C2M.v2.7.CCB

4.3.2.8 Manage Bankruptcy

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Brief Description

Business Process: 4.3.2.8 C2M.CCB.Manage Bankruptcy
Process Type: Sub Process
Parent Process: 4.3.2 C2M.CCB.Perform Collection Activities
Sibling Processes: 4.3.2.1 C2M.CCB.Manage Collection Process, 4.3.2.2 C2M.CCB.Manage Severance Process,
4.3.2.3 C2M.CCB.Manage Pay Plan,
4.3.2.4 C2M.CCB.Manage Payment Arrangement, 4.3.2.5 C2M.CCB.Manage Late Payment Charge,
4.3.2.6 C2M.CCB.Write Off Uncollectible Receivables 4.3.2.7 C2M.CCB.Manage Collection Agency Referral,
4.3.2.9 C2M.CCB.Manage Liens, 4.3.2.10 C2M.CCB.Manage 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 the post-petition debt. A new deposit may be required. C2M(CCB) can be configured so that the CSR or Authorized User can easily distinguish the Bankruptcy Account and the new Account.

C2M(CCB) 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.
Business Process Model  Page 1

4.3.2.8 C2M.v2.7.CCB Manage Bankruptcy

Customer

Third Party/ Attorney

CSR or Authorized User

C2M(CCB)

Initiate Bankruptcy

1.1 Search for Customer
1.2 Evaluate Account
1.3 Request Update Account with Filing Information
1.4 Request Update Account with Filing Information
1.5 Request Add Alert to Existing Account
1.6 Request Add Bankruptcy Information
1.7 Update Account

Review Account/SA Status

Active Service
1.8 Evaluate Filing Information
1.9 Request Add Bankruptcy Information
1.10 Request Add Alert to Existing Account

Stop Service
2.0 Transfer WO Balance(s) to Bankrupt WO SA
2.1 Stop Service
2.2 Stop Service

Add Related Person(s) to Existing Customer?

Add Person to Record
Bankruptcy Only?

Existing Customer?

Evaluate Account
1.4 Request Update Account with Filing Information
Add Person to Record Bankruptcy Only?

Take No Further Action

Add Person and Establishment Person and/or Account

Add Person and Establishment Person and/or Account

Add Bankruptcy Alert?

Take No Further Action

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Add Bankruptcy Alert?
Transfer Balance to New Account for Backdated Bankruptcy
Start Bankruptcy WO SA
Start New Account

CSR or Authorized User

C2M(CCB)
Detail Business Process Model Description

1.0 Evaluate Filing Information
Actor/Role: CSR or Authorized User
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
Actor/Role: CSR or Authorized User
Description:
Upon receipt of notice of a Bankruptcy filing, the CSR or Authorized User locates the Customer in C2M(CCB) 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.

Process Plug-in Enabled Y       Available Algorithm(s):

| Installation Options – C2M-PERCTINF Person Information, Installation Options |
| Installation Options – C1-PER-NMVAL Person Name Validation, Installation Options |
| Algorithm Type - NMFM-VALFMT - Person Name Validation |
| Installation Options – Control Central Alerts |

Configuration required Y

Entities to Configure:

1.2 Evaluate Account
Actor/Role: CSR or Authorized User
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 C2M.CCB.Establish Person and/or Account
Actor/Role: CSR or Authorized User
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
Actor/Role: CSR or Authorized User
Description:
The Bankruptcy information is recorded in C2M(CCB). The specific records used to store the Bankruptcy information may include configuration or other customization.

1.2.1.3 Store Bankruptcy Information
Actor/Role: C2M(CCB)
Description:
C2M(CCB) is updated with the Bankruptcy information. The specific records used to store the Bankruptcy information may include configuration or other customization.

Customizable process N     Process Name:  Custom Processes

1.3 Add Person and Establish Relationship 3.3.1.1 C2M.CCB.Establish Person and/or Account
Actor/Role: CSR or Authorized User
Description:
There are Persons associated with the Bankruptcy that require separate records in C2M(CCB). The CSR or Authorized User determines what additional Person records need to be added in C2M(CCB) and linked to existing Customers for the Bankruptcy. Refer to 3.3.1.1 C2M.CCB.Establish Person and/or Account.

1.4 Request Update Account with Filing Information
Actor/Role: CSR or Authorized User
Description:
The CSR or Authorized User records pertinent information about the Bankruptcy in C2M(CCB). 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
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
Actor/Role: CSR or Authorized User
Description:
The CSR or Authorized User may enter a special alert to indicate the Account status of Bankruptcy.

Configuration required Y          Entities to Configure: Alert Type

1.7 Update Account
Actor/Role: C2M(CCB)
Description:
The Account is updated in C2M(CCB) 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 C2M.CCB.Write Off Uncollectible Receivables
Actor/Role: CSR or Authorized User
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 C2M.CCB.Write Off Uncollectible Receivables.

1.9 Write Off Immediately 4.3.2.6 C2M.CCB.Write Off Uncollectible Receivables
Actor/Role: CSR or Authorized User
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 C2M.CCB.Write Off Uncollectible Receivables.

Configuration required Y          Entities to Configure: SA Type

2.0 Transfer WO Balance(s) to Bankrupt WO SA
Actor/Role: CSR or Authorized User
Description:
If the Service Agreements are already written off, it is recommended to transfer this debt to a Bankrupt Write-Off SA.
2.1 **Stop Service 3.3.2.3 Stop Premise Based Service and 3.3.2.4 C2M.CCB.Stop Non-Premise Based Service**

**Actor/Role:** CSR or Authorized User  
**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 C2M.CCB.Establish Person and or Account**

**Actor/Role:** CSR or Authorized User  
**Description:**  
The CSR or Authorized User creates a new Account for the person or business filing Bankruptcy. Refer to 3.3.1.1 C2M.CCB.Establish Person and/or Account.

2.3 **3.3.2.1 Start Premise Based Service and 3.3.2.2 C2M.CCB.Start Non Premise Based Service**

**Actor/Role:** CSR or Authorized User  
**Description:**  
The CSR or Authorized User starts the Services again as of the Bankruptcy filing date. Refer to 3.3.2.1 C2M.CCB.Start Premise Based Service and 3.3.2.2 C2M.CCB.Start Non-Premise Based Service.

2.4 **Bill New Account 4.2.2 C2M.CCB.Manage Bill**

**Actor/Role:** CSR or Authorized User  
**Description:**  
If the new Account requires that if be Billed, the CSR or Authorized User creates the Bills. Refer to 4.2.2 C2M.CCB.Manage Bill.

2.5 **Review Financial Activity for Original Account**

**Actor/Role:** CSR or Authorized User  
**Description:**  
The CSR or Authorized User reviews the original Account’s financial history to determine if changes are required. It is possible that Payments, Adjustments or Bills need to be modified and/or transferred to the new Account.
2.6 Request Transfer Payment(s) 4.3.1.1 C2M.CCB.Manage Payments
Actor/Role: CSR or Authorized User
Description:
Refer to 4.3.1.1 C2M.CCB.Manage Payments for transfer of Payment details.

Configuration required Y  Entities to Configure:  
Cancel Reason

2.7 Request Transfer Adjustment(s) and Update Balances
Actor/Role: CSR or Authorized User
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.

Configuration required Y  Entities to Configure:  
Adjustment Type  
Cancel Reason

2.8 Transfer Adjustment(s) to New Account and Update Balances
Actor/Role: C2M(CCB)
Description:
Financial balances for the original Account and new Account are updated in C2M(CCB) to reflect the transfers.

Configuration required Y  Entities to Configure:  
Adjustment Type  
Cancel Reason

2.9 Request Cancel Bill Segment(s) and Create Closing Bill 4.2.2 C2M.CCB.Manage Bill
Actor/Role: CSR or Authorized User
Description:
The CSR or Authorized User cancels the Bill Segment(s) as needed and creates the closing bill for the original Account. Refer to 4.2.2 C2M.CCB.Manage Bill.

3.0 Request Add Bankruptcy WO SA 3.3.2.2 C2M.CCB.Start Non-Premise Based Service
Actor/Role: CSR or Authorized User
Description:
The CSR or Authorized User starts a separate Service Agreement on the original Account to hold the pre-petition uncollectible debt.

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3.1 Request Transfer Balance Stopped SA(s) to Bankruptcy WO SA and Update Balances
Actor/Role: CSR or Authorized User
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.

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3.2 Update Original SA(s) and Bankrupt WO SA Balances
Actor/Role: C2M(CCB)
Description:
The Service Agreement balances are updated in C2M(CCB) to reflect the transfer of pre-petition debt to the Bankrupt WO SA.

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## Document Control

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Attachments:

Control Central Search

Dashboard

Admin Menu – Installation Options – Control Central Alerts