

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

Utility Reference Model

4.3.1.1f Manage Credit Card Payments

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Oracle Utilities Customer Care and Billing Utility Reference Model 4.3.1.1f, Release 2.4.0

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4.3.1.1f Manage Credit Card Payments

This section provides a description of the “Manage Credit Card Payments” business process, including:

- ♦ [Brief Description](#)
 - ♦ [Actors/Roles](#)
- ♦ [Business Process Diagrams](#)
 - ♦ [Manage Credit Card Payment Process Model - Page 1](#)
 - ♦ [Manage Credit Card Payment Process Model - Page 2](#)
- ♦ [Manage Credit Card Payments Detailed Process Model Description](#)
- ♦ [Installation Options - Control Central Alert Algorithms](#)
- ♦ [Related Training](#)

Brief Description

Business Process: 4.3.1.1f Manage Credit Card Payment

Process Type: Sub-Process

Parent Process: 4.3.1 Per form Settlement Activities

Sibling Processes:

- 4.3.1.1 Manage Payments
- 4.3.1.1a Process Budget Payments
- 4.3.1.1b Process Non-Billed Monitored Budget Payments
- 4.3.1.1c Process Non-Billed Unmonitored Budget Payments
- 4.3.1.1d Manage Auto-Payments
- 4.3.1.1e Manage Pay Plan Payment
- 4.3.1.2 Manage Workstation Cashiering

This process describes the management of Credit Card Payment activities. Most organizations accept different credit and debit cards as payment for services provided. Credit Card Payments will be received from payments at a cashiering station, lockbox, mail, and other electronic payments from third party sources. The processing is very similar to entering any other Payment; however it is possible to manage required authorization and reversal information for Credit Card Payments real-time. In addition, decline information can be retrieved real time and communicated with the customer.

The CSR or Authorized User typically uses the Payment Portal or Payment Event Add functionality for Credit Card Payments. Payment Event Quick Add or Payment Quick Add may also be used dependent on configuration and the business rules of the organization. The Payment Portal included in the base package provides ease of entry for CIS as well as Non CIS payments.

Auto pay Credit Card Payments are discussed in a separate process.

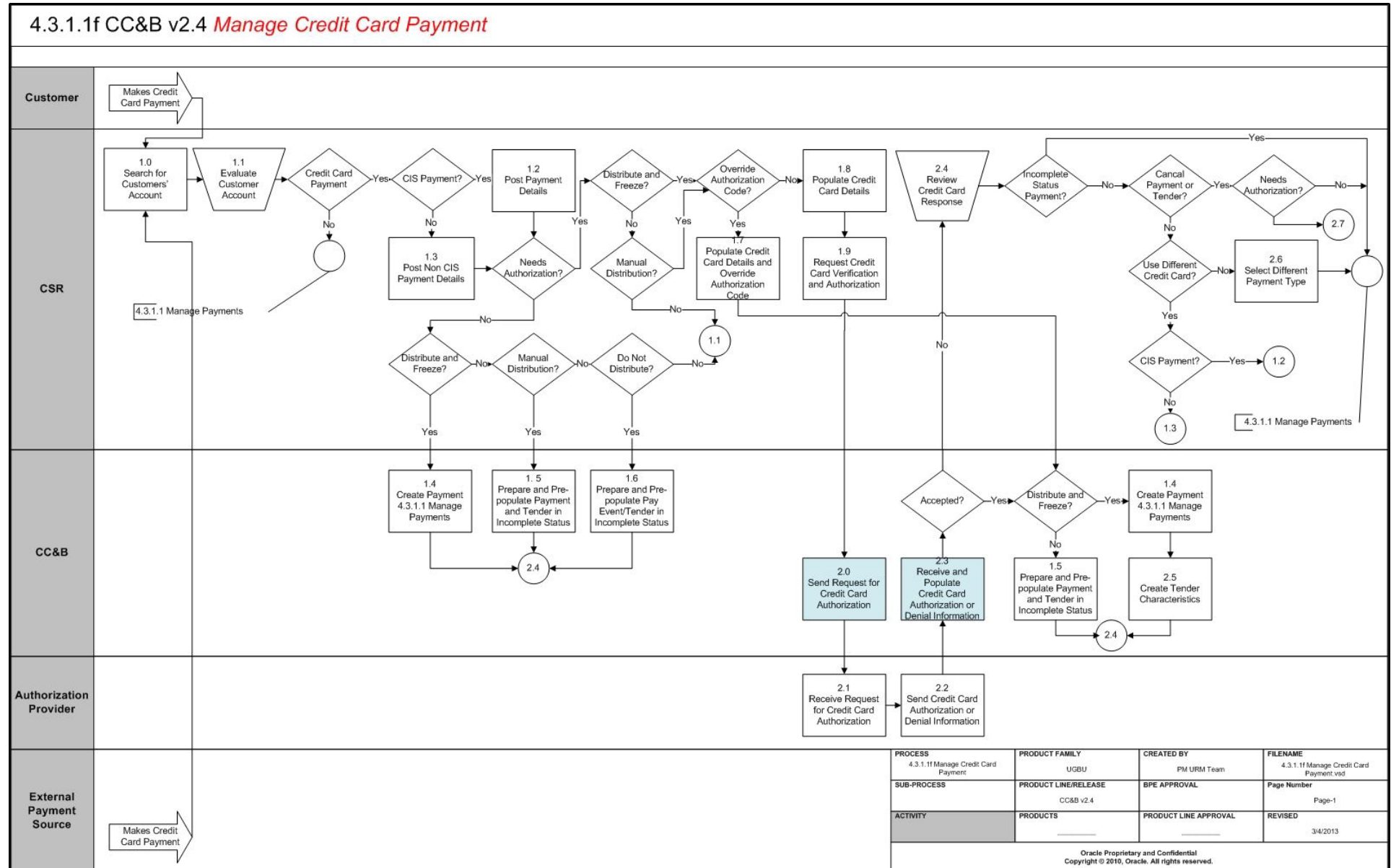
Actors/Roles

The Manage Credit Card Payments business process involves the following actors and roles:

- **Customer:** Utility Company's Customer.
- **CSR:** CSR or Authorized User of the Customer Care and Billing application.
- **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.
- **Authorization Provider:** Credit card authorization provider.
- **External Payment Source:** External source of payment.

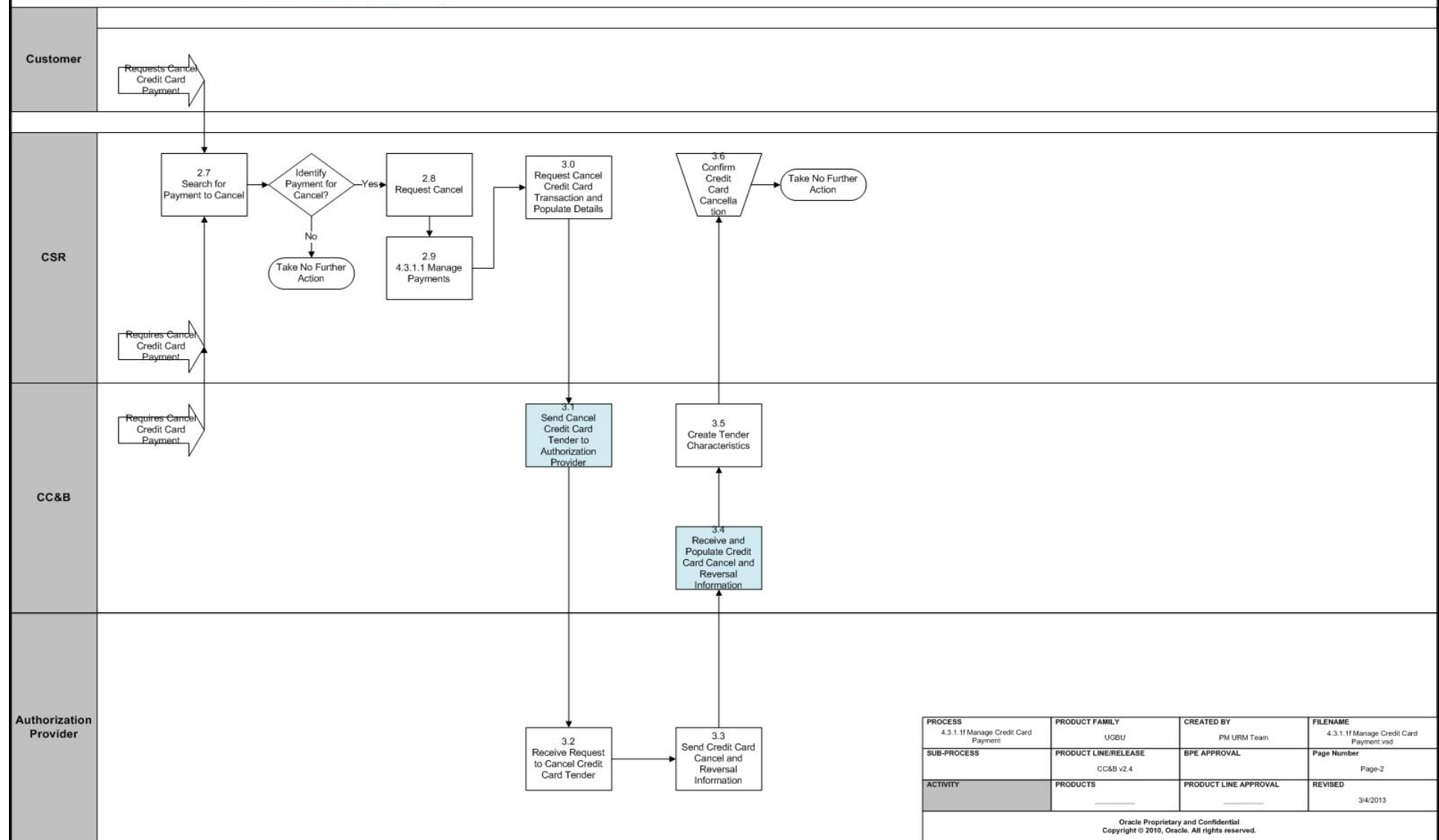
Business Process Diagrams

Manage Credit Card Payment Process Model - Page 1



Manage Credit Card Payment Process Model - Page 2

4.3.1.1f CC&B v2.4 *Manage Credit Card Payment*



Manage Credit Card Payments Detailed Process Model Description

This section provides a detailed description of the “Manage Credit Card Payments” business process, including:

- ♦ 1.0 Search for Customer Account
- ♦ 1.1 Evaluate Customer Account
- ♦ 1.2 Post Payment Details
- ♦ 1.3 Populate Credit Card Details with Override Authorization Code
- ♦ 1.4 Create Payment and Tenders in Frozen Status
- ♦ 1.5 Prepare and Pre-Populate Payment Event, Payment Header and Tenders in Incomplete Status
- ♦ 1.6 Prepare and Pre-Populate Payment Event and Tenders in Incomplete Status
- ♦ 1.7 Populate Credit Card Details with Override Authorization Code
- ♦ 1.8 Populate Credit Card Details
- ♦ 1.9 Request Credit Card Verification and Authorization
- ♦ 2.0 Send Request for Credit Card Authorization
- ♦ 2.1 Receive Request for Credit Card Authorization
- ♦ 2.2 Send Credit Card Authorization or Denial Information
- ♦ 2.3 Receive and Populate Credit Card Authorization or Denial Information
- ♦ 2.4 Review Credit Card Response
- ♦ 2.5 Create Tender's Characteristics
- ♦ 2.6 Select Different Payment Type
- ♦ 2.7 Search for Payment to Cancel
- ♦ 2.8 Request Cancel
- ♦ 2.9 4.3.1.1 Manage Payments
- ♦ 3.0 Request Cancel Credit Card Transaction and Populate Details
- ♦ 3.1 Send Cancel Credit Card Tender to Authorization Provider
- ♦ 3.2 Receive Request to Cancel Credit Card Tender
- ♦ 3.3 Send Credit Card Cancel and Reversal Information
- ♦ 3.4 Receive and Populate Credit Card Cancel and Reversal Information
- ♦ 3.5 Create Tender's Characteristics
- ♦ 3.6 Confirm Credit Card Cancellation

1.0 Search for Customer Account

Reference: [Manage Credit Card Payment Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

Actor/Role: CSR

Description: Upon receipt of payment, the CSR or Authorized user accesses Control Central Search to locate the customer in CC&B.

Entities to Configure

- Installation Options

1.1 Evaluate Customer Account

Reference: [Manage Credit Card Payment 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 evaluates the account. Account Financial History, Billing History, Credit Rating, and Credit and Collection History may be reviewed. Control Central Alerts such as a Cash Only customer and other Dashboard information assist the CSR or Authorized User in determining eligibility and distribution for the Payment applying established business rules.

Entities to Configure

- Installation Options
- Feature Configuration

Available Algorithms

- [Installation Options - Control Central Alert Algorithms](#)
- Installation Options - C1-PY-INFO This algorithm formats the Payment Information that appears throughout the system.
- CI_PEVTINFO - This algorithm formats the “Payment Event Information” that appears throughout the system.
- CI_MASKCRD - Mask Credit Card Number

1.2 Post Payment Details

Reference: [Manage Credit Card Payment 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 typically enters initial payment information using the Payment Portal or Payment Event Add functionality. The CSR or Authorized User then selects one of the available distribution options. Refer to 4.3.1.1 Manage Payments for further details. Options include:

- Distribute and Freeze
- Manual Distribution Multiple Payments
- Do Not Distribute

Entities to Configure

- Bank Code
- Tender Source
- Tender Type
- Payment Template
- Distribution Code

Business Objects

- C1-CreditCardWithAuthorization - Tender Type - Credit Card with Authorization
- CI_CreditCardWithAuthorization - Cybersource Authorization
- C1-CISPaymentEvent - Payment Event - CIS Payment

1.3 Populate Credit Card Details with Override Authorization Code

Reference: [Manage Credit Card Payment Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

Actor/Role: CSR

Description: Payments for miscellaneous services or products not otherwise defined are considered Non CIS Payments. The Payment references the name of the person remitting the payment and can include pertinent comments. The CSR or Authorized User typically enters initial payment information using the Payment Portal functionality. The Payment Portal allows for selecting specific Distribution Codes. Refer to 4.3.1.1 Manage Payments for further details.

Entities to Configure

- Bank Code
- Tender Source
- Tender Type
- Payment Template
- Distribution Code

Business Objects

- C1-CreditCardWithAuthorization - Tender Type - Credit Card with Authorization
- CI_CreditCardWithAuthorization - Cybersource Authorization
- C1-NonCISPaymentEvent - Payment Event - Non CIS Payment
- C1-NonCISPayTemplate - Payment Template - Non CIS Payments

Available Algorithms

- C1-BOV-TPDTL - Non CIS Payment Template Validation
- C1-NCPAY-FT - Create FT for Non CIS Payments

1.4 Create Payment and Tenders in Frozen Status

Reference: [Manage Credit Card Payment Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

Actor/Role: CC&B

Description: The Payment and associated Tenders are populated in CC&B. The Payment has an Frozen status. Refer to 4.3.1.1 Manage Payments for further details.

1.5 Prepare and Pre-Populate Payment Event, Payment Header and Tenders in Incomplete Status

Reference: [Manage Credit Card Payment Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

Actor/Role: CC&B

Description: The Payment and associated Tenders are populated in CC&B. The Payment has an Incomplete status. Refer to 4.3.1.1 Manage Payments for further details.

1.6 Prepare and Pre-Populate Payment Event and Tenders in Incomplete Status

Reference: [Manage Credit Card Payment Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

Actor/Role: CC&B

Description: The Payment Event and associated Tenders are populated in CC&B. The Payment has an Incomplete status. Refer to 4.3.1.1 Manage Payments for further details.

1.7 Populate Credit Card Details with Override Authorization Code

Reference: [Manage Credit Card Payment Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

Actor/Role: CSR

Description: At times when entering a Credit Card Payment, it is necessary to override the authorization code. The CSR or Authorized User enters an override authorization code. The Authorization Provider will not be contacted when using an override authorization code.

Entities to Configure

- Feature Configuration - Allow Manual authorization override

1.8 Populate Credit Card Details

Reference: [Manage Credit Card Payment Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

Actor/Role: CSR

Description: When Credit Card authorization is required, the CSR or Authorized User enters additional details including credit card type, credit card number, expiration date, and card validation code.

1.9 Request Credit Card Verification and Authorization

Reference: [Manage Credit Card Payment 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 initiates a request for the Authorization Provider to verify and provide authorization code for the Credit Card Payment.

2.0 Send Request for Credit Card Authorization

Reference: [Manage Credit Card Payment Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

Actor/Role: CC&B

Description: CC&B initiates a request to verify the credit card and provide an authorization code.

Entities to Configure

- Outbound Message Type
- XAI Sender
- External System
- User and User Characteristics
- Tender Type
- Algorithm - Tender Authorization

Business Objects

- C1-CyberSourceCreditCardAuth - CyberSource - Credit Card Authorization
- CI_CreditCardWithAuthorization - Cybersource Authorization
- C1-CreditCardWithAuthorization - Tender Type - Credit Card with Authorization

Available Algorithms

- CI_TNDR_AUTH - Tender Type Tender Authorization via Cybersource

2.1 Receive Request for Credit Card Authorization

Reference: [Manage Credit Card Payment Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

Actor/Role: Authorization Provider

Description: The Authorization Provider receives the necessary information to analyze and determine authorization or denial for the given credit card.

2.2 Send Credit Card Authorization or Denial Information

Reference: [Manage Credit Card Payment Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

Actor/Role: Authorization Provider

Description: The Authorization Provider returns authorization or denial code information.

2.3 Receive and Populate Credit Card Authorization or Denial Information

Reference: [Manage Credit Card Payment Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

Actor/Role: CC&B

Description: CC&B receives the returned information from the Authorization Provider.

Entities to Configure

- Outbound Message Type
- XAI Sender
- External System
- User and User Characteristics
- Tender Type
- Algorithm - Tender Authorization

Business Objects

- C1-CyberSourceCreditCardAuth - CyberSource - Credit Card Authorization
- CI_CreditCardWithAuthorization - Cybersource Authorization
- C1-CreditCardWithAuthorization - Tender Type - Credit Card with Authorization

Available Algorithms

- CI_TNDR_AUTH - Tender Type Tender Authorization via Cybersource

2.4 Review Credit Card Response

Reference: [Manage Credit Card Payment 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 the authorization or denial information to further determine the next steps for distributing the payment or options for a new type of Payment.

2.5 Create Tender's Characteristics

Reference: [Manage Credit Card Payment Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

Actor/Role: CC&B

Description: CC&B creates the tender's characteristics associated to credit card payment authorization with override or not.

2.6 Select Different Payment Type

Reference: [Manage Credit Card Payment Process Model - Page 1 on page 3](#) for the business process diagram associated with this activity.

Actor/Role: CSR

Description: Based on communication with the Customer and established business rules, the CSR or Authorized User selects a different Payment type.

2.7 Search for Payment to Cancel

Reference: [Manage Credit Card Payment 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 searches for the Payment to be canceled. Multiple Search methods are available from Tender Search on the Payment Portal Tender Search, Payment, Payment Event, and Payment/Tender Search.

2.8 Request Cancel

Reference: [Manage Credit Card Payment 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 initiates Cancel for the Credit Card Tender to be canceled.

2.9 4.3.1.1 Manage Payments

Reference: [Manage Credit Card Payment Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

Actor/Role: CSR

Description: Refer to 4.3.1.1 Manage Payments for further details and steps for canceling (reversing) a tender.

3.0 Request Cancel Credit Card Transaction and Populate Details

Reference: [Manage Credit Card Payment 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 enters necessary information to cancel the Credit Card Payment.

3.1 Send Cancel Credit Card Tender to Authorization Provider

Reference: [Manage Credit Card Payment Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

Actor/Role: CC&B

Description: The cancellation information is sent to the Authorization Provider to reverse the Credit Card transaction.

Entities to Configure

- Outbound Message Type
- XAI Sender
- External System
- User and User Characteristics
- Tender Type
- Algorithm - Tender Authorization

Business Objects

- C1-CyberSourceCreditCardRev - CyberSource - Credit Card Reversal

Available Algorithms

- CI_TNDR_AUTH - Tender Type Tender Authorization via Cybersource

3.2 Receive Request to Cancel Credit Card Tender

Reference: [Manage Credit Card Payment Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

Actor/Role: Authorization Provider

Description: The Authorization Provider receives information to cancel the original Credit Card transaction.

3.3 Send Credit Card Cancel and Reversal Information

Reference: [Manage Credit Card Payment Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

Actor/Role: Authorization Provider

Description: The Authorization Provider returns cancellation information and a Credit Card Transaction reversal code.

3.4 Receive and Populate Credit Card Cancel and Reversal Information

Reference: [Manage Credit Card Payment Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

Actor/Role: CC&B

Description: The cancellation information is sent to the Authorization Provider to reverse the Credit Card transaction.

Entities to Configure

- Outbound Message Type
- XAI Sender
- External System
- User and User Characteristics
- Tender Type
- Algorithm - Tender Authorization

Available Algorithms

- CL_TNDR_AUTH - Tender Type Tender Authorization via Cybersource

3.5 Create Tender's Characteristics

Reference: [Manage Credit Card Payment Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

Actor/Role: CC&B

Description: CC&B creates the tender's characteristics associated to credit card payment authorization with override or not.

3.6 Confirm Credit Card Cancellation

Reference: [Manage Credit Card Payment Process Model - Page 2 on page 4](#) for the business process diagram associated with this activity.

Actor/Role: CSR

Description: The CSR confirms the cancellation information and ensures affected records are accurate.

Installation Options - Control Central Alert Algorithms

The following installation options are available:

Value	Description
PP-Active	Show Count of Active Pay Plans
PP-Broken	Show Count of Broken Pay Plans
PP-Kept	Show Count of Kept Pay Plans
CC-PPDENIAL	Count Pay Plan Denial Customer Contacts
CCAL WFACCTX	Display Active WF for Account Based on Context
CCAL WFPREMX	Display Active WF for Premise Based on Context
CCAL WFACCTR	Display active WF for account based on char
CCAL WFPREMR	Display active WF for premise based on char
CCAL-TD	Highlight Outstanding To Do Entries
CCAL-DECL	Highlight Effective Declarations for Account and Premise
CCAL-CASE	Highlight Open Cases
CCAL-FAERMSG	Highlight FA's with outstanding outgoing messages
CI_WO_BILL	Highlight Written off Bills
CI_OD-PROC	Highlight Active Overdue Processes
CI_OMF_DF	Highlight Open and Disputed Match Even
CI_STOPSA-DF	Highlight Stopped SA's
C1-CCAL-CLM	Highlight Open Rebate Claims
C1-COLL-DF	Highlight Active Collection Processes
C1_COLLRF-DF	Highlight Active Collection Agency Referral
C1_PENDST-DF	Highlight Pending Start Service Agreements
C1_CASH-DF	Cash Only Account
C1_CRRT-DF	Credit Rating Alert
C1_LSSL-DF	Highlight Life Support/Sensitive Load on Person
C1_LSSLPR-DF	Highlight Life Support/Sensitive Load on Premise
C1_SEVPR-DF	Highlight Active Severance Processes
C1-CCAL-OCBG	Highlight Open Off Cycle Bill Generators
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