Payment Event Add screen. System calculates Auto Payment Amount based on the business rules associated with online Billing or online Payment processes

Process Plug-in enabled Y	**Available Algorithm(s):**	C1-APAM-DFLT - Automatic Payment Amount Calculation C2M-APAYDFLT - Automatic Payment Creation
Configuration required Y	**Entities to Configure:**	Installation Option
Customizable process N	**Process Name:**	BILLING - Billing PPAPAY - Generate autopay for pay plans

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1.9 Reduce Auto Payment Amount Group: Billing. Bill Completion
Actor/Role: C2M(CCB)
Description:
Some of the Companies' business rules require to control and limit the amount of money that can be automatically debited from Customer's financial institution account. If such a limit exists for Customer's Account and Auto Payment Amount calculated in step 1.5 is greater than the indicated maximum withdrawal amount, system reduces Auto Payment Amount calculated in step 1.5 to the withdrawal maximum amount. This step is executed by batch and online billing processes
Automated process System reduces Automated Payment Amount to the withdrawal maximum as required by established business rules as a part of batch Billing (Bill completion) process.
Manual Process System reduces Automated Payment Amount to the withdrawal maximum as required by established business rules if CSR or Authorized User completes bill manually(this happens only if option to create Automated Payment at the bill completion time is selected and configured)
Note: System will not reduce Auto Payment Amount automatically if CSR or Authorized User creates Payment manually.

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

C1-APAM-DFLT - Automatic Payment Amount Calculation
C1-APOL-RA - Create a To Do entry if autopay over account's limit
C2M-APAYDFLT - Automatic Payment Creation

Configuration required Y **Entities to Configure:**

Installation Option
Customer Class

Customizable process N **Process Name:**

BILLING - Billing

2.0 Create To Do Group: Billing. Bill Completion
Actor/Role: C2M(CCB)
Description:
If Automated Payment Amount has been reduced by system to maximum withdrawal amount (see step 1.9 of the current process for details), system creates To DO list entry to allow CSR or Authorized User to resolve the conflict.
Automated process System generates To Do list entry only if this step is executed from the Batch Billing.

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

C1-APAM-DFLT - Automatic Payment Amount Calculation
C1-APOL-RA - Create a To Do entry if autopay over account's

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Configuration required Y	**Entities to Configure:**	Installation Option
		Customer Class
		To Do Type
		To Do Role
Customizable process N	**Process Name:**	BILLING - Billing

2.1 Work To Do

A**ctor/Role: CSR or Authorized User**

Description:

CSR or Authorized User resolves the issue that arises when system reduces Automated Payment Amount to the maximum withdrawal amount.

2. 2 Calculate Auto Payment Dates Group: Billing. Bill Completion
Group: Autopay Creation

Actor/Role: C2M(CCB)

Description:

When Automatic Payment amount is calculated, system determined Automatic Payment related dates:

- Autopay Extract Date,
- Autopay GL Distribution Date,
- Payment Date

Automated process This step is executed by background processes (Billing, Auto Pay creation)

Manual process This step is executed when CSR or Authorized User completes Customer's bill or creates Payment

Process Plug-in enabled Y	**Available Algorithm(s):**	C2M-APAYDTCL - Autopay Date Calculation
		C2M-APAYDFLT - Automatic Payment Creation

Configuration required Y	**Entities to Configure:**	Auto Pay Route Type
		Installation Options-Framework

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Customizable process N	**Process Name:**	BILLING - Billing
		PPAPAY - Generate autopay for pay plans
		APAYCRET - Create autopay on extract date

2. 3 Create Payment, Payment Event, Payment Tender Group: Billing. Bill Completion
Group: Autopay Creation

Actor/Role: C2M(CCB)
Description:
System adds Payment, Payment Event, Payment Tender for the amount previously calculated based on the established business rules.

Process Plug-in enabled Y	**Available Algorithm(s):**	C1-APAY-DFLT - Automatic Payment Creation

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

Customizable process N	**Process Name:**	BILLING - Billing
		PPAPAY - Generate autopay for pay plans

2. 4 Distribute Payment and Create Pay Segment(s) Group: Billing. Bill Completion
Group: Distribute and Freeze Auto Payments

Actor/Role: C2M(CCB)
Description:
System distributes recently created payments (see step 2.3 above) using established business rules. Refer to 4.3.1.1 C2M.CCB.Manage Payments.
This step is executed from batch and online processing
Automated process System automatically distributes payment that needs to be communicated to ACH:
- as a part of batch Billing (Bill completion) process when business requires Automatic Payment creation at the Bill completion time
- as a part of Distribute and Freeze Auto Payment background process , that gets executed right after Auto Payment Creation process

Manual process
- Auto payment is distributed by CSR or Authorized User when CSR or Authorized User creates/modifies Automatic Payment for Account using Payment Event screen

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- Auto Payment amount is distributed with default setting if CSR or Authorized User completes the Customer's Bill online (in case that business requires to create Auto Payment at bill completion type)

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

C1-PYDST-DLP - Pay delinquent high priority debt first - prorated
C1-PYDST-PPR - Distribute Based On SA Type Priority/Debt Age
C1-PYDS-BDU - OI Only! Pay oldest bill first
C1-APAY-DFLT - Automatic Payment Creation
C1-DSOV-SAID - Distribute payment to SA ID in match value
C1-TNDRAC-DF- Determine tender account via SA characteristic
C1-GLCNSTR-D - Get the GL account from the distribution code

Configuration required Y **Entities to Configure:**

Customer Class
SA Type
Installation Options
Payment Segment Type
Distribution Rule
Bank

Customizable process N **Process Name:**

BILLING - Billing
APAYDSFR - Distribute and Freeze Auto Payments

2. 5 Create Payment Financial Transaction(s) Group: Billing. Bill Completion
Group: Distribute and Freeze Auto Payments

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Actor/Role: C2M(CCB)
Description:
System creates corresponding Financial Transactions and Financial Transaction- General Ledger data using established business rules. Refer to 4.3.1.1 C2M.CCB.Manage Payments.
This step is executed from batch and online processing
Automated process System automatically creates Automatic Payment Financial Transaction(s) when
- Billing (Bill completion) process runs and business rules require Automatic Payment creation at the Bill completion time
- Distribute and Freeze Auto Payment background process runs (it runs right after Auto Payment Creation process)

Manual process Automatic Payment Financial Transaction(s) get created when:
- CSR or Authorized User creates/modifies Automatic Payment for Account using Payment Event screen
- CSR or Authorized User completes the Customer's bill (in case that business requires to create Auto Payment at bill completion type)

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

C1-PSEG-CA – Payment FT creation (Payoff Amt = 0 / Cur Amt = Pay Amt / GL AFFECTED
C1-PSEG-NM - Payment FT creation (Payoff Amt = Current Amt = Pay Amt)
C1-PSEG-AC - CASH ACCTING! Payoff Amt = Current Amt = Pay Amt
C1-FTGL-PSAC - Deferred Accrual Payment = Current = Payment Amt
C1-NCPAY-FT - Create FT for Non CIS Payments
C2M-APAYDFLT - Automatic Payment Creation

Configuration required Y **Entities to Configure:**

Customer Class
Installation Options
Payment Segment Type

Customizable process N **Process Name:**

BILLING - Billing
APAYDSFR - Distribute and Freeze Auto Payments

2. 6 Freeze Payment and Financial Transaction(s) Group: Billing. Bill Completion

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Group: Distribute and Freeze Auto Payments

Actor/Role: C2M(CCB)
Description:
System freezes Payment and corresponding Financial Transactions. Refer to 4.3.1.1 CC&B Manage Payments.
This step is executed from batch and online processing
Automated process System automatically freezes Payment and Automatic Payment Financial Transaction(s) when
- Billing (Bill completion) process runs and business rules require Automatic Payment creation at the Bill completion time
- Distribute and Freeze Auto Payment background process runs (it runs right after Auto Payment Creation process)

Manual process Automatic Payment and corresponding Financial Transaction(s) get become frozen when:
- CSR or Authorized User creates/modifies Automatic Payment for Account using Payment Event screen
- CSR or Authorized User completes the Customer's bill (in case that business requires to create Auto Payment at bill completion type)

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

STPZ-RMVCR - Create adjustment to remove SA's credit
C2M-APAYDFLT - Automatic Payment Creation
WX-SSPNOTIFY - Set Payment Notifications for Self-Service

Configuration required Y **Entities to Configure:**

Customer Class
Installation Options
SA Type

Customizable process N **Process Name:**

BILLING - Billing
APAYDSFR - Distribute and Freeze Auto Payments

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2. 7 Create Auto Pay Clearinghouse Record Group: Billing. Bill Completion
Group: Distribute and Freeze Auto Payments

Actor/Role: C2M(CCB)
Description:
System prepares Automatic Payment information to be extracted and sent to Automatic Clearing House Network. C2M(CCB) creates Clearinghouse record within the system. This step is executed from batch and online processing
Automated process System automatically creates Clearinghouse record when
- Billing (Bill completion) process runs and business rules require Automatic Payment creation at the Bill completion time
- Auto Pay Creation process runs

Manual process Automatic Payment Financial Transaction(s) get created when:
- CSR or Authorized User creates/modifies Automatic Payment for Account using Payment Event screen
- CSR or Authorized User completes the Customer's bill (in case that business requires to create Auto Payment at bill completion type)

Process Plug-in enabled Y	**Available Algorithm(s):**	C2M-APAYDFLT - Automatic Payment Creation
Configuration required Y	**Entities to Configure:**	Installation Options
Customizable process N	**Process Name:**	BILLING - Billing
		PPAPAY - Generate autopay for pay plans

2. 8 Update Bills with Auto Pay Information Group: Billing. Bill Completion
Actor/Role: C2M(CCB)
Description:
If business requires to create Automatic Payment on the scheduled payment date (other words, company's business practice is to create Automatic Payment after billing, on the actual scheduled payment date, before Automatic Payments are extracted and sent to the Automatic Clearing House Network) system stores all Automatic Payment related information (calculated Automatic Payment amount, scheduled payment date) on the Customer's bill. This information will be used in the near future by Create Auto Pay process to create Automatic Payment (s)
Automated process This step is executed by Billing (Bill completion) process when business rules do not require Automatic Payment creation at the Bill completion time

Customizable process N	**Process Name:**	BILLING - Billing

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2. 9 Identify Accounts Require Auto Payment Creation on Specific Date Group : Auto Pay Creation
Actor/Role: C2M(CCB)
Description:
If business requires to create Automatic Payment on the scheduled payment date (after customer's bill is completed) system initiates Auto Pay Creation background process. As a first step of this process C2M(CCB) identifies all the Customer's Accounts with Autopay that require Autopay creation on the selected specific date, then system applies business rules and logic required to create Automatic Payment for the given Customer's Account (See steps 2.2, 2.3 and 2.7 of the current process for details).

Customizable process N	**Process Name:**	PPAPAY - Generate autopay for pay plans
		NBBAPAY – Create autopay for NBB's

3.0 Identify Accounts Require Distribute and Freeze Auto Payment Group: Auto Pay Creation
Actor/Role: C2M(CCB)
Description:
If business requires creation of Automatic Payment on the scheduled payment date (after customer's bill is completed) system initiates Distribute and Freeze Auto Payments background process after successful completion of Auto Pay Creation background process. As a first step of Distribute and Freeze Auto Payments process C2M(CCB) identifies all the Customer's Accounts with Autopay that require Autopay creation on the selected specific date. For each identified customer's Auto Payment, system distributes payment amount and freezes it followed by the established business rules (see steps 2.4, 2.5, 2.6 from the current process for details)

Customizable process N	**Process Name:**	APAYDSFR – Distribute and Freeze Auto Payments

3.1 Search for Customers' Account
Actor/Role: CSR or Authorized User
Description:
There are some situations when CSR or Authorized User has a necessity to create manually Payment that is actually Automatic Payment and needs to be sent to Automated Clearing House Network. If this is a case, CSR or Authorized User starts the manual process from searching for Customer's Account in C2M(CCB). Typically CSR or Authorized User uses Control Central Search to locate the Customer and Customer's Account

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

3.2 Evaluate Customer Account
Actor/Role: CSR or Authorized User
Description:

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The CSR or Authorized User evaluates the Customer's Account before making decision to create Automatic Payment. 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 to create Automatic Payment by applying established business rules.

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

Installation Options - Control Central Alerts
C1-PY-INFO formats the Payment Information that appears throughout the system.

Configuration required Y **Entities to Configure:**

Installation Options

3.3 Post Payment Details
Actor/Role: CSR or Authorized User
Description:
The CSR or Authorized User enters payment information using the Payment Portal, Payment Event Add, screens.
Note: The CSR or Authorized User also selects one of the available distribution options that determine specifics of the manual business process and allows manual and/or automated payment distribution and freeze.
See 4.3.1.1 Manage Payment process Step 1.2 for details

Configuration required Y **Entities to Configure:**

Bank Code
Tender Source
Tender Type

3.4 Request to Create Payment, Tender and Distribute and Freeze Automatically
Actor/Role: CSR or Authorized User
Description:
The CSR or Authorized User chooses to allow system to create Auto Payment fully automatically using default set up.

3.5 Populate Default Auto Pay Info
Actor/Role: C2M(CCB)
Description:
If Auto Pay is set up for the selected Customer's Account, C2M(CCB) makes Auto Pay set up information available in order to create payment.

3.6 Evaluate Auto Payment and Tender Details and Options

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Actor/Role: CSR or Authorized User
Description:
This step takes place if CSR or Authorized User chooses do not create Auto Payment fully automatically (See step 3.4 of the current process) and would like to control process of Auto Payment creation. CSR or Authorized User evaluates pre-populated Payment, Tender and Auto Payment details and has ability to select required path for the Auto Payment creation.

3.7 Override Default and Request to Create Payment, Tender
Actor/Role: CSR or Authorized User
Description:
CSR or Authorized User makes required changes in populated Payment /Tender data and requests to create Payment, Payment Event and Payment Tender

3.8 Request to Create Payment, Payment Tender
Actor/Role: CSR or Authorized User
Description:
If there is no need to modify defaulted data, CSR or Authorized User requests to create Payment, Payment Event and Payment Tender

3.9 Request Distribution
Actor/Role: CSR or Authorized User
Description:
As a part of manual step-by-step Auto Payment creation, CSR or Authorized User requests from the system distribute payment amount using default distribution logic configured in the system.

4.0 Allocate Distribution Amounts
Actor/Role: CSR or Authorized User
Description:
As a part of manual step-by-step Auto Payment creation process, CSR or Authorized User selects an option to distribute payment amount manually and allocates specific payment amount for each individual Customer's Service Agreement manually. This distribution may be requested by the Customer and is based on established business rules

4.1 Update Payment with Distribution Details
Actor/Role: C2M(CCB)
Description:
C2M(CCB) updates Payment with distribution details provided by CSR

4.2 Evaluate Distribution and Payment Allocation
Actor/Role: CSR or Authorized User
Description:
The CSR or Authorized User reviews and determines whether or not to accept the current Distribution and Payment allocation.

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4.3 Request Delete Payment
Actor/Role: CSR or Authorized User
Description:
The CSR or Authorized User determines to delete the Payment(s) after evaluation of Payment distribution and allocation.

4.4 Delete Payment
Actor/Role: C2M(CCB)
Description:
The payment is deleted in C2M(CCB). The record is removed from the database. There is no financial impact.

4.5 Delete Auto Pay Clearinghouse Record
Actor/Role: C2M(CCB)
Description:
The Auto Pay Clearinghouse record is deleted in C2M(CCB).

4.6 Change Distribution Details
Actor/Role: CSR or Authorized User
Description:
Upon review, the CSR or Authorized User determines to make changes to the existing Distribution and enters those allocation changes for appropriate Customer's Service Agreements.

4.7 Update Payment Details
Actor/Role: C2M(CCB)
Description:
Changes made in the distribution allocation are updated in C2M(CCB).

4.8 Request Freeze Payment
Actor/Role: CSR or Authorized User
Description:
As a part of manual step-by-step Auto Payment creation process the CSR or Authorized User requests to freeze the payment

4.9 Evaluate Frozen Payment
Actor/Role: CSR or Authorized User
Description:
CSR or Authorized User evaluates frozen Payment

5.0 Request Cancel Tender, Payment and Populate Cancel Reason
Actor/Role: CSR or Authorized User
Description:

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The CSR or Authorized User determines an existing payment and tender is not valid or is incorrect. It also happens if notification is received from Customer financial institution provided by customer as a source of Payment for Auto Pay. The CSR or Authorized User enters cancellation information. When a Tender is canceled because of non-sufficient funds, an adjustment may be created to charge processing fees. The customer's credit rating and cash only score may also be impacted. The Account may be reviewed for Credit and Collection action.

5.1 Levy NSF Charge Group: NSF Cancel
Actor/Role: C2M(CCB)
Description:
When a Tender is canceled because of non-sufficient funds, an adjustment, an adjustment is created for non-sufficient funds processing.

Configuration required Y **Entities to Configure:**

Customer Class
Pay Cancel Reasons

5.2 Impact Credit Rating, Cash Only Score, Review for Collection Group: NSF Cancel
Actor/Role: C2M(CCB)
Description:
C2M(CCB) automatically impacts the customer's credit rating, cash only score and examine the customer Account for Credit & Collection purposes.

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

C2M-BROKEPP - Broken Pay Plan - Affect Credit Rating
C1-CBYI-DFLT - Credit Rating 'Created By' Info Algorithm

Configuration required Y **Entities to Configure:**

Customer Class
Pay Cancel Reasons
Installation Options
Pay Plan Type

5.3 Cancel Tender and Payment Group: Cancel Payment and Tender
Actor/Role: C2M(CCB)
Description:
The payment and tender is canceled in C2M(CCB)

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Configuration required Y **Entities to Configure:**

Installation Options
Payment Cancel Reasons

5.4 Cancel Financial Transaction(s)
Actor/Role: C2M(CCB)
Description:
System cancels Payment Financial Transaction(s). Corresponding Financial Transaction is created to reverse or offset the original Financial Transaction.

5.5 Identify Clearinghouse Auto Payments To Be Activated Group: Activate Auto Payments
Actor/Role: C2M(CCB)
Description:
When an automatic payment is created manually or automatically, it gets marked with an extract date. System identifies the Auto Payments that need to be activated on the specific date (extract date). This step is the first step of Activate Auto Payment background process that runs periodically.
Note: The extract date is the date the automatic payment will be downloaded to the respective financial institution.

Customizable process N **Process Name:**

ACTVTAPY - Activate auto-pay

5.6 Activate Clearinghouse Auto Payment Records Group: Activate Auto Payments
Actor/Role: C2M(CCB)
Description:
System marks selected Auto Payments for download to ACH

Customizable process N **Process Name:**

ACTVTAPY - Activate auto-pay

5.7 Process Activated Clearinghouse Auto Payment(s) Group: Download Auto Payments to ACH
Actor/Role: C2M(CCB)
Description:
System selects and processes all the marked for download to ACH Clearinghouse Auto Payments

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Customizable process N	Process Name:	APAYACH – Download Automatic Payments to ACH (Automatic Clearing House)
		C1-APACH - Auto pay extract - ACH (with offset days parameter) Note: C1-APACH is alternative to using APAYACH

5.8 Create File Group: Download Auto Payments to ACH
Actor/Role: C2M(CCB)
Description:
System creates file that will be sent to Automated Clearing House Network.

Customizable process N	Process Name:	APAYACH – Download Automatic Payments to ACH (Automatic Clearing House)
		C1-APACH - Auto pay extract - ACH (with offset days parameter) Note: C1-APACH is alternative to using APAYACH

5.9 Evaluate Downloaded Auto Payment(s) Group: Create Auto Payments Balance Control
Actor/Role: C2M(CCB)
Description:
System evaluates each group of downloaded Auto Payments (typically processed in one run of download to ACH).

Customizable process N	Process Name:	BALAPY- Create autopay tender controls

6.0 Create Tender Control Group: Create Auto Payments Balance Control
Actor/Role: C2M(CCB)
Description:
System creates a new Tender Control for each unique group of extracted Auto Payments if payment tender doesn't have tender control yet.

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Customizable process N **Process Name:** BALAPY- Create autopay tender controls

6.1 Create Associated Deposit Control Group: Create Auto Payments Balance Control
Actor/Role: C2M(CCB)
Description:
System creates new associated Deposit Control

Customizable process N **Process Name:** BALAPY- Create autopay tender controls
6.2 Send ACH File
Actor/Role: C2M(CCB)
Description:
C2M(CCB) sends created ACH file to Automated Clearing House Network (ODFI, Network Operator)

6.3 Receive and Process ACH File
Actor/Role: Automated Clearing House Network
Description:
ACH file is received and getting processed

6.4 Send Request to Release Funds
Actor/Role: Automated Clearing House Network
Description:
ACH Operator routes Payment information to the Financial Institution indicated by Customer as a source of funds for Payment

6.5 Receive Request and Process Request
Actor/Role: Financial Institution
Description:
Customer's Financial Institution receives request to release payment ACH Operator and processes it

6.6 Release Funds and Send Notification
Actor/Role: Financial Institution
Description:
If request to release funds is valid, Financial Institution (typically bank) releases funds and sends notification to ACH network (RDFI and Network Operator)

6.7 Send Reject Notification
Actor/Role: Financial Institution

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Description:
If request to release funds is not valid, Financial Institution rejects request and sends notification to ACH network (RDFI and Network Operator)

6.8 Receive Notification(s)
Actor/Role: Automated Clearing House Network
Description:
Network Operator receives notification(s) and route it to the Originator Company

6.9 Receive Notification(s)
Actor/Role: CSR or Authorized User
Description:
CSR or Authorized User receives and reviews notifications. If Payment has been rejected by Financial Institution and funds were not released, Payment will be canceled (see step 5.0 of the current process for details).

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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
6/24/09	Galina Polonsky	Draft 1a	No Previous Document
10/22/10	Geir Hedman		Update Title and Content page
11/16/10	Yoko Iwahiro		Update Business Objects, algorithms, configurable processes.
12/25/10	Ayelet Lavee		Release review made changes to vision and hyperlinks, Document name
2/9/11	Geir Hedman		Updated Document and Visio
10/1/13	Emma Tiamzon		Updated Document for v2.4
10/4/2013	Galina Polonsky		Reviewed, Approved
09/11/15	Don lee		Update to v2.5
09/15/2015	Galina Polonsky		Reviewed, Approved
12/12/2017	Chetan Raut		C2M related URM updates, screenshots and algorithm verification
09/18/2018	Jerry Chick		Made minor grammatical and syntax changes
10/28/2018	Galina Polonsky		Reviewed, Approved
6/4/2019	Satya Kalavala		Updated format for v2.7

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Attachments:

Control Central Search

"Control Central Search.doc"

Admin Menu / Installation Options Control Central Alerts

Installation Options Control Central Alert

Dashboard.doc

Control Central / Dashboard

Account Financial History

"Account Financial History.doc"

Billing History

"Billing History.doc"

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Account/Credit & Collection

"Credit-Collection History.doc"

Set Up Auto Payment

Set up Auto Payment.doc

Payment Portal

"Payment Portal.doc"

Deposit Control

"Deposit Control.doc"

Tender Control

"Tender Control.doc"

Payment Event

"Payment Quick Add.doc"

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