

**Oracle Utilities Customer Care & Billing
Release 2.4.0**

Utility Reference Model

3.4.2.2 CC&B Manage Customer Risk

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3.4.2.2 Manage Customer Risk

This section provides a description of the “Manage Customer Risk” business process. This includes:

- ♦ [Brief Description](#)
 - ♦ [Actors/Roles](#)
- ♦ [Business Process Diagrams](#)
 - ♦ [Manage Customer Risk Process Model - Page 1](#)
- ♦ [Manage Customer Risk Detailed Process Model Description](#)
- ♦ [Related Training](#)

Brief Description

Business Process: 3.4.2.2 CC&B Manage Customer Risk

Process Type: Sub-Process

Parent Process: 3.4.2 CC&B Develop Insight and Understanding

Sibling Processes: n/a

This process describes how the CSR or Authorized User determines if customer internal or external credit or cash-only score is at risk and the effects that cause credit risk.

Actors/Roles

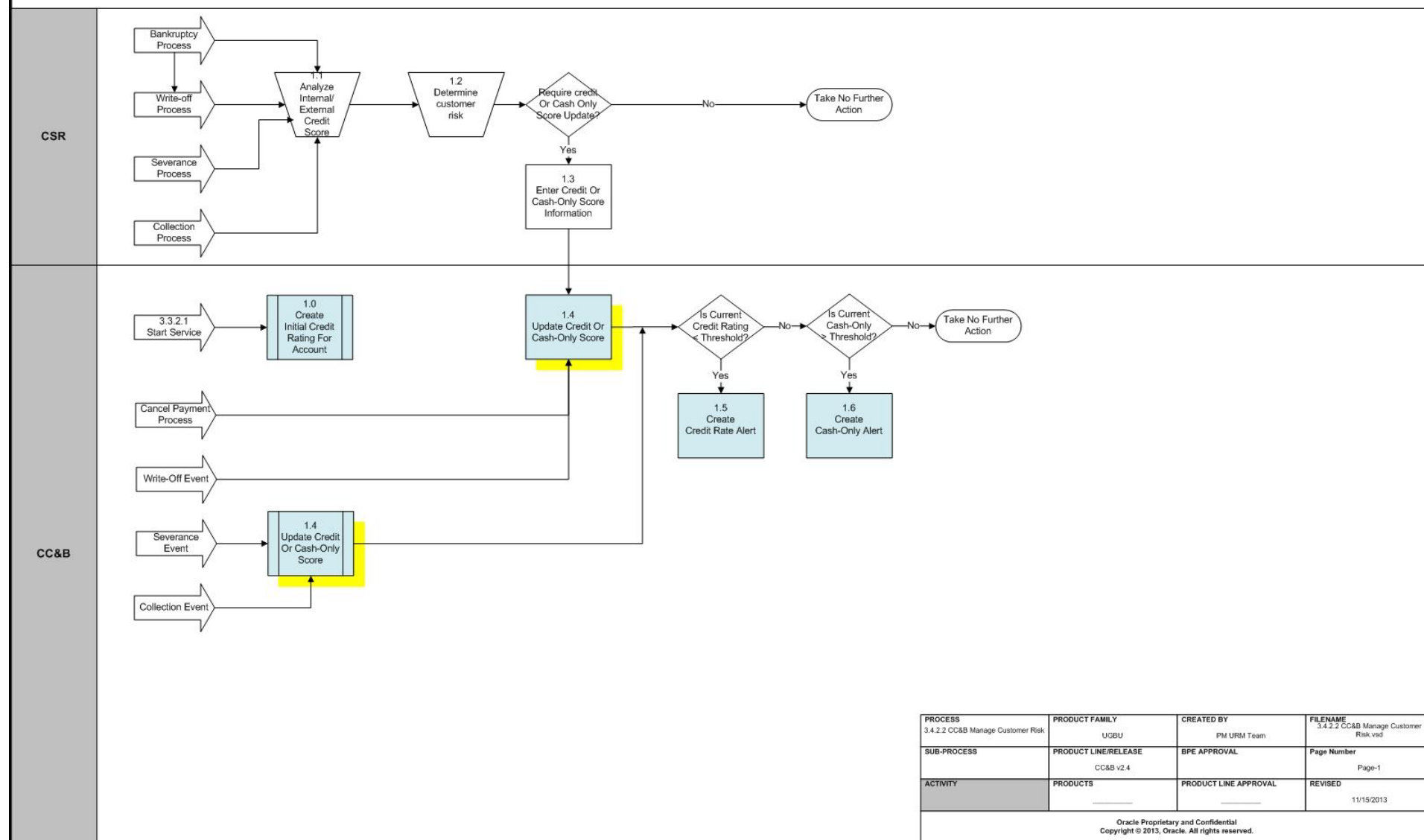
The Manage Customer Risk business process involves the following actors and roles.

- **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

Manage Customer Risk Process Model - Page 1

3.4.2.2 CC&B V2.4 *Manage Customer Risk*



Manage Customer Risk Detailed Process Model Description

This section provides a detailed description of the “Manage Customer Risk” business process, including:

- ♦ [1.0 Create Initial Credit Rating for Account](#)
- ♦ [1.1 Analyze Internal/External Credit Score](#)
- ♦ [1.2 Determine Customer Risk](#)
- ♦ [1.3 Enter Credit Or Cash-Only Score Information](#)
- ♦ [1.4 Update Credit Or Cash-Only Score](#)
- ♦ [1.5 Create Credit Rate Alert](#)
- ♦ [1.6 Create Cash-Only Alert](#)

1.0 Create Initial Credit Rating for Account

Reference: [Manage Customer Risk Process Model - Page 1 on page 3](#) for the associated business process diagram.

Actor/Role: CC&B

Description: Start service automatically creates a credit rating on account.

Entities to Configure

- Install Option Credit Score (C&C) information.

Available Algorithms

- CI_CBYIDFLT - 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

Reference: [Manage Customer Risk Process Model - Page 1 on page 3](#) for the associated business process diagram.

Actor/Role: CSR

Description: CSR manually review customer's account credit or cash-only score.

1.2 Determine Customer Risk

Reference: [Manage Customer Risk Process Model - Page 1 on page 3](#) for the associated business process diagram.

Actor/Role: CSR

Description: CSR decides if customer's credit or cash only score is at risk.

1.3 Enter Credit Or Cash-Only Score Information

Reference: [Manage Customer Risk Process Model - Page 1 on page 3](#) for the associated business process diagram.

Actor/Role: CSR

Description: If update is required enter customer credit or cash-only score on Account Page credit and collections tab.

1.4 Update Credit Or Cash-Only Score

Reference: [Manage Customer Risk Process Model - Page 1 on page 3](#) for the associated business process diagram.

Actor/Role: CC&B

Description: The system updated customer credit or cash-only score. An account's credit or cash-only score is defined on the installation algorithm to automatically sum the affect on credit rating or cash-only score. 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 credit rating.

Entities to Configure

- Cancel Reason
- Broken Pay Plan

Available Algorithms

- 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)
- BROKEN PP (BROKEN PP)broken pay plan algorithm inserts a credit rating history record for an account when a pay plan is broken

1.5 Create Credit Rate Alert

Reference: [Manage Customer Risk Process Model - Page 1 on page 3](#) for the associated business process diagram.

Actor/Role: CC&B

Description: If credit rating is less than threshold defined on the installation algorithm an alert is automatically created.

Available Algorithms

- C1_CRRT-DF (Credit Rating Alert)

1.6 Create Cash-Only Alert

Reference: [Manage Customer Risk Process Model - Page 1 on page 3](#) for the associated business process diagram.

Actor/Role: CC&B

Description: If cash-only score is greater than threshold defined on the installation algorithm an alert is automatically created.

Available Algorithms

- C1_CASH-DF (Cash Only Account)

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