

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

Utility Reference Model

4.3.2.8 Manage Bankruptcy

December 2015

Oracle Utilities Customer Care and Billing Utility Reference Model 4.3.2.8, Release 2.4.0

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## 4.3.2.8 Manage Bankruptcy

This section provides a description of the “Manage Bankruptcy” business process, including:

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

## Brief Description

**Business Process:** 4.3.2.8 CC&B Manage Bankruptcy

**Process Type:** Sub-Process

**Parent Process:** 4.3.2 CC&B Perform Collection Activities

**Sibling Processes:**

- 4.3.2.1 CC&B Manage Collection Process
- 4.3.2.2 CC&B Manage Severance Process
- 4.3.2.3 CC&B Manage Pay Plan
- 4.3.2.4 CC&B Manage Payment Arrangement
- 4.3.2.5 CC&B Manage Late Payment Charge
- 4.3.2.6 CC&B Write Off Uncollectible Receivables
- 4.3.2.7 CC&B Manage Collection Agency Referral
- 4.3.2.9 CC&B Manage Liens
- 4.3.2.10 CC&B Manage Foreclosure

This process describes how organizations maintain, track and write off uncollectible debt due to Bankruptcy. Organizations need to retain and record information for Bankruptcies including:

- Filing Date and Document Identification
- Type of Bankruptcy
- Related Persons associated with the Bankruptcy
- Court and Attorney Information
- Credit Bureau Information
- Bankruptcy Status and Lifecycle

The pre petition debt needs to be separated, as it is legally uncollectible. The uncollectible debt is transferred to a separate Write Off Service Agreement. Typically the credit history is updated, and a new Account established for post petition debt. A new deposit may be required. CC&B can be configured so that the CSR or Authorized User can easily distinguish the Bankrupt Account and the new Account.

CC&B has functionality to accommodate the maintenance, tracking and follow up for the Bankruptcy. Activities related to Bankruptcy can be logically grouped together to transition the Bankruptcy from one status to another as needed. Special customizations and configuration are required to make use of this functionality.

## Actors/Roles

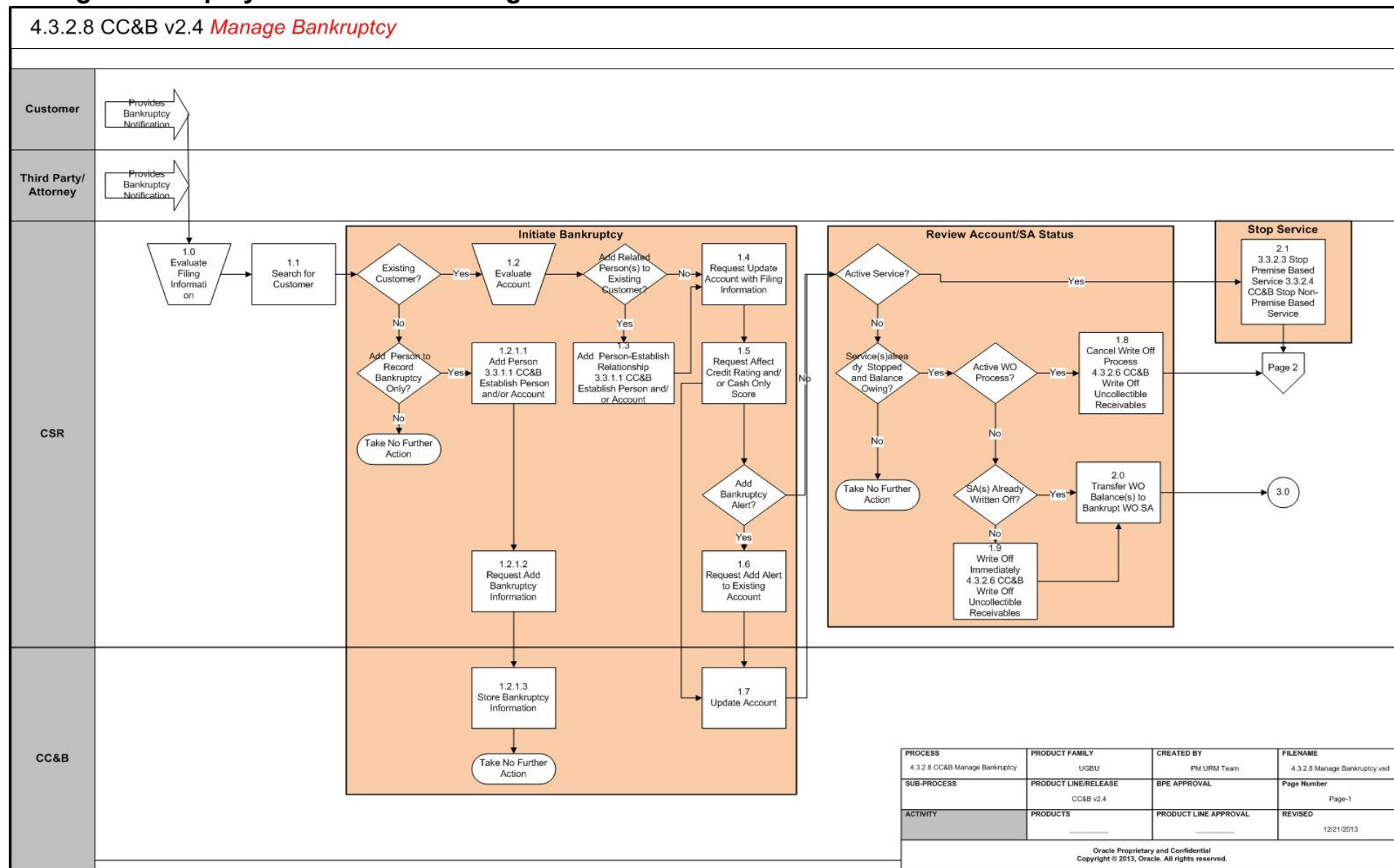
The Manage Bankruptcy business process involves the following actors and roles:

- **Customer:** Utility Company's Customer.
- **Third Party/Attorney:** Third Party application/User or Attorney that can request to add and /or maintain meter or item data.
- **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.

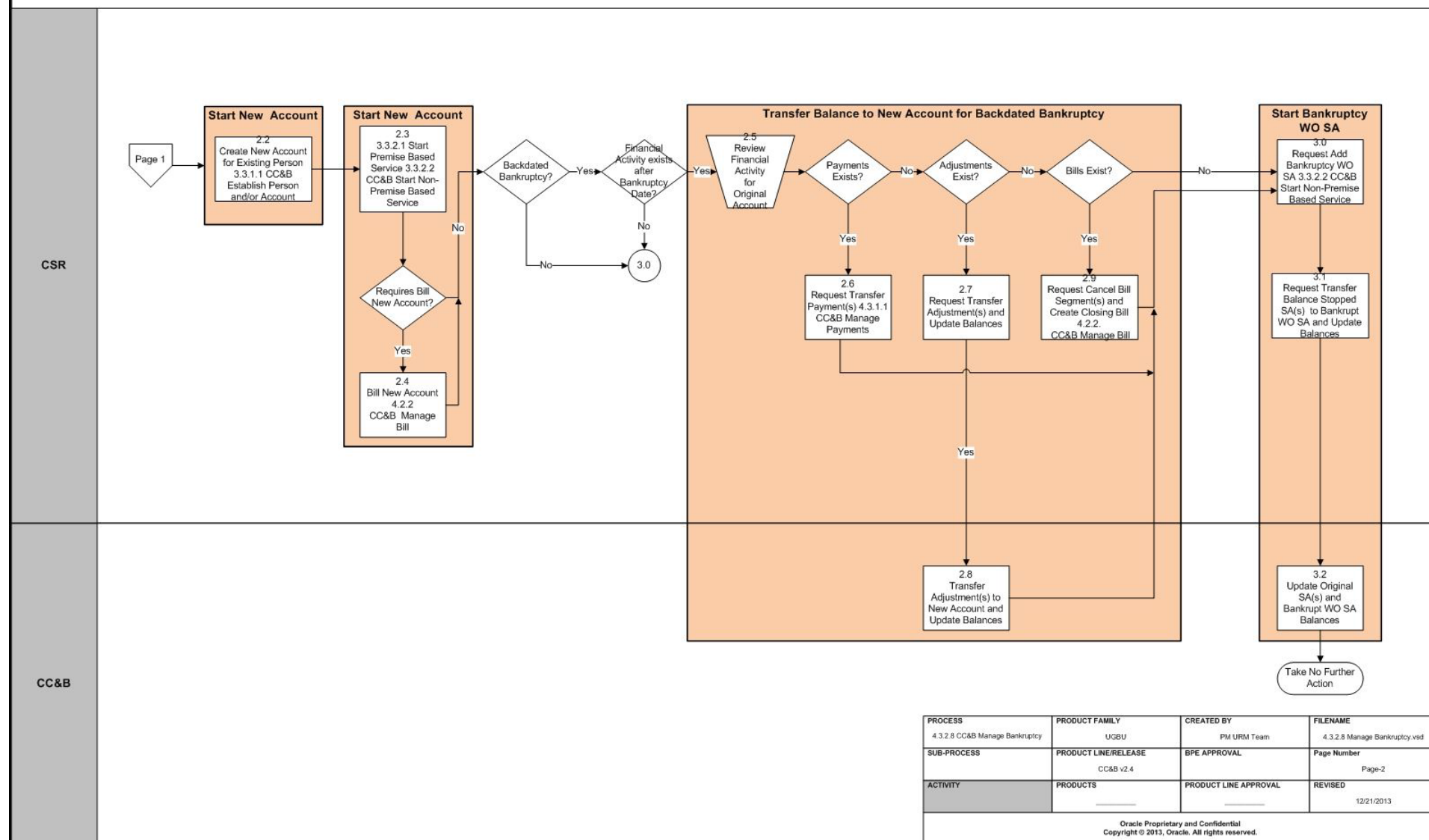
# Business Process Diagrams

## Manage Bankruptcy Process Model - Page 1

### 4.3.2.8 CC&B v2.4 *Manage Bankruptcy*



## Manage Bankruptcy Process Model - Page 2

4.3.2.8 CC&B v2.4 *Manage Bankruptcy*



# Manage Bankruptcy Detailed Process Model Description

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

- ♦ 1.0 Evaluate Filing Information
- ♦ 1.1 Search for Customer
- ♦ 1.2.Evaluate Account
- ♦ 1.2.1.1 Add Person 3.3.1.1 Establish Person and/or Account
- ♦ 1.2.1.2 Request Add Bankruptcy Information
- ♦ 1.2.1.3 Store Bankruptcy Information
- ♦ 1.3 Add Person and Establish Relationship 3.3.1.1 Establish Person and/or Account
- ♦ 1.4 Request Update Account with Filing Information
- ♦ 1.5 Request Affect Credit Rating and/or Cash Only Score
- ♦ 1.6 Request Add Alert to Existing Account
- ♦ 1.7 Update Account
- ♦ 1.8 Cancel Write Off Process 4.3.2.6 Write Off Uncollectible Receivables
- ♦ 1.9 Write Off Immediately 4.3.2.6 Write Off Uncollectible Receivables
- ♦ 2.0 Transfer WO Balances to Bankrupt WO SA
- ♦ 2.1 Stop Service 3.3.2.3 Stop Premise Based Service and 3.3.2.4 Stop Non-Premise Based Service
- ♦ 2.2 Create New Account for Existing Person 3.3.1.1 Establish Person and/or Account
- ♦ 2.3 3.3.2.1 Start Premise Based Service and 3.3.2.2 Start Non Premise Based Service
- ♦ 2.4 Bill New Account 4.2.2 Manage Bill
- ♦ 2.5 Review Financial Activity for Original Account
- ♦ 2.6 Request Transfer Payments 4.3.1.1 Manage Payments
- ♦ 2.7 Transfer Adjustments and Update Balances
- ♦ 2.8 Transfer Adjustments to New Account and Update Balances
- ♦ 2.9 Request Cancel Bill Segments and Create Closing Bill 4.2.2 Manage Bill
- ♦ 3.0 Request Add Bankruptcy WO SA 3.3.2.2 Start Non-Premise Based Service
- ♦ 3.1 Request Transfer Balance Stopped SAs to Bankruptcy WO SA and Update Balances
- ♦ 3.2 Update Original SAs and Bankrupt WO SA Balances

## 1.0 Evaluate Filing Information

**Reference:** [Manage Bankruptcy Process Model - Page 1](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User reviews the Bankruptcy filing information. The Bankruptcy Date is used to separate pre-petition and post petition debt. Attorney information, Accounts included in the Bankruptcy, other Related Persons, and Court information are noted. The organization may contact other government agencies regarding the Bankruptcy filing.

## 1.1 Search for Customer

**Reference:** [Manage Bankruptcy Process Model - Page 1](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Upon receipt of Bankruptcy filing, the CSR or Authorized User locates the 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.

### Entities to Configure

- Installation Options

### Available Algorithms

- Installation Options - PERS-INFO-LF Person Information, Installation Options
- NMFM-VALFMT - Person Name Validation
- Installation Options - Control Central Alerts ([Installation Options - Control Central Alert Algorithms](#))

## 1.2.Evaluate Account

**Reference:** [Manage Bankruptcy Process Model - Page 1](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User reviews the existing Account A Stop Date is established based on the Bankruptcy filing information that will be used for the pre-petition debt. The CSR or Authorized User determines if meter reads are available or a Field Activity is required to obtain a read. Bills and Payments and other Financial Activity are reviewed to determine if cancellations or transfers to a new Account are required.

### 1.2.1.1 Add Person 3.3.1.1 Establish Person and/or Account

**Reference:** [Manage Bankruptcy Process Model - Page 1](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The person or business filing Bankruptcy may not exist in the system. At times the organization only needs to add a Person record to track the Bankruptcy filing information for future reference.

### 1.2.1.2 Request Add Bankruptcy Information

**Reference:** [Manage Bankruptcy Process Model - Page 1](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The Bankruptcy information is recorded in CC&B. The specific records used to store the Bankruptcy information may include configuration or other customization.

### 1.2.1.3 Store Bankruptcy Information

**Reference:** [Manage Bankruptcy Process Model - Page 1](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** CC&B is updated with the Bankruptcy information. The specific records used to store the Bankruptcy information may include configuration or other customization.

**Process Names**

- Custom Process

## 1.3 Add Person and Establish Relationship 3.3.1.1 Establish Person and/or Account

**Reference:** [Manage Bankruptcy Process Model - Page 1](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** There are persons associated with the Bankruptcy that require separate records in CC&B. The CSR or Authorized User determines additional Person records need to be added in CC&B and linked to existing customers for the Bankruptcy. Refer to 3.3.1.1 Establish Person and/or Account.

### 1.4 Request Update Account with Filing Information

**Reference:** [Manage Bankruptcy Process Model - Page 1](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User records pertinent information about the Bankruptcy in CC&B. The specific records used to store the Bankruptcy information may include configuration or other customization.

### 1.5 Request Affect Credit Rating and/or Cash Only Score

**Reference:** [Manage Bankruptcy Process Model - Page 1](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Based on established business rules, the CSR or Authorized User updates the customer's credit rating and/or cash only score for the existing Account.

## 1.6 Request Add Alert to Existing Account

**Reference:** [Manage Bankruptcy Process Model - Page 1](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User may enter a special alert to indicate the Account status of Bankruptcy.

**Entities to Configure**

- Alert Type

## 1.7 Update Account

**Reference:** [Manage Bankruptcy Process Model - Page 1](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The Account is updated in CC&B with information related to the Bankruptcy. The specific records used to store the Bankruptcy information may include configuration or other customization.

## 1.8 Cancel Write Off Process 4.3.2.6 Write Off Uncollectible Receivables

**Reference:** [Manage Bankruptcy Process Model - Page 1](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** As Bankruptcy debt is legally uncollectible, any attempts to pursue the debt must be stopped. Any active Write Off Process needs to be canceled. Refer to 4.3.2.6 Write Off Uncollectible Receivables.

## 1.9 Write Off Immediately 4.3.2.6 Write Off Uncollectible Receivables

**Reference:** [Manage Bankruptcy Process Model - Page 1](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** As Bankruptcy debt is legally uncollectible, it requires immediate Write Off. Any attempts to pursue the debt must be stopped. It is recommended to hold this debt in a Bankrupt Write Off SA. Refer to 4.3.2.6 Write Off Uncollectible Receivables.

**Entities to Configure**

- SA Type

## 2.0 Transfer WO Balances to Bankrupt WO SA

**Reference:** [Manage Bankruptcy Process Model - Page 1](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** If the Service Agreements are already written off it is recommended to transfer this debt to a Bankrupt Write Off SA.

**Entities to Configure**

- SA Type

## 2.1 Stop Service 3.3.2.3 Stop Premise Based Service and 3.3.2.4 Stop Non-Premise Based Service

**Reference:** [Manage Bankruptcy Process Model - Page 1](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User stops Services as of the Bankruptcy filing date. It is recommended to stop Services to keep pre-petition uncollectible debt separate. Refer to 3.3.2.3 Stop Premise Based Service and 3.3.2.4 Stop Non-Premise Based Service for details.

## 2.2 Create New Account for Existing Person 3.3.1.1 Establish Person and/or Account

**Reference:** [Manage Bankruptcy Process Model - Page 2](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User creates a new Account for person/business filing Bankruptcy. Refer to 3.3.1.1 Establish Person and/or Account.

## 2.3 3.3.2.1 Start Premise Based Service and 3.3.2.2 Start Non Premise Based Service

**Reference:** [Manage Bankruptcy Process Model - Page 2](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User starts the Services again as of the Bankruptcy filing date. Refer to 3.3.2.1 Start Premise Based Service and 3.3.2.2 Start Non-Premise Based Service.

## 2.4 Bill New Account 4.2.2 Manage Bill

**Reference:** [Manage Bankruptcy Process Model - Page 2](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** If the new Account requires Billing the CSR or Authorized User creates the Bills. Refer to 4.2.2 Manage Bill.

## 2.5 Review Financial Activity for Original Account

**Reference:** [Manage Bankruptcy Process Model - Page 2](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User reviews the original Account's financial history to determine if changes are required. It is possible Payments, Adjustments or Bills need to be modified and/or transferred to the new Account.

### Entities to Configure

- Adjustment Type
- Cancel Reason

## 2.6 Request Transfer Payments 4.3.1.1 Manage Payments

**Reference:** [Manage Bankruptcy Process Model - Page 2](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** Refer to 4.3.1.1 Manage Payments for transfer of Payment details.

**Entities to Configure**

- Cancel Reason

## 2.7 Transfer Adjustments and Update Balances

**Reference:** [Manage Bankruptcy Process Model - Page 2](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User transfers any Adjustments that apply to post-petition debt to the new Account. Financial balances for the original Account and new Account are updated to reflect the transfers.

**Entities to Configure**

- Adjustment Type
- Cancel Reason

## 2.8 Transfer Adjustments to New Account and Update Balances

**Reference:** [Manage Bankruptcy Process Model - Page 2](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** Financial balances for the original Account and new Account are updated in CC&B to reflect the transfers.

**Entities to Configure**

- Adjustment Type
- Cancel Reason

## 2.9 Request Cancel Bill Segments and Create Closing Bill 4.2.2 Manage Bill

**Reference:** [Manage Bankruptcy Process Model - Page 2](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User cancels Bill Segments as needed and creates the closing bill for the original Account. Refer to 4.2.2 Manage Bill.

## 3.0 Request Add Bankruptcy WO SA 3.3.2.2 Start Non-Premise Based Service

**Reference:** [Manage Bankruptcy Process Model - Page 2](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User starts a separate Service Agreement on the original Account to hold the pre-petition uncollectible debt.

**Entities to Configure**

- SA Type
- Adjustment Type

### 3.1 Request Transfer Balance Stopped SAs to Bankruptcy WO SA and Update Balances

**Reference:** [Manage Bankruptcy Process Model - Page 2](#) for the business process diagram associated with this activity.

**Actor/Role:** CSR

**Description:** The CSR or Authorized User transfers the pre-petition uncollectible debt to a separate Bankrupt WO SA. Typically this Service Agreement does not allow for Billing or acceptance of Payments.

**Entities to Configure**

- SA Type
- Adjustment Type

### 3.2 Update Original SAs and Bankrupt WO SA Balances

**Reference:** [Manage Bankruptcy Process Model - Page 2](#) for the business process diagram associated with this activity.

**Actor/Role:** CC&B

**Description:** The Service Agreement balances are updated in CC&B to reflect the transfer of pre-petition debt to the Bankrupt WO SA.

**Entities to Configure**

- SA Type
- Adjustment Type

## 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