

## **Oracle Utilities Customer Care and Billing Release 2.4.0**

Utility Reference Model

3.3.5.1 Establish and Maintain Loan

December 2015

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## 3.3.5.1 Establish and Maintain Loan

This section provides a description of the “Establish and Maintain Loan” business process, including:

- ♦ [Brief Description](#)
  - ♦ [Actors/Roles](#)
- ♦ [Business Process Diagrams](#)
  - ♦ [Establish and Maintain Loan Process Model - Page 1](#)
  - ♦ [Establish and Maintain Loan Process Model - Page 2](#)
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- ♦ [Establish and Maintain Loan Detailed Process Model Description](#)
- ♦ [Installation Options - Control Central Alert Algorithms](#)
- ♦ [Related Training](#)

## Brief Description

**Business Process:** 3.3.5.1 CC&B Establish and Maintain Loan

**Process Type:** Sub-Process

**Parent Process:** 3.3.2 CC&B Manage Service Agreement

**Sibling Processes:**

- 3.3.2.1 CC&B Start Premise Based Service
- 3.3.2.3 CC&B Stop Premise Based Service
- 3.3.2.2 CC&B Start Non-Premise Based Service
- 3.3.2.4 CC&B Stop Non-Premise Based Service
- 3.3.1.1 CC&B Establish Person and/or Account
- 3.4.1.1 CC&B Manage Customer Contacts
- 4.2.2.5 CC&B Manage Loan Charges

Organizations may offer special services and products for their customers and allow the customer to pay in installments over time. This process outlines how the Loan Service Agreement functionality in CC&B can be used to set up loans for customers. Examples of loans can include:

- Conservation options for insulation and high-energy furnaces
- Service extensions for new construction or Service upgrades
- Products that promote the services of the organization

Loans are separate Service Agreements and hold the loan terms, including the loan amount, periodic payment amount, number of payment periods, interest rate, and billing frequency based on configurable business rules.

When the customer enters into a Loan with the organization regular billing occurs with a due date for loan payments. If the customer does not pay in a timely manner, CC&B can prompt the customer or flag the organization to begin collection efforts.

## Actors/Roles

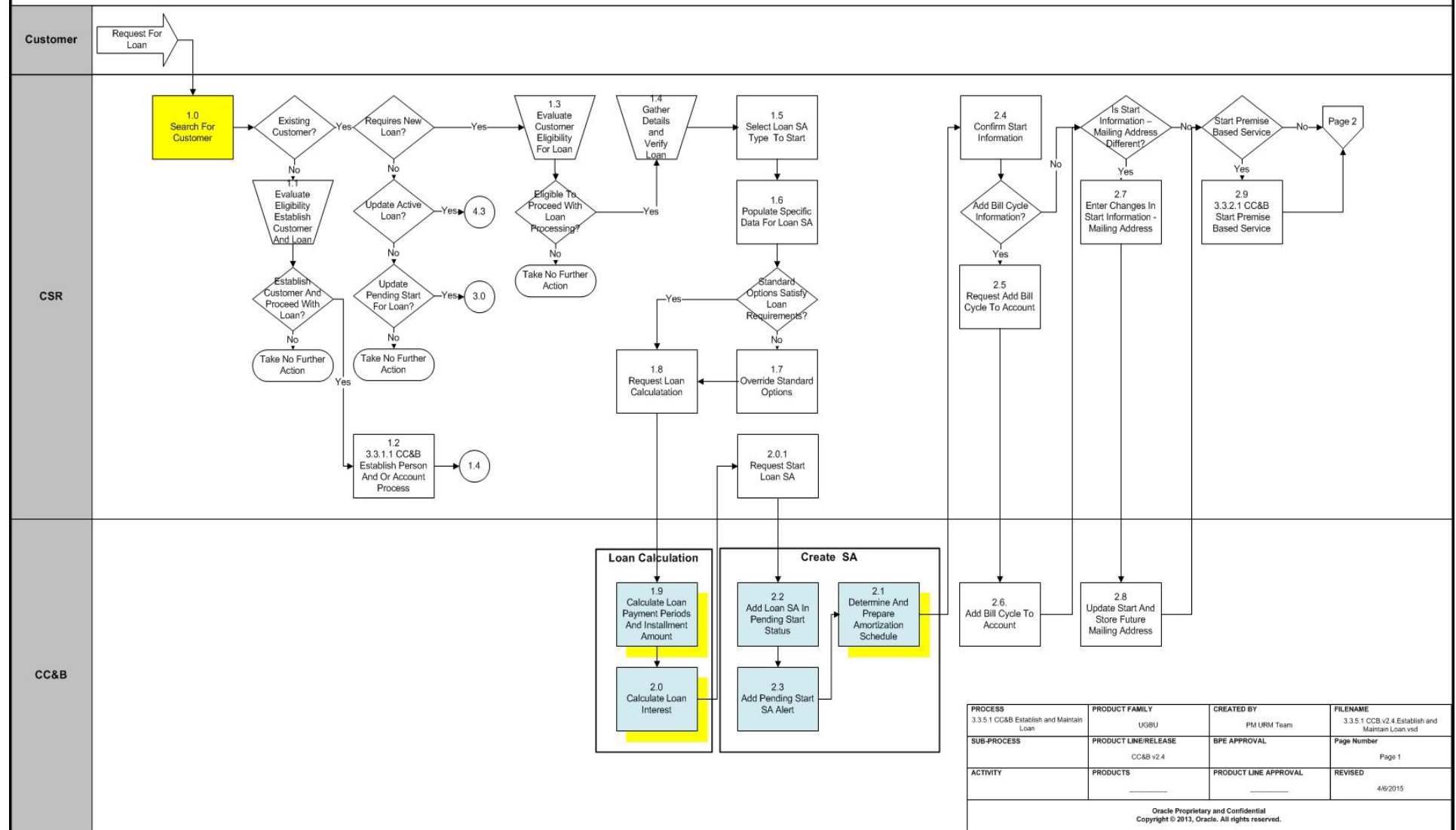
The Establish and Maintain Loan business process involves the following actors and roles.

- **CC&B:** The Customer Care and Billing application. Steps performed by this actor/role are performed automatically by the application, without the need for user initiation or intervention.
- **CSR CC&B:** CSR or Authorized User of the Customer Care and Billing application.

# Business Process Diagrams

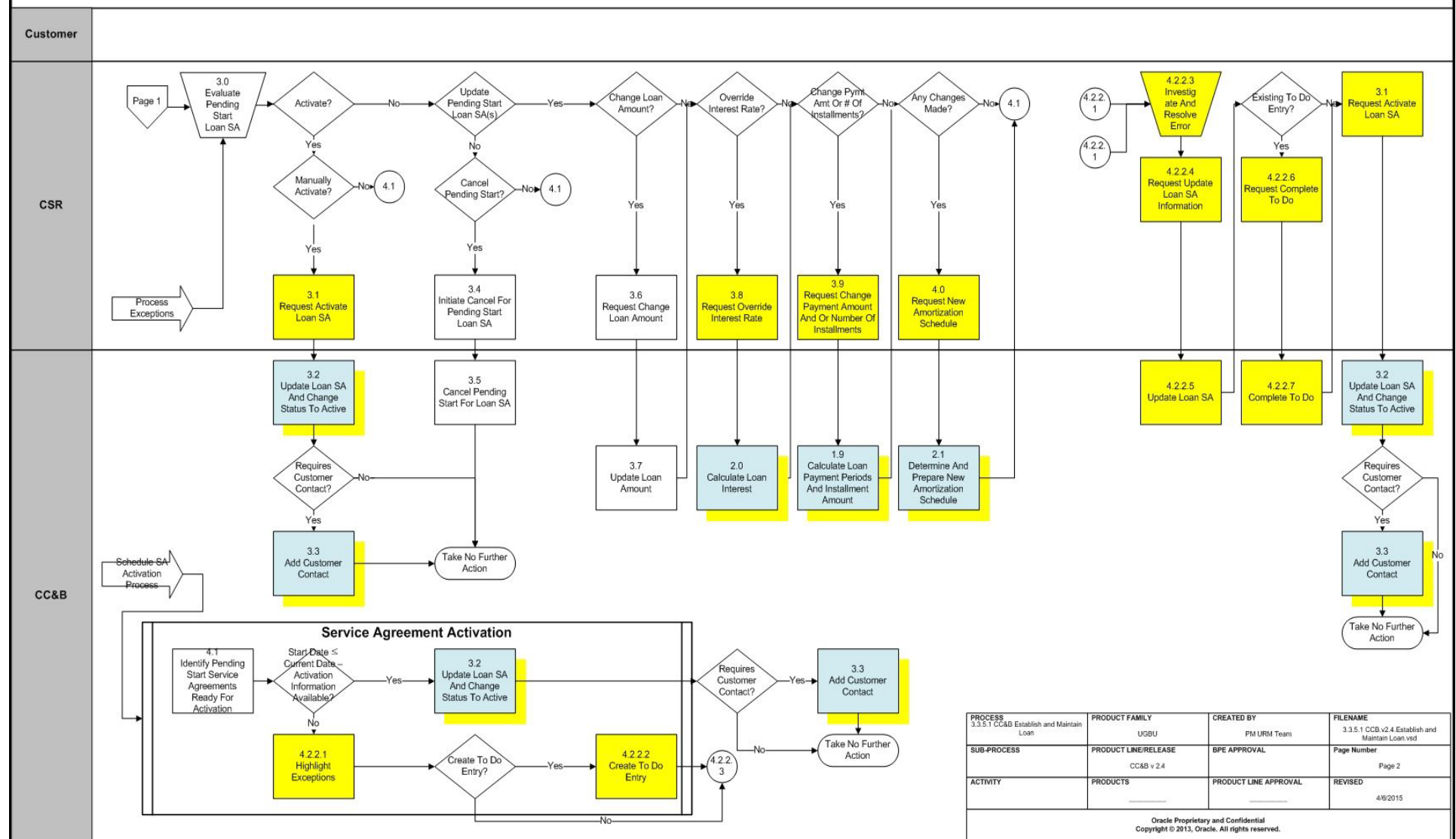
## Establish and Maintain Loan Process Model - Page 1

### 3.3.5.1 CC&B v2.4.0 *Establish and Maintain Loan*



## Establish and Maintain Loan Process Model - Page 2

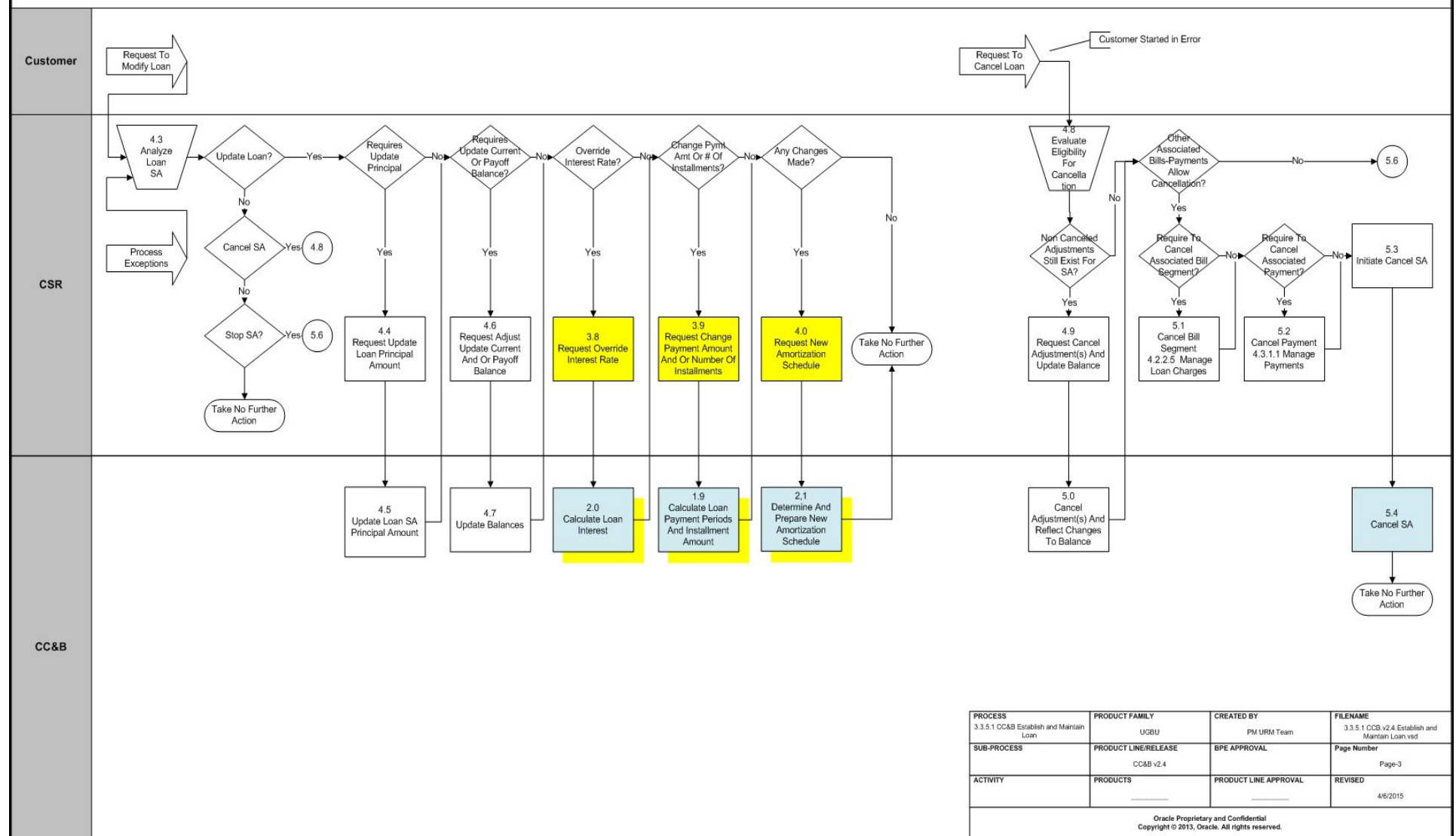
### 3.3.5.1 CC&B v2.4.0 *Establish and Maintain Loan*





# Establish and Maintain Loan Process Model - Page 3

## 3.3.5.1 CC&B v2.4.0 *Establish and Maintain Loan*

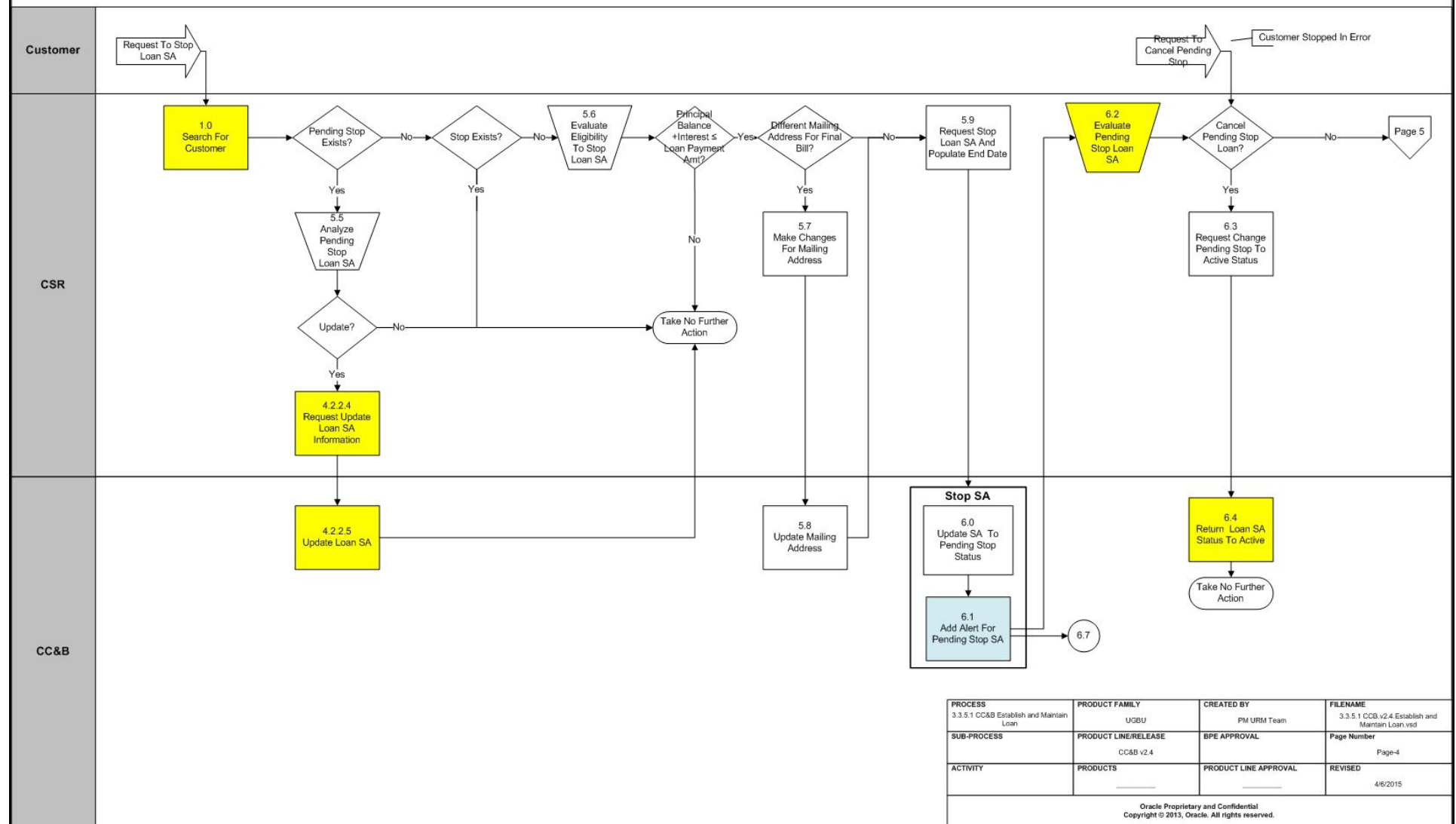


PROCESS	PRODUCT FAMILY	CREATED BY	FILENAME
3.3.5.1 CC&B Establish and Maintain Loan	UGBU	PM URM Team	3.3.5.1 CC&B v2.4 Establish and Maintain Loan.vsd
SUB-PROCESS	PRODUCT LINE/RELEASE	BPE APPROVAL	Page Number
	CC&B v2.4		Page-3
ACTIVITY	PRODUCTS	PRODUCT LINE APPROVAL	REVISED
			4/6/2015

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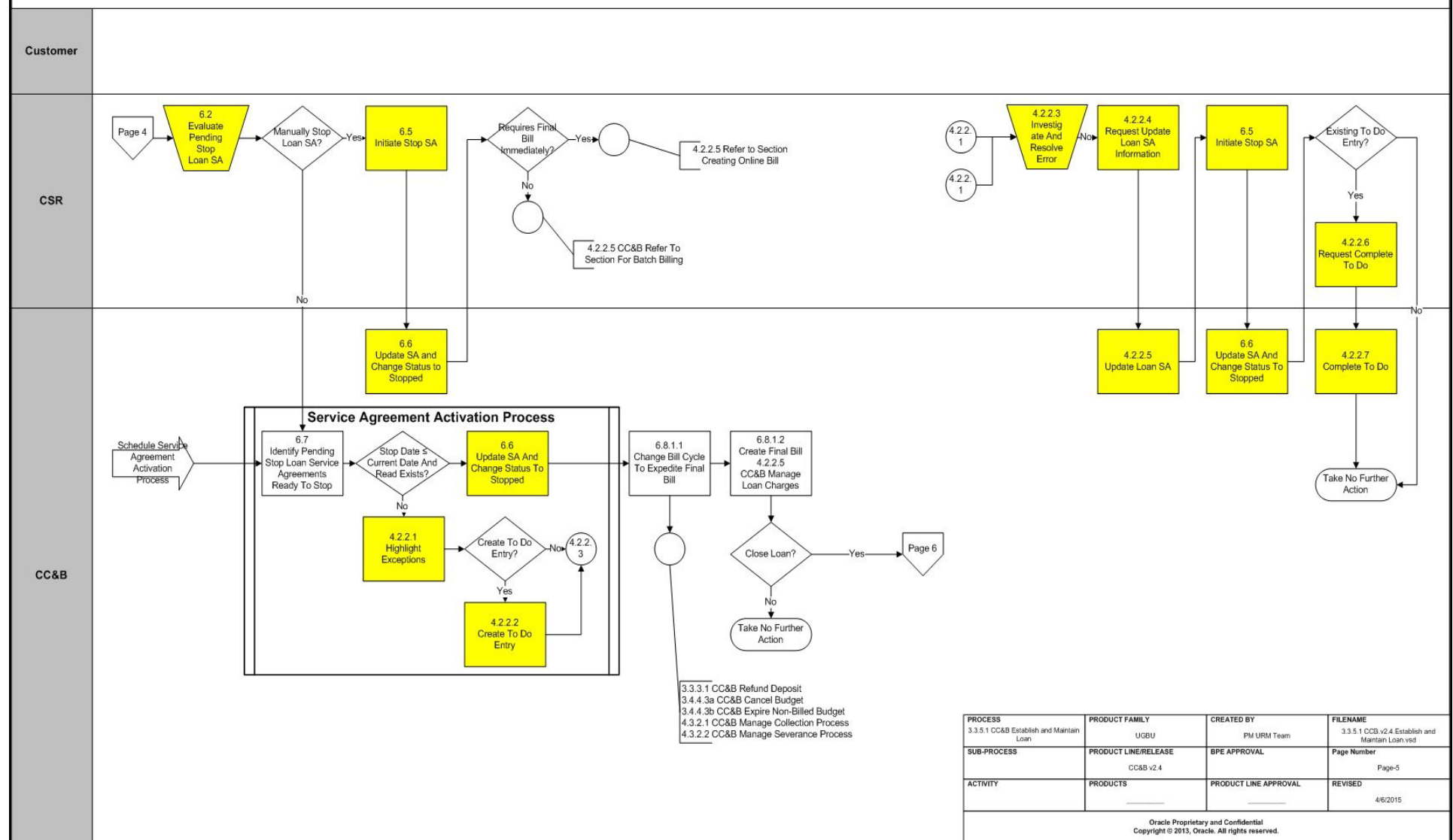
# Establish and Maintain Loan Process Model - Page 4

## 3.3.5.1 CC&B v2.4.0 *Establish and Maintain Loan*



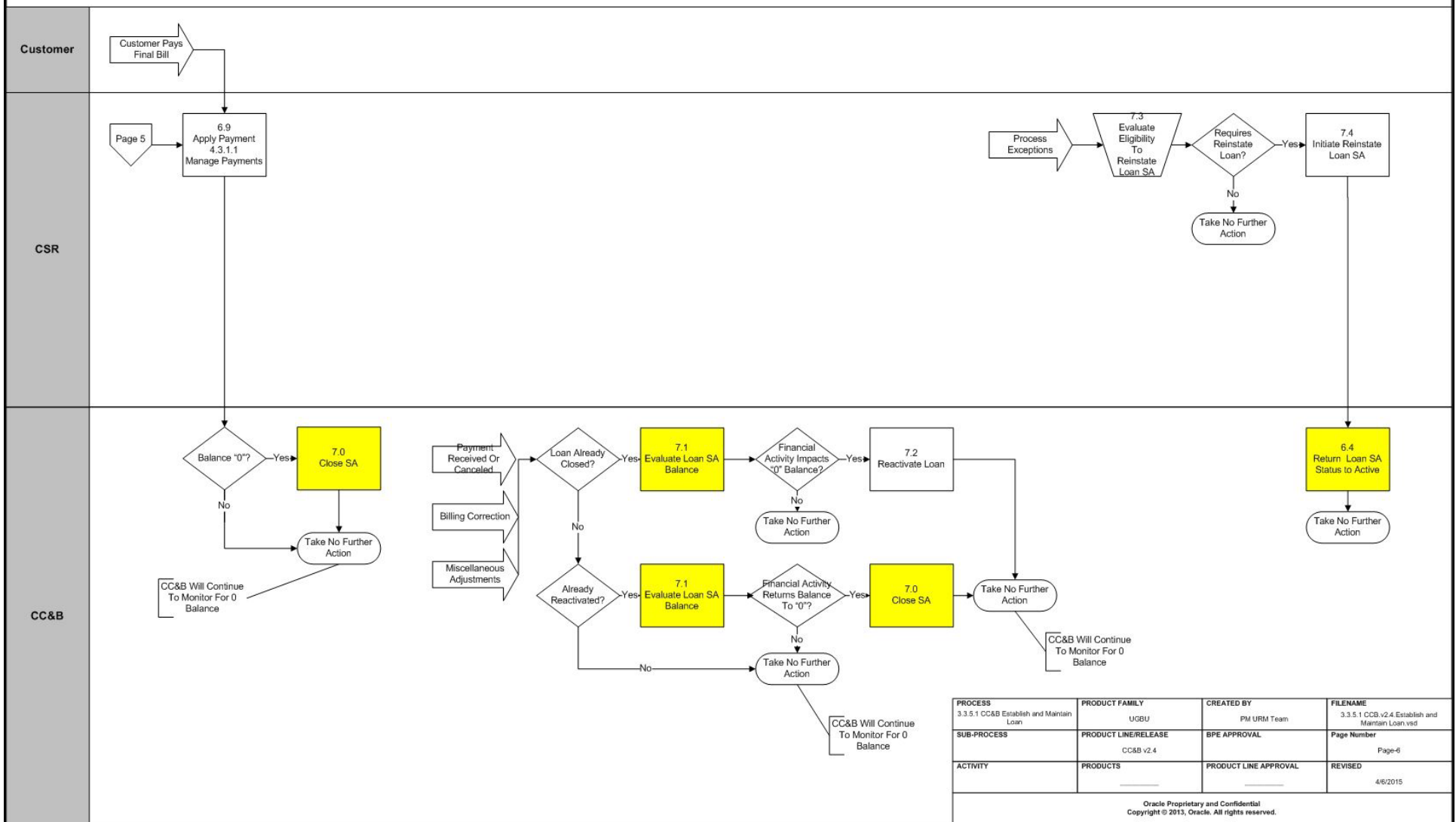
# Establish and Maintain Loan Process Model - Page 5

## 3.3.5.1 CC&B v2.4.0 *Establish and Maintain Loan*



# Establish and Maintain Loan Process Model - Page 6

## 3.3.5.1 CC&B v2.4.0 *Establish and Maintain Loan*



# Establish and Maintain Loan Detailed Process Model Description

This section includes detailed descriptions of the steps involved in the Establish and Maintain Loanbusiness process, including:

- ♦ 1.0 Search for Customer
- ♦ 1.1 Evaluate Eligibility to Establish Customer and Loan
- ♦ 1.2 3.3.1.1 Establish Person and/or Account Process
- ♦ 1.3 Evaluate Customer Eligibility for Loan
- ♦ 1.4 Gather Details and Verify Loan
- ♦ 1.5 Select Loan SA Type to Start
- ♦ 1.6 Populate Specific Data for Loan SA
- ♦ 1.7 Override Standard Options
- ♦ 1.8 Request Start Loan SA
- ♦ 1.9 Calculate Loan Payment Periods and Installment Amount
- ♦ 2.0 Calculate Loan Interest
- ♦ 2.0.1 Request Start Loan SA
- ♦ 2.1 Add Loan SA in Pending Start Status
- ♦ 2.3 Add Pending Start SA Alert
- ♦ 2.4 Confirm Start Information
- ♦ 2.5 Request Add Bill Cycle to Account
- ♦ 2.6 Add Bill Cycle to Account
- ♦ 2.7 Enter Changes in Start Information - Mailing Address
- ♦ 2.8 Update Start and Store Future Mailing Address
- ♦ 2.9 3.3.2.1 Start Premise Based Service
- ♦ 3.0 Evaluate Pending Start Loan SA
- ♦ 3.1 Request Activate Loan SA
- ♦ 3.2 Update Loan SA and Change Status to Active
- ♦ 3.3 Add Customer Contact
- ♦ 3.4 Initiate Cancel for Pending Start Loan SA
- ♦ 3.5 Cancel Pending Start for Loan SA
- ♦ 3.6 Request Change Loan Amount
- ♦ 3.7 Update Loan Amount
- ♦ 3.8 Request Override Interest Rate
- ♦ 3.9 Request Change Payment Amount and/or Number of Installments
- ♦ 4.0 Request New Amortization Schedule
- ♦ 4.1 Identify Pending Start Service Agreements Ready for Activation
- ♦ 4.2.2.1 Highlight Exceptions
- ♦ 4.2.2.2 Create To Do Entry
- ♦ 4.2.2.3 Investigate and Resolve Error
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- ♦ 4.2.2.6 Request Complete To Do
- ♦ 4.2.2.7 Complete To Do
- ♦ 4.3 Analyze Loan SA
- ♦ 4.4 Request Update Loan Principal Amount
- ♦ 4.5 Update Loan SA Principal Amount
- ♦ 4.6 Request Adjust Update Current and/or Payoff Balance
- ♦ 4.7 Update Balances
- ♦ 4.8 Evaluate Eligibility for Cancellation
- ♦ 4.9 Request Cancel Adjustments and Update Balance

- ♦ 5.0 Cancel Adjustments and Reflect Changes to Balance
- ♦ 5.1 Cancel Bill Segment 4.2.2.5 Manage Loan Charges
- ♦ 5.2 Cancel Payment 4.3.1.1 Manage Payments
- ♦ 5.3 Initiate Cancel SA
- ♦ 5.4 Cancel SA
- ♦ 5.5 Analyze Pending Stop Loan SA
- ♦ 5.6 Evaluate Eligibility to Stop Loan SA
- ♦ 5.7 Make Changes for Mailing Address
- ♦ 5.8 Update Mailing Address
- ♦ 5.9 Request Stop Loan SA and Populate End Date
- ♦ 6.0 Update SA to Pending Stop Status
- ♦ 6.1 Add Alert for Pending Stop SA
- ♦ 6.2 Evaluate Pending Stop Loan SA
- ♦ 6.3 Request Change Pending Stop to Active Status
- ♦ 6.4 Return Loan SA Status to Active
- ♦ 6.5 Initiate Stop SA
- ♦ 6.6 Update SA and Change Status to Stopped
- ♦ 6.7 Identify Pending Stop Loan Service Agreements Ready to Stop
- ♦ 6.8.1.1 Change Bill Cycle to Expedite Final Bill
- ♦ 6.8.1.2 Create Final Bill 4.2.2.5 Manage Loan Charges
- ♦ 6.9 Apply Payment 4.3.1.1 Manage Payments
- ♦ 7.0 Close SA
- ♦ 7.1 Evaluate Loan SA Balance
- ♦ 7.2 Reactivate Loan
- ♦ 7.3 Evaluate Eligibility to Reinstate Loan SA
- ♦ 7.4 Initiate Reinstate Loan SA

## 1.0 Search for Customer

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Upon receipt of request to Start or Stop a Loan, the CSR or Authorized User locates the existing customer in CC&B 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 including Pending Starts and Stops.

### Entities to Configure

- Installation Options

### Available Algorithms

- Installation Options - PERS-INFO-LF Person Information, Installation Options
- (NMF-VALFMT Algorithm Type) - LAST,FIRST - This person name format validation algorithm validates a person's name contains a Name Separator Character.
- Installation Options - Control Central Alerts ([Installation Options - Control Central Alert Algorithms](#))

## 1.1 Evaluate Eligibility to Establish Customer and Loan

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** If the customer is not setup in CC&B, the CSR or Authorized User investigates and reviews available information from other sources to determine if the customer is eligible for a loan with the organization. Eligibility is based on the individual organization's business rules and operating procedures.

### 1.2 3.3.1.1 Establish Person and/or Account Process

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The customer requires establishing the Person and/or Account records in CC&B. Refer to 3.3.1.1 Establish Person and/or Account Process. Once the customer is established and more information provided, the CSR or Authorized User may further evaluate in Step 1.3 or move directly to Step 1.4.

## 1.3 Evaluate Customer Eligibility for Loan

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The existing customer or new customer is evaluated for loan eligibility. It is possible the organization may use an external credit agency to check credit of new or existing customers. The Account Financial History, Billing History, Customer Contacts, and Credit and Collection History for existing customers may be reviewed. Each organization will have established business rules and operating procedures to confirm eligibility for a loan.

## 1.4 Gather Details and Verify Loan

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User verifies the Loan Service Agreement type that will be established for the customer. The interest rate, and payment amount and payment periods are confirmed prior to setup of the loan in CC&B.

**Entities to Configure**

- SA Type
- SA Start Option
- Adjustment Type
- Characteristic Type
- Characteristic Value
- Rate Schedule
- Interest Bill Factor
- Distribution Code
- Frequency
- Adjustment Type Profile

## 1.5 Select Loan SA Type to Start

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User populates the specific Loan SA Type for the given customer.

**Entities to Configure**

- SA Type
- SA Start Option

## 1.6 Populate Specific Data for Loan SA

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User populates additional information required for the Loan SA Type. Start Option, payment periods or payment amount are additional fields to be completed.

**Entities to Configure**

- SA Type
- SA Start Option



## 1.7 Override Standard Options

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Based on establish business rules, the CSR or Authorized User may change the start option, loan amount, payment periods or payment amounts for the Loan Service Agreement.

### Entities to Configure

- SA Type
- SA Start Option

## 1.8 Request Start Loan SA

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Once all required information is entered, the CSR or Authorized User confirms and initiates the start for the Loan Service Agreement.

## 1.9 Calculate Loan Payment Periods and Installment Amount

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** Based on the Loan information entered, CC&B then calculates the number of periods and installment amount for the Loan Service Agreement.

### Entities to Configure

- SA Type
- SA Start Option

### Available Algorithms

- LPDA-SI - This loan amortization period and payment amount algorithm is used for calculating the number of amortization periods or the fixed amortization amount for a simple interest loan.
- LINT-SI - This loan interest charge algorithm calculates the interest charge (using simple interest only) for a loan service agreement for a particular bill period.

The interest calculation is based on: 1) unbilled principal (i.e., the service agreement's payoff balance minus the current balance), 2) the number of billing periods covered by the bill, and 3) the interest rate.

## 2.0 Calculate Loan Interest

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** Based on the Loan information entered, CC&B calculates the interest rate for the Loan Service Agreement. The interest rate may be overridden.

### Entities to Configure

- SA Type
- SA Start Option

**Available Algorithms**

- LINT-SI - This loan interest charge algorithm calculates the interest charge (using simple interest only) for a loan service agreement for a particular bill period.

## 2.0.1 Request Start Loan SA

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Once all required information is entered, the CSR or Authorized User confirms and initiates the start for the Loan Service Agreement.

## 2.1 Add Loan SA in Pending Start Status

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The Loan Service Agreement is established in a Pending Start Status. If configured, a To Do entry can be created when the Loan Service Agreement is created.

**Entities to Configure**

- To Do Type
- To Do Role

**Available Algorithms**

- New SA To Do - Create a To Do entry when a SA is added

## 2.3 Add Pending Start SA Alert

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** CC&B creates a Pending Start Dashboard Alert for informational and navigational purposes.

**Entities to Configure**

- Installation Options

**Available Algorithms**

- C1\_PENDST-DF - This control central alert algorithm highlights if the account in context has any pending start service agreement(s).
- Installation Options - Control Central Alerts ([Installation Options - Control Central Alert Algorithms](#))

## 2.4 Confirm Start Information

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User reviews and confirms that the Loan Service Agreement information is correct and processing can proceed.

## 2.5 Request Add Bill Cycle to Account

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** If the Account does not have a Bill Cycle associated with other Premise Based Service Agreements or requires changing of the bill cycle, the CSR adds or updates the Bill Cycle for the Account.

**Entities to Configure**

- Bill Cycle
- Bill Cycle Schedule

## 2.6 Add Bill Cycle to Account

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The Bill Cycle for the Account is updated in CC&B.

**Entities to Configure**

- Bill Cycle
- Bill Cycle Schedule

## 2.7 Enter Changes in Start Information - Mailing Address

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** There is dialogue with the customer. The CSR or Authorized User enters any new mailing address or other information. The system defaults to mailing premise. The CSR or Authorized User can change the default. CC&B address sources include Person, Premise, and Account. The address information is effective when the Service Agreement is activated.

**Entities to Configure**

- Postal Code Default
- Installation Options
- Bill Route Type
- Country

## 2.8 Update Start and Store Future Mailing Address

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** Changes in start information or mailing address is updated and stored in CC&B.

**Entities to Configure**

- Postal Code Default
- Installation Options
- Bill Route Type
- Country

### 2.9 3.3.2.1 Start Premise Based Service

**Reference:** [Establish and Maintain Loan Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** It is possible there are other premise based services to start for the customer. Refer to 3.3.2.1 Start Premise Based Service.

### 3.0 Evaluate Pending Start Loan SA

**Reference:** [Establish and Maintain Loan Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User reviews the pending start Loan Service Agreement. Prior to Service Agreement activation, it may be determined the Service Agreement needs to be updated, activated manually or canceled. The Customer may call and indicate they are not proceeding with the Loan.

### 3.1 Request Activate Loan SA

**Reference:** [Establish and Maintain Loan Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** It is determined to manually activate the Loan Service Agreement. It may require immediate billing. Manual activation can be the result of processing an exception.

### 3.2 Update Loan SA and Change Status to Active

**Reference:** [Establish and Maintain Loan Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

**Group:** Service Agreement Activation

**Actor/Role:** CC&B

**Description:** The Loan Service Agreement is transitioned to an Active status in CC&B. Activation is similar for manual or batch processing.

- **Manual Process:** The CSR or Authorized User may transition the Service Agreement to Active as a result of exception processing.
- **Automated Process:** CC&B will automatically transition the Service Agreement to Active status when all required information is made available.

**Process Names**

- **SAACT** - The service agreement activation process updates pending start and pending stop service agreements, when all required information is available.

### 3.3 Add Customer Contact

**Reference:** [Establish and Maintain Loan Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The Customer Contact is added in CC&B, if configured CC&B can automatically create a Customer Contact when Service Agreements are activated. CC&B creates a Dashboard Alert for the Customer Contact information and displays the last contact in the Dashboard Alert.

- **Manual Process:** - The CSR or Authorized User can create a Customer Contact online based on established business rules.
- **Automated Process:** - Based on configuration a Customer Contact can be created automatically.

#### Process Names

- SAACT - SA Activation - activates and stops Service Agreements when all required information is available.

#### Entities to Configure

- SA Type
- Installation Options
- Customer Contact Class
- Customer Contact Type

#### Available Algorithms

- SAAT-CC - Algorithm type SA Type -SA Activation - This algorithm creates a Customer Contact.

### 3.4 Initiate Cancel for Pending Start Loan SA

**Reference:** [Establish and Maintain Loan Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User determines the Loan Service Agreement should not be started. There may be dialogue with the customer and the customer is not proceeding with the Loan.

### 3.5 Cancel Pending Start for Loan SA

**Reference:** [Establish and Maintain Loan Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The Pending Start Loan Service Agreement is canceled in CC&B. Since the Service Agreement was not started there is no record of the Service Agreement now in CC&B.

### 3.6 Request Change Loan Amount

**Reference:** [Establish and Maintain Loan Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** If the Service Agreement is still in Pending Start Status the Loan Amount may be changed. The CSR or Authorized User determines to change the Loan Amount.

### 3.7 Update Loan Amount

**Reference:** [Establish and Maintain Loan Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The overall Loan Amount is updated in CC&B.

**Entities to Configure**

- Adjustment type
- Adjustment type profile
- Distribution codes

**Available Algorithms**

- ADJT-TA - Payoff Amt = Adj / Current Amt = 0 FT algorithm. It creates a financial transaction for adjustments.
- ADJT-CA - Payoff Amt = 0 / Current Amt = Adj Amount (no GL) FT algorithm. It creates a financial transaction for adjustments.
- ADJT-NM - Payoff Amt = Adj / Current Amt = Adj FT algorithm. It creates a financial transaction for adjustments.

### 3.8 Request Override Interest Rate

**Reference:** [Establish and Maintain Loan Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Based on established business rules, the configured interest rate may be overridden. This may be due to renegotiation of the Loan terms.

The CSR or Authorized User changes the interest rate.

### 3.9 Request Change Payment Amount and/or Number of Installments

**Reference:** [Establish and Maintain Loan Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Based on established business rules, the CSR or Authorized User determines to change the payment amount or number of installments. This may be due to renegotiation of the Loan terms.

### 4.0 Request New Amortization Schedule

**Reference:** [Establish and Maintain Loan Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** If the loan amount, interest rate, payment amount or number of installments has changed, the amortization schedule also needs to be updated to reflect the changes. The CSR or Authorized User requests this maintenance activity.

### 4.1 Identify Pending Start Service Agreements Ready for Activation

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Group:** Service Agreement Activation

**Actor/Role:** CC&B

**Description:** The Service Agreement Activation background process, SAACT, periodically checks and selects Service Agreements with a Start Date less than or equal to the current date. This background process then attempts to transition the Service Agreement to Active.

- **Manual Process:** The CSR or Authorized User may transition the Service Agreement to Active as a result of exception processing.

- **Automated Process:** CC&B will automatically transition the Service Agreement to Active status when all required information is made available.

#### Process Names

- SAACT - SA Activation - Activates and stops Service Agreements when all required information is available.

### 4.2.2.1 Highlight Exceptions

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Group:** Service Agreement Activation

**Actor/Role:** CC&B

**Description:** The background process, SAACT, Service Agreement Activation, periodically checks to see if Service Agreements can be activated. CC&B creates an exception processing record for each Service Agreement with the Service Agreement's effective start date less than the current date and with missing or incomplete information. The Service Agreement may also be manually activated. A separate background process creates To Do Entries for Pending Start/Stops that are older than a configured date. To Do Type and To Do Roles must also be configured.

#### Processes Names

- SAACT - SA Activation - Activates and stops Service Agreements when all required information is available.
- TD-SSFIL - To Do for Old Pending Start/Stops-catches start/stop requests that have gone unfulfilled.

#### Entities to Configure

- To Do Types
- To Do Roles

### 4.2.2.2 Create To Do Entry

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Group:** Service Agreement Activation

**Actor/Role:** CC&B

**Description:** If configured, To Do Entries are created for exception processing. The exception is also available for viewing and resolution on a separate page in CC&B.

#### Processes Names

- SAACT - SA Activation - Activates and stops Service Agreements when all required information is available.
- TD-SSFIL - To Do for Old Pending Start/Stops-catches start/stop requests that have gone unfulfilled.

#### Entities to Configure

- To Do Types
- To Do Roles

### 4.2.2.3 Investigate and Resolve Error

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Based on established business rules, the CSR or Authorized User investigates possible solutions or workarounds for the missing or incomplete information related to the Loan Service Agreement Activation. The CSR or Authorized User enters this information in CC&B.

### 4.2.2.4 Request Update Loan SA Information

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Once changes are made, the CSR or Authorized User saves information required to activate the Loan Service Agreement in CC&B.

### 4.2.2.5 Update Loan SA

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The Loan Service Agreement is updated in CC&B.

### 4.2.2.6 Request Complete To Do

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** If the background process creates a To Do Entry, the CSR or Authorized User marks the To Do Entry as complete and requests completion of the To Do Entry once the error is resolved. The CSR or Authorized User may add comments or a log entry for future reference.

**Entities to Configure**

- To Do Types
- To Do Roles

### 4.2.2.7 Complete To Do

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The To Do Entry is updated to Complete status in CC&B.

**Entities to Configure**

- To Do Types
- To Do Roles



## 4.3 Analyze Loan SA

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The Loan Service Agreement is evaluated and reviewed for any required updates or requests for renegotiation from the customer.

## 4.4 Request Update Loan Principal Amount

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The adjustment functionality in CC&B is used if the CSR or Authorized User needs to make changes to the Loan Principal Amount after the Loan Service Agreement is Active. Based on established business rules, the CSR or Authorized User makes a change to the Loan Principal Amount. It is possible the business rules require the Loan be stopped or canceled and a new Loan started. These are also available options.

## 4.5 Update Loan SA Principal Amount

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The Loan principal amount is updated in CC&B.

## 4.6 Request Adjust Update Current and/or Payoff Balance

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Due to changing the principal amount or as a result of exception processing the CSR or Authorized User determines the current and/or payoff balance requires updating. The adjustment functionality in CC&B is used for the updates.

**Entities to Configure**

- Adjustment Type
- Adjustment type profile

## 4.7 Update Balances

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The current and/or payoff balance is updated in CC&B.

**Entities to Configure**

- Adjustment Type
- Adjustment type profile

## 4.8 Evaluate Eligibility for Cancellation

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** At times a Loan Service Agreement requires cancellation. Typically this occurs when the Loan Service Agreement was created in error. As part of the cancellation process, the CSR or Authorized User determines if any associated financial transactions for the Active Service Agreement require cancellation. All financial transactions (bills, payments or adjustments) must be canceled before a Service Agreement can transition to Canceled status.

## 4.9 Request Cancel Adjustments and Update Balance

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User cancels applicable adjustments in order to cancel the Service Agreement. The Service Agreement balance is updated accordingly.

**Entities to Configure**

- Cancel Reason

## 5.0 Cancel Adjustments and Reflect Changes to Balance

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The Loan Service Agreement balance is updated in CC&B to reflect the adjustment cancellation.

**Entities to Configure**

- Cancel Reason

## 5.1 Cancel Bill Segment 4.2.2.5 Manage Loan Charges

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Refer to 4.2.2.5 Manage Loan Charges for cancellation of Bill Segments.

## 5.2 Cancel Payment 4.3.1.1 Manage Payments

**Reference:** [Establish and Maintain Loan Process Model - Page 3 on page 5](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Refer to 4.3.1.1 Manage Payments for cancellation of Payments.

## 5.3 Initiate Cancel SA

**Reference:** [Establish and Maintain Loan Process Model - Page 4 on page 6](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** When all financial transactions are canceled, the CSR or Authorized User changes the Service Agreement to Canceled.

## 5.4 Cancel SA

**Reference:** [Establish and Maintain Loan Process Model - Page 4 on page 6](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The Service Agreement is transitioned to a canceled status. Canceled is a final status. If configured, a To Do entry can be created when a Service Agreement is canceled.

### Entities to Configure

- To Do Type
- To Do Role
- Cancel Reason

### Available Algorithms

- SACA CRTODO (Algorithm type) - Create To Do Entry when SA Canceled. Algorithm CI\_SACA-CRTD

## 5.5 Analyze Pending Stop Loan SA

**Reference:** [Establish and Maintain Loan Process Model - Page 4 on page 6](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** A Pending Stop Loan Service Agreement exists. The CSR or Authorized User reviews and evaluates the existing Pending Stop to determine if updates are required.

## 5.6 Evaluate Eligibility to Stop Loan SA

**Reference:** [Establish and Maintain Loan Process Model - Page 4 on page 6](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Normally the Loan Service Agreement is automatically stopped when the bill segment is generated for the last payment in the amortization schedule. It is possible the customer may pay off a loan before the full loan balance is due and may require a final bill immediately. The CSR or Authorized User determines the Loan can be stopped.

## 5.7 Make Changes for Mailing Address

**Reference:** [Establish and Maintain Loan Process Model - Page 4 on page 6](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User enters any changes in the mailing address for the final bill to be sent.

**Entities to Configure**

- Postal Code Default
- Installation Options
- Bill Route Type
- Country

## 5.8 Update Mailing Address

**Reference:** [Establish and Maintain Loan Process Model - Page 4 on page 6](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The mailing address is updated and stored in CC&B.

## 5.9 Request Stop Loan SA and Populate End Date

**Reference:** [Establish and Maintain Loan Process Model - Page 4 on page 6](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User determines to stop the Loan Service Agreement as of a given or requested date.

## 6.0 Update SA to Pending Stop Status

**Reference:** [Establish and Maintain Loan Process Model - Page 4 on page 6](#) for the business process diagram associated with this activity.

**Group:** Stop SA

**Actor/Role:** CC&B

**Description:** The Loan Service Agreement is updated to Pending Stop status in CC&B.

## 6.1 Add Alert for Pending Stop SA

**Reference:** [Establish and Maintain Loan Process Model - Page 4 on page 6](#) for the business process diagram associated with this activity.

**Group:** Stop SA

**Actor/Role:** CC&B

**Description:** CC&B creates a Dashboard Alert for the Pending Stop Loan Service Agreement.

**Entities to Configure**

- Installation Options

**Available Algorithms**

- C1-PENDSTOP-DF - Highlight Pending Stop SA's
- Installation Options Control Central Alerts ([Installation Options - Control Central Alert Algorithms](#))

## 6.2 Evaluate Pending Stop Loan SA

**Reference:** [Establish and Maintain Loan Process Model - Page 4 on page 6](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User reviews the pending stop Loan Service Agreement. It may be determined the request to stop the Loan needs to be canceled. The request to Stop the Loan was in error.

## 6.3 Request Change Pending Stop to Active Status

**Reference:** [Establish and Maintain Loan Process Model - Page 5 on page 7](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User enters the required information to return the Loan Service Agreement to Active status.

## 6.4 Return Loan SA Status to Active

**Reference:** [Establish and Maintain Loan Process Model - Page 5 on page 7](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The Loan Service Agreement is returned to an Active status in CC&B.

## 6.5 Initiate Stop SA

**Reference:** [Establish and Maintain Loan Process Model - Page 5 on page 7](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User manually transitions the Loan Service Agreement to Stopped in CC&B.

## 6.6 Update SA and Change Status to Stopped

**Reference:** [Establish and Maintain Loan Process Model - Page 5 on page 7](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The Service Agreement status is transitioned to Stopped in CC&B.

- **Manual Process:** The CSR or Authorized User may transition the Service Agreement to Stopped as a result of exception processing.
- **Automated Process:** CC&B will automatically transition the Service Agreement to Stopped status when all required information is made available.

### Process Names

- **SAACT - SA Activation** - The service agreement activation process updates pending start and pending stop service agreements.

### Entities to Configure

- SA Type

**Available Algorithms**

- SAIS-ST - This algorithm automatically stops a pending stop service agreement (instead of waiting for the background process that transitions SAs from pending stop to stopped).

**6.7 Identify Pending Stop Loan Service Agreements Ready to Stop**

**Reference:** [Establish and Maintain Loan Process Model - Page 5 on page 7](#) for the business process diagram associated with this activity.

**Group:** Service Agreement Activation Process

**Actor/Role:** CC&B

**Description:** The Service Agreement Activation background process, SAACT, periodically checks and selects Service Agreements with a Stop Date less than or equal to the current date. This background process then attempts to transition the Service Agreement to Stopped.

**Process Names**

- SAACT - SA Activation - The service agreement activation process updates pending start and pending stop service agreements.

**6.8.1.1 Change Bill Cycle to Expedite Final Bill**

**Reference:** [Establish and Maintain Loan Process Model - Page 5 on page 7](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** CC&B changes the bill cycle when the last Service Agreement for the account is stopped to allow for final bill creation. If other Active Service Agreements exist and the Loan Service Agreement is stopped, the final bill segment for the Loan will be created with the next regular bill for the customer.

**6.8.1.2 Create Final Bill 4.2.2.5 Manage Loan Charges**

**Reference:** [Establish and Maintain Loan Process Model - Page 5 on page 7](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The Batch Billing process creates the final bill for the Customer. Refer to 4.2.2.5 Manage Loan Charges for creation of the final bill for the Loan Service Agreement.

**6.9 Apply Payment 4.3.1.1 Manage Payments**

**Reference:** [Establish and Maintain Loan Process Model - Page 6 on page 8](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Refer to 4.3.1.1 Manage Payments for payment of the final bill for the Loan Service Agreement.

## 7.0 Close SA

**Reference:** [Establish and Maintain Loan Process Model - Page 6 on page 8](#) for the business process diagram associated with this activity.

**Group:** Service Agreement Activation Process

**Actor/Role:** CC&B

**Description:** The Service Agreement is automatically transitioned to Closed Status when the balance is “0”.

## 7.1 Evaluate Loan SA Balance

**Reference:** [Establish and Maintain Loan Process Model - Page 6 on page 8](#) for the business process diagram associated with this activity.

**Group:** Service Agreement Activation Process

**Actor/Role:** CC&B

**Description:** When financial transactions are applied to the Closed Loan Service Agreement, CC&B evaluates the balance to determine if the Loan Service Agreement should be Reactivated. When financial transactions are applied to the Reactivated Loan Service Agreement, CC&B again evaluates the balance to determine if the Loan Service Agreement should be Closed.

## 7.2 Reactivate Loan

**Reference:** [Establish and Maintain Loan Process Model - Page 6 on page 8](#) for the business process diagram associated with this activity.

**Group:** Service Agreement Activation Process

**Actor/Role:** CC&B

**Description:** The Loan Service Agreement balance is no longer “0”. The Loan Service Agreement is transitioned to a Reactivated status.

## 7.3 Evaluate Eligibility to Reinstate Loan SA

**Reference:** [Establish and Maintain Loan Process Model - Page 6 on page 8](#) for the business process diagram associated with this activity.

**Group:** Service Agreement Activation Process

**Actor/Role:** CSR

**Description:** At times it is necessary to reinstate a Loan SA and return the status to Active. The CSR or Authorized User reviews and gathers available information to reinstate the Loan Service Agreement.

## 7.4 Initiate Reinstate Loan SA

**Reference:** [Establish and Maintain Loan Process Model - Page 6 on page 8](#) for the business process diagram associated with this activity.

**Group:** Service Agreement Activation Process

**Actor/Role:** CSR

**Description:** The CSR or Authorized User initiates the Reinstate SA function.

## Installation Options - Control Central Alert Algorithms

The following installation options are available:

Value	Description
CCAL-WF	Account or Premise linked to Active Workflow Process
CCAL-TD	Highlight outstanding To Do entries
CCAL-DECL	Highlight Effective Declarations for Acct and Prem
CCAL-CASE	Highlight cases
PP BY STATUS	Count pay plans
C1-CASH-ACCT	Highlight Cash Only Account
C1-CCAL-CLM	Highlight Open Rebate Claims
C1-COLL-REF	Highlight Active Collection Referral
C1-COLLPR-AC	Highlight Active Collection Process
C1-CRRT-ACCT	Highlight Credit Rating
C1-LSSL-PER	Highlight Person Life Support/Sensitive Load
C1-LSSL-PRM	Highlight Premise Life Support/Sensitive Load
C1-PEND-STRT	Highlight Pending Start
C1-SEVPR-ACT	Highlight Active Severance Processes
CCAL-FAERMSG	Highlight FAs with outstanding outgoing messages
C1-OD-PROC	Highlight Active Overdue Processes
C1-OPN-MEVT	Highlight Open and Disputed Match Events
C1-STOP-SA	Highlight Stopped SAs
C1-WO-BILL	Highlight Written Off Bills
C1-CCAL-OCBG	Highlight Open Off Cycle Bill Generators
CC BY TYPCL	Count number of customer contacts
C1-STASKALRT	Retrieve Open Service Tasks
C1-STSKALSAC	Service Task Alert By SA Characteristic
F1-SYNRQALRT	Retrieve Outstanding Sync Request



## Related Training

The following User Productivity Kit (UPK) modules provide training related to this business process:

- Oracle Utilities UPK for Customer Care and Billing, Administrative Setup
- Oracle Utilities UPK for Customer Care and Billing, User Tasks
- Oracle Utilities UPK for Customer Care and Billing, Credit and Collections
- Oracle Utilities UPK for Customer Care and Billing, Rating and Billing
- Oracle Utilities UPK for Customer Care and Billing, Rating and Billing for Interval Data