**CCS**

**24B**

**3.4.2.2** **Manage Customer Risk**

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## Brief Description

**Business Process: 3.4.2.2 CCS.Manage Customer Risk**

**Process Type: Sub-Process**

Parent Process: 3.4.2 CCS.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



## Detail Business Process Model Description

[**1.0**](#_Business_Process_Model) **Create Initial Credit rating for Account**

A**ctor/Role: CCS(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**](#_Business_Process_Model) **Analyze Internal/External Credit Score**

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

**Description:**

CSR manually reviews customer’s Account credit or cash-only score.

[**1.2**](#_Business_Process_Model) **Determine customer risk**

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

**Description:**

The CSR decides if a customer’s credit or cash only score is at risk.

[**1.3**](#_Business_Process_Model) **Enter credit or cash-only score information**

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

**Description:**

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

[**1.4**](#_Business_Process_Model) **Update credit or cash-only score**

A**ctor/Role: CCS(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.) |
| 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**](#_Business_Process_Model) **Create Credit Rate Alert**

A**ctor/Role: CCS(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**](#_Business_Process_Model) **Create Cash-Only Alert**

A**ctor/Role: CCS(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 Sr.No | Testing Asset-Flows | No Of Data sets |
| --- | --- | --- |
|  |  |  |
| 1 | URM-CCS-3422-001-Update-Current-Credit-Rating-for-An-Account | 2 |
| 2 | URM-CCS-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. Several grammatical and syntax corrections. |
| 09/21/2018 | Galina Polonsky |  | Reviewed, Approved |
| 06/03/2019 | Satya Kalavala |  | Updated format for v2.7 |
| 06/29/2024 | Kunal Nerkar |  | Updated Document and Visio for CCS 24B |
| 11/26/2024 | Line Prado |  | Reviewed |
| 12/15/2024 | Galina Polonsky |  | Reviewed, Approved |

## Attachments

### Account Page

Internal Credit Rating / Cash-Only Score

