C2M.v2.7.CCB

4.3.1.1f C2M.CCB.Manage Credit Card Payments

Creation Date: June 30, 2009

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Contents

Brief Description

Business Process: **4.3.1.1f C2M.CCB.Manage Credit Card Payment**
Process Type: **Sub-Process**
Parent Process: **4.3.1 C2M.CCB.Perform Settlement Activities**
Sibling Processes: **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, 4.3.1.1d C2M.CCB.Manage Auto-Payments, 4.3.1.1e C2M.CCB.Manage Pay Plan Payment, 4.3.1.2 C2M.CCB.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 or 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.

Business Process Model   Page 1

4.3.1.1f C2M.v2.7.CCB *Manage Credit Card Payment*

Customer

Makes Credit Card Payment

CSR

- 1.0 Search for Customers' Account
- 1.1 Evaluate Customer Account
- Credit Card Payment — Yes → CIS Payment? — Yes → 1.2 Post Payment Details → Distribute and Freeze? — Yes → Override Authorization Code? — No → 1.8 Populate Credit Card Details
- No
- CIS Payment? — No → 1.3 Post Non CIS Payment Details
- Needs Authorization?
- Manual Distribution?
- Override Authorization Code? — Yes → 1.7 Populate Credit Card Details and Override Authorization Code
- 1.9 Request Credit Card Verification and Authorization
- 2.4 Review Credit Card Response
- Incomplete Status Payment? — No → Cancel Payment or Tender? — Yes → Needs Authorization? — No
- Yes → P2, 2.7
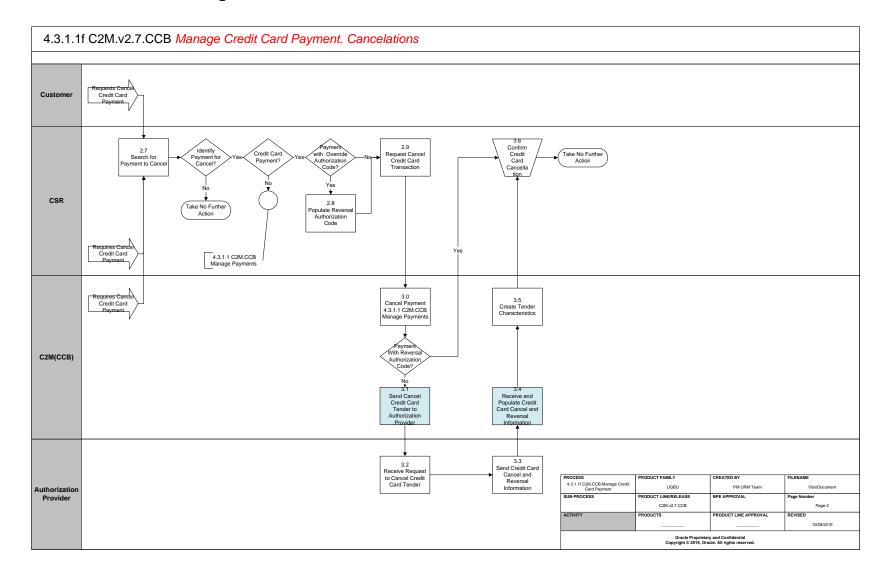- Cancel Payment or Tender? — No → Use Different Credit Card? — No → 2.6 Select Different Payment Type
- Use Different Credit Card? — Yes → CIS Payment? — Yes → 1.2
- CIS Payment? — No → 1.3
- 4.3.1.1 C2M.CCB Manage Payments
- Distribute and Freeze? — No → Manual Distribution? — No → Do Not Distribute? — No → 1.1
- 4.3.1.1 C2M.CCB Manage Payments

C2M(CCB)

- Distribute and Freeze? Yes → 1.4 Create Payment 4.3.1.1 C2M.CCB Manage Payments
- Manual Distribution? Yes → 1. 5 Prepare and Pre-populate Payment and Tender in Incomplete Status
- Do Not Distribute? Yes → 1.6 Prepare and Pre-populate Pay Event/Tender in Incomplete Status
- → 2.4
- Accepted? — Yes → Distribute and Freeze? — Yes → 1.4 Create Payment 4.3.1.1 C2M.CCB Manage Payments
- Distribute and Freeze? — No → 1.5 Prepare and Pre-populate Payment and Tender in Incomplete Status → 2.4
- 2.5 Create Tender Characteristics
- 2.0 Send Request for Credit Card Authorization
- 2.3 Receive and Populate Credit Card Authorization or Denial Information

Authorization Provider

- 2.1 Receive Request for Credit Card Authorization
- 2.2 Send Credit Card Authorization or Denial Information

External Payment Source

Makes Credit Card Payment

PROCESS 4.3.1.1f C2M.CCB.Manage Credit Card Payment	PRODUCT FAMILY UGBU	CREATED BY PM URM Team	FILENAME VisioDocument
SUB-PROCESS	PRODUCT LINE/RELEASE C2M.v2.7.CCB	BPE APPROVAL	Page Number Page-1
ACTIVITY	PRODUCTS _____	PRODUCT LINE APPROVAL _____	REVISED 10/28/2019

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4.3.1.1f C2M.v2.7.CCB *Manage Credit Card Payment. Cancelations*

Customer

Requests Cancel Credit Card Payment

CSR

2.7 Search for Payment to Cancel

Identify Payment for Cancel? — No → Take No Further Action

Yes → Credit Card Payment?

No →

Yes → Payment with Override Authorization Code?

No → 2.9 Request Cancel Credit Card Transaction

Yes → 2.8 Populate Reversal Authorization Code

3.6 Confirm Credit Card Cancellation → Take No Further Action

Requires Cancel Credit Card Payment

4.3.1.1 C2M.CCB Manage Payments

C2M(CCB)

Requires Cancel Credit Card Payment

3.0 Cancel Payment 4.3.1.1 C2M.CCB Manage Payments

Payment With Reversal Authorization Code?

No → 3.1 Send Cancel Credit Card Tender to Authorization Provider

Yes →

3.5 Create Tender Characteristics

3.4 Receive and Populate Credit Card Cancel and Reversal Information

Authorization Provider

3.2 Receive Request to Cancel Credit Card Tender

3.3 Send Credit Card Cancel and Reversal Information

PROCESS 4.3.1.1f C2M.CCB.Manage Credit Card Payment	PRODUCT FAMILY UGBU	CREATED BY PM URM Team	FILENAME VisioDocument
SUB-PROCESS	PRODUCT LINE/RELEASE C2M.v2.7.CCB	BPE APPROVAL	Page Number Page-2
ACTIVITY	PRODUCTS	PRODUCT LINE APPROVAL	REVISED 10/28/2019

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Detail Business Process Model Description

1.0 Search for Customer Account
Actor/Role: CSR
Description:
Upon receipt of payment, the CSR or Authorized user accesses Control Central Search to locate the customer in C2M(CCB).

Configuration required Y	Entities to Configure:	Installation Options

1.1 Evaluate Customer Account
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.

Process Plug-in enabled Y	Available Algorithm(s):	Installation Options – Control Central Alerts
		Installation Options - C1-PY-INFO This algorithm formats the Payment Information that appears throughout the system. Installation Options - C1_PEVTINFO – This algorithm formats the "Payment Event Information" that appears throughout the system.
		F1-MASK – Mask Data (Algorithm Type) This masking algorithm is a simple, nearly all-purpose algorithm type to handle most masking needs.

Configuration required Y	Entities to Configure:	Installation Options
		Feature Configuration

1.2 Post Payment Details
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 C2M.CCB Manage Payments for further details. Options include:

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

Configuration required Y	**Entities to Configure:**	
		Bank Code
		Tender Source
		Tender Type
		Payment Template
		Distribution Code

Business Object Y	**Business Object:**	
		C1-CreditCardWithAuthorization - Tender Type - Credit Card with Authorization This business object is used on the Payment Portal page.
		C1-CyberSourceCreditCardAuth - CyberSource - Credit Card Authorization This business object is used on the payment portal page when creating the credit card authorization request.
		C1-CyberSourceCreditCardRev CyberSource - Credit Card Reversal This business object is used on the payment portal page when reversing a credit card payment.
		C1-CybersourceSecurityInfo - User - Cybersource Security Information Security information (e.g. user id, password, etc.) needed to interface with CyberSource are stored as user characteristics.
		C1-CISPaymentEvent - Payment Event - CIS Payment

1.3 Post Non CIS Payment Details
Actor/Role: CSR
Description:

Payments for miscellaneous services or products not otherwise defined are considered Non CIS Payments. The Payment references the name of the person remitting the payment and can include pertinent comments. The CSR or Authorized User typically enters initial payment information using the Payment Portal functionality. The Payment Portal allows for selecting specific Distribution Codes. Refer to 4.3.1.1 C2M.CCB Manage Payments for further details

Configuration required Y   **Entities to Configure:**

Bank Code
Tender Source
Tender Type
Payment Template
Distribution Code
Characteristic Type
Payment Segment Type
SA Type
Customer Class
Non CIS - Account

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

C1-BOV-TPDTL - Non CIS Payment Template Validation
C1-NCPAY-FT - Create FT for Non CIS Payments

Business Object Y   **Business Object:**

C1-CreditCardWithAuthorization - Tender Type - Credit Card with Authorization This business object is used on the Payment Portal page.
C1-CyberSourceCreditCardAuth - CyberSource - Credit Card Authorization This business object is used on the payment portal page when creating the credit card authorization request.
C1-NonCISPaymentEvent - Payment Event - Non CIS Payment
C1-NonCISPayTemplate - Payment Template - Non CIS Payments

1.4 Create Payment and Tender(s) in Frozen Status

A**ctor/Role: C2M(CCB)**
Description:
The Payment and associated Tenders are populated in C2M(CCB). The Payment has a Frozen status. Refer to 4.3.1.1 C2M.CCB Manage Payments for further details

1.5 Prepare and Pre-populate Payment Event, Payment Header and Tender(s) in Incomplete Status
A**ctor/Role: C2M(CCB)**
Description:
The Payment and associated Tenders are populated in C2M(CCB). The Payment has an Incomplete status. Refer to 4.3.1.1 C2M.CCB Manage Payments for further details

1.6 Prepare and Pre-populate Payment Event and Tender(s) in Incomplete Status
A**ctor/Role: C2M(CCB)**
Description:
The Payment Event and associated Tenders are populated in C2M(CCB). The Payment has an Incomplete status. Refer to 4.3.1.1 C2M.CCB Manage Payments for further details

1.7 Populate Credit Card Details with Override Authorization Code
A**ctor/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.

Configuration required Y   Entities to Configure:

Feature Configuration – Allow Manual authorization override

1.8 Populate Credit Card Details
A**ctor/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, card validation code and customer's credit card billing address.

1.9 Request Credit Card Verification and Authorization
A**ctor/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.

2.0. Send Request for Credit Card Authorization
Actor/Role: C2M(CCB)
Description:
C2M(CCB) initiates a request to verify the credit card and provide an authorization code.

Process Plug-in enabled Y	**Available Algorithm(s):**	C1_TNDR_AUTH - Tender Type Tender Authorization thru Cybersource (Algorithm Type)

Configuration required Y	**Entities to Configure:**	Outbound Message Type
		Message Sender
		External System
		User and User Characteristics
		Tender Type
		Algorithm - Tender Authorization (BO System Event Algorithm)
		Characteristic Types

Business Object Y	**Business Object:**	C1-CyberSourceCreditCardAuth - CyberSource - Credit Card Authorization This business object is used on the payment portal page when creating the credit card authorization request.
		C1-CreditCardWithAuthorization - Tender Type - Credit Card with Authorization This business object is used on the Payment Portal page.
		C1-CybersourceSecurityInfo - User - Cybersource Security Information Security information (e.g. user id, password, etc.) needed to interface with CyberSource are stored as user characteristics.

2.1 Receive Request for Credit Card Authorization

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

2.2 Send Credit Card Authorization or Denial Information
Actor/Role: Authorization Provider
Description:
The Authorization Provider returns authorization or denial code information.

2.3 Receive and Populate Credit Card Authorization or Denial Information
Actor/Role: C2M(CCB)
Description:
C2M(CCB) receives the returned information from the Authorization Provider.

Process Plug-in enabled Y	**Available Algorithm(s):**	C1_TNDR_AUTH - Tender Type Tender Authorization thru Cybersource (Algorithm Type)

Configuration required Y	**Entities to Configure:**	Outbound Message Type
		Message Sender
		External System
		User and User Characteristics
		Tender Type
		Algorithm - Tender Authorization (BO System Event Algorithm)

Business Object Y   **Business Object:**

C1-CyberSourceCreditCardAuth - CyberSource - Credit Card Authorization This business object is used on the payment portal page when creating the credit card authorization request.
C1-CreditCardWithAuthorization - Tender Type - Credit Card with Authorization This business object is used on the Payment Portal page.

> C1-CybersourceSecurityInfo - User - Cybersource
> Security Information
> Security information (e.g. user id, password, etc.)
> needed to interface with CyberSource are stored as
> user characteristics.

2.4 Review Credit Card Response
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.

2.5 Create Tender's Characteristics
Actor/Role: C2M(CCB)
Description:
C2M(CCB) creates the tender's characteristics associated to credit card payment authorization with override or not.

2.6 Select Different Payment Type
Actor/Role: CSR
Description:
Based on communication with the Customer and established business rules, the CSR or Authorized User selects a different Payment type.

2.7 Search for Payment to Cancel
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.

2.8 Populate Reversal Authorization Code
Actor/Role: CSR
Description:
When payment's tender has an override authorization code then the CSR or Authorized User populates an override reversal authorization code before initiating Tender cancelation. The credit card reversal authorization code is entered as a Tender Characteristic. The Authorization Provider will not be contacted when using an override reversal authorization code

Configuration required Y   **Entities to Configure:** | Characteristic Type |

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2.9. Request Cancel Credit Card Transaction
Actor/Role: CSR
Description:
Based on established business rules the CSR or Authorized User selects Cancel Reason relevant to the Credit Card Payment cancelation.

3.0 Cancel Payment 4.3.1.1 C2M.CCB Manage Payments
Actor/Role: C2M(CCB)
Description:
Refer to 4.3.1.1 C2M.CCB Manage Payments for further details for canceling (reversing) a tender

3.1 Send Cancel Credit Card Tender to Authorization Provider
Actor/Role: C2M(CCB)
Description:
The cancellation information is sent to the Authorization Provider to reverse the Credit Card transaction.

Process Plug-in enabled Y	Available Algorithm(s):	C1_TNDR_AUTH - Tender Type Tender Authorization thru Cybersource (Algorithm Type)

Configuration required Y	Entities to Configure:	Outbound Message Type
		Message Sender
		External System
		User and User Characteristics
		Tender Type
		Algorithm - Tender Authorization (BO System Event Algorithm)

Business Object Y	Business Object:	C1-CyberSourceCreditCardRev - CyberSource - Credit Card Reversal This business object is used on the payment portal page when reversing a credit card payment.

3.2 Receive Request to Cancel Credit Card Tender

Actor/Role: Authorization Provider
Description:
The Authorization Provider receives information to cancel the original Credit Card transaction.

3.3 Send Credit Card Cancel and Reversal Information
Actor/Role: Authorization Provider
Description:
The Authorization Provider returns cancel information and a Credit Card Transaction reversal code.

3.4 Receive and Populate Credit Card Cancel and Reversal Information
Actor/Role: C2M(CCB)
Description:
Credit Card cancel information and a Credit Card Transaction reversal code is received and populated in C2M(CCB).

Process Plug-in enabled Y	**Available Algorithm(s):**	C1_TNDR_AUTH - Tender Type Tender Authorization thru Cybersource (Algorithm Type)

Configuration required Y	**Entities to Configure:**	Outbound Message Type
		Message Sender
		External System
		User and User Characteristics
		Tender Type
		Algorithm – Tender Authorization (BO System Event Algorithm)

3.5 Create Tender's Characteristics
Actor/Role: C2M(CCB)
Description:
C2M(CCB) creates the tender's characteristics associated to credit card payment authorization with override or not.

3.6 Confirm Credit Card Cancellation
Actor/Role: CSR
Description:
The CSR confirms the cancellation information and ensures affected records are accurate.

Test Documentation related to the Current Process

ID	Document Name	Test Type

Document Control

Change Record

Date	Author	Version	Change Reference
6/30/09	Colleen King	Draft 1a	No Previous Document
7/1/09	Colleen King		Changes After review
7/6/09	Colleen King		Changes After Review
10/22/10	Geir Hedman		Updated Title and Content pages
11/18/10	Yoko Iwahiro		Update Business Objects, Algorithms, configuration
12/22/10	Ayelet Lavee		Release review made minor changes to Visio and hyperlinks.
2/9/11	Geir Hedman		Update Document and Visio
2/14/2013	Philip DePadua		Updated algorithm, BO, configuration, processes to be used for 2.4
02/21/2013	Galina Polonsky		Reviewed, Approved
08/31/17	Joshua Piccott		Updated Document and Visio to v2.6
09/05/2017	Genti Kondili		Update for C2M.Update Algorithm, BO, and configuration details to be used for 2.6. Update Visio (cancelations).
09/22/2017	Ekta Dua		Updated Document and Visio
09/30/2017	Galina Polonsky		Reviewed, Approved
08/20/2018	Jerry Chick		Minor grammatical and syntax corrections
10/30/2018	Galina Polonsky		Reviewed, Approved
6/4/2019	Satya Kalavala		Updated format for v2.7

Attachments:

Control Central Search

Control Central
Search.docx

Admin Menu / Installation Options Control Central Alerts

Installation
Options Alert Algori

Control Central / Dashboard

Dashboard.docx

Account Financial History

Account Financial
History.docx

Billing History

Billing History.docx

Account/Credit & Collection

Credit And
Collection History.d

Payment Portal

Payment
Portal.docx

Payment Event Quick Add

Payment Event
Quick Add.docx

Payment Quick Add

Payment Quick
Add.docx

Payment Event Add

Payment Event
Add.docx

Payment Event

Payment Event.docx

Payment

Payment.docx

Payment/Tender Search

Payment Tender
Search.docx