



## **C2M v2.9**

### **3.4.2.2 Manage Customer Risk**

Creation Date: April 20, 2009  
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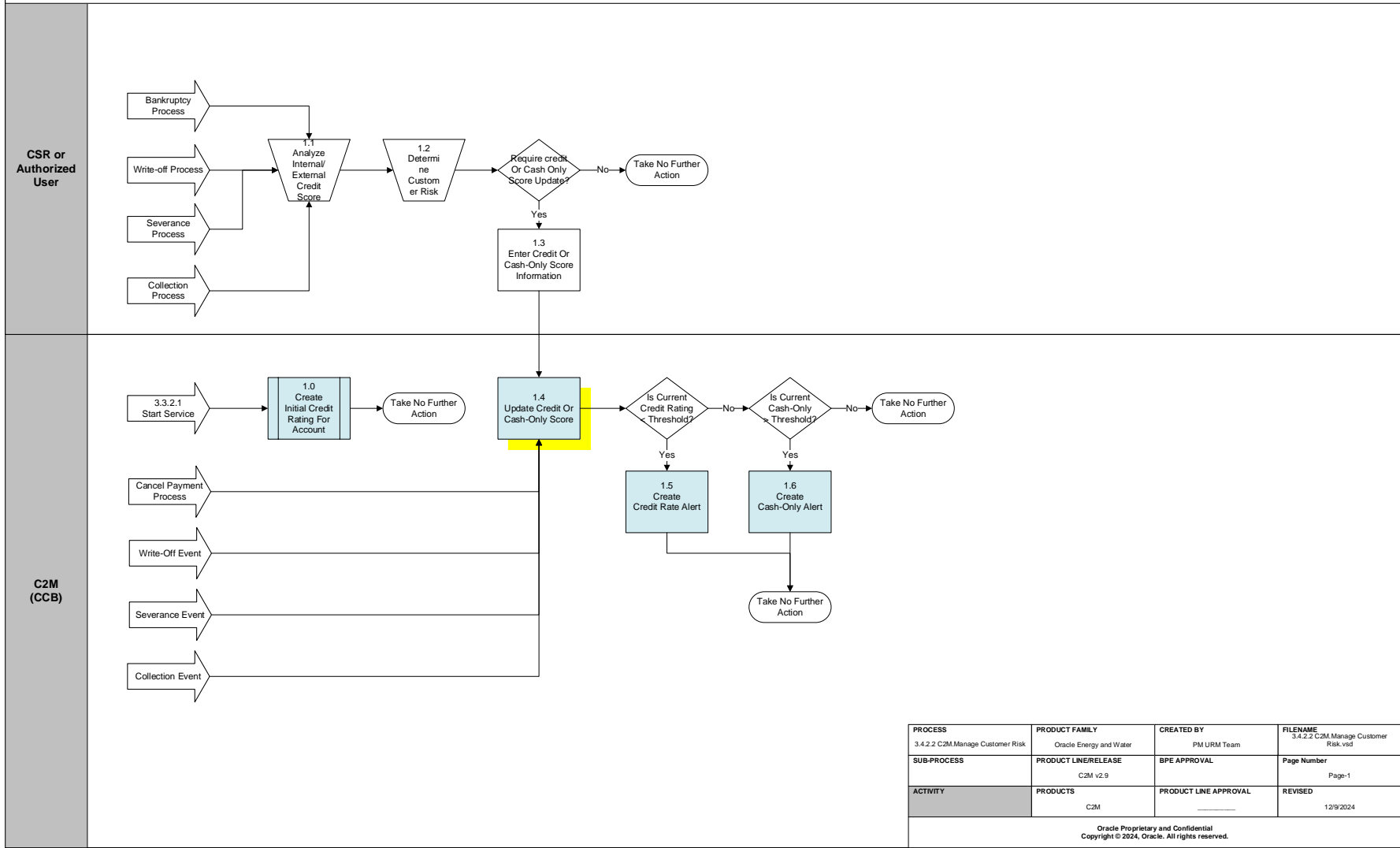
## Brief Description

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

Business Process Model

3.4.2.2 C2M.Manage Customer Risk



|                                  |                         |                       |                                      |
|----------------------------------|-------------------------|-----------------------|--------------------------------------|
| PROCESS                          | PRODUCT FAMILY          | CREATED BY            | FILENAME                             |
| 3.4.2.2 C2M.Manage Customer Risk | Oracle Energy and Water | PM URM Team           | 3.4.2.2 C2M.Manage Customer Risk.vsd |
| SUB-PROCESS                      | PRODUCT LINE/RELEASE    | BPE APPROVAL          | Page Number                          |
|                                  | C2M v2.9                |                       | Page-1                               |
| ACTIVITY                         | PRODUCTS                | PRODUCT LINE APPROVAL | REVISED                              |
|                                  | C2M                     |                       | 12/9/2024                            |

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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 credit or cash-only score.

### 1.2 Determine customer risk

**Actor/Role:** CSR or Authorized User

**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

**Description:**

If an update is required, enter the customer’s credit or cash-only score on the [Account Page](#) Credit and Collections tab.

### 1.4 Update credit or cash-only score

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

**Description:**

The system updated the Customer credit or cash-only score. An account’s credit or cash-only score is defined on the installation algorithm to automatically sum the effect on the Credit Rating or Cash-only Score. The 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 the Credit Rating.

**Process Plug-in enabled** Y

**Available Algorithm(s):**

COLL EVT GEN (COLL EVT GEN) (This is a sample generic collection event algorithm.)

Configuration required Y      Entities to Configure:

|   |
|---|
| 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   |
| 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) |
|---|

Test Assets related to the Current Process

| Testing Asset<br>Sr.No | Testing Asset-Flows  | No Of Data sets |
|------------------------|--|-----------------|
| 1                      | URM-C2M-3422-001-Update-Current-Credit-Rating-for-An-Account   | 2               |
| 2                      | URM-C2M-3422-002-Update-Current-Cash-Only-Score-for-An-Account | 2               |



## 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.<br>Several grammatical and syntax corrections. |
| 09/21/2018 | Galina Polonsky  |          | Reviewed, Approved   |
| 06/03/2019 | Satya Kalavala   |          | Updated format for v2.7  |
| 10/29/2024 | Kunal Nerkar     |          | Updated Document and Visio for C2M v2.9  |
| 11/26/2024 | Line Prado       |          | Reviewed   |
| 12/17/2024 | Galina Polonsky  |          | Reviewed, Approved   |

# Attachments

## Account Page

Internal Credit Rating / Cash-Only Score

Account

Bookmark

Delete

Clear

Save

Refresh

Main

Auto Pay

Persons

Financial Balances

Bill Messages

C & C

Budget

Deposits

Characteristics

Alerts

Account Portal

ACCOUNT

URM-UTA-SD,Person\_38848, Residential, \$59.54

ACCOUNT ID 0207091501 8

COLLECTION CLASS

Residential

POSTPONE CREDIT REVIEW UNTIL

LAST CREDIT REVIEW DATE

09-07-2023

CURRENT CREDIT RATING

975

CURRENT CASH ONLY SCORE

400

CREDIT RATING HISTORY

"1" of "1"

START DATE

09-05-2023

CREDIT RATING HISTORY ID

0201550656

END DATE

09-05-2024

Created on 09-05-2023 by Collection Process 0201514445 Event 040

AFFECT CREDIT RATING BY

-25

AFFECT CASH-ONLY SCORE BY

0

COMMENTS