



TM Forum Framework 14.0 Certification Business Process  
Framework (eTOM) Release 14.0

## Comverse ONE 3.7.7

# Level 2 Process: 1.1.1.11 Bill Payments and Receivables Management

## Version 1

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Self-Assessment Process Mapping Report

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making  
**YOUR** network  
smarter



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## About Comverse

Comverse is the world's leading provider of software and systems enabling value-added services for voice, messaging, mobile Internet and mobile advertising; converged billing and active customer management; and IP communications. Comverse's extensive customer base spans more than 125 countries and covers over 450 communication service providers serving more than two billion subscribers. The company's innovative product portfolio enables communication service providers to unleash the value of the network for their customers by making their networks smarter.

For more information on our products and services, visit our website at: [www.comverse.com](http://www.comverse.com) or contact us at: [information@comverse.com](mailto:information@comverse.com)

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## 1 L2: 1.1.1.11 Bill Payments and Receivables Management

Ensure that enterprise revenue is collected through pre-established collection channels and put in place procedures to recover past due payments.

### 1.1 L3: 1.1.1.11.2 Manage Customer Payments

Collect payments made by the customer and reconcile the payments to the invoices.

#### 1.1.1 L4: 1.1.1.11.2.1 – Manage Customer Payment Plan Mapping Details

**Process Identifier:** 1.1.1.11.2.1

**Process Context** This process element represents part of the overall enterprise, modelled in business process terms, and can be applied (i.e. “instantiated”) with other similar process elements for application within a specific organization or domain.

LEVEL 4 PROCESS MAPPING DETAILS 1.1.1.11.2.1 – Manage Customer Payment Plan	
<b>Brief Description</b>	Manage payment plans made with the customer.
<b>Extended Description</b>	<p>The purpose of Manage Customer Payment Plan process is to establish new payment plans, modify or remove existing payment plans. Customer can decide payment plans to automatically pay bills from a designated account that can be credit card, back account, third party and etc. It also enables paying a bill in installment. For example, customer can apply make a payment \$20 per month for \$100 bill in 5 months.</p> <p>The payment plan can enable making a payment by pre-defined payment method. For example, customer defines paying mobile monthly line rental fee by direct debt and paying digital TV programmes by cash.</p>
<b>Explanatory</b>	

Customer can decide payment plans to automatically pay bills from a designated account that can be credit card, bank account, third party and etc. It also enables paying a bill in installment. For example, customer can apply make a payment \$20 per month for \$100 bill in 5 months. The payment plan can enable making a payment by pre-defined payment method. For example, customer defines paying mobile monthly line rental fee by direct debit and paying digital TV programmes by cash.

### **Mandatory**

The purpose of Manage Customer Payment Plan process is to establish new payment plans, modify or remove existing payment plans. [AM]

*Every customer is associated with a Comverse ONE Account, which is in turn associated with one or more Payment Profiles, each of which captures the information required to collect (and in some cases request) payments. For example, a Payment Profile can represent a specific credit card or direct debit bank account, or can represent cash payments, or various other options. This information is captured during account creation and can be modified/extended during account modification; see **Error! Reference source not found.** and its children (**Error! Reference source not found.**, **Error! Reference source not found.**, and **Error! Reference source not found.**).*

*Every Account is associated with a Preferred Payment Method, which is automatically selected by default for Payment Methods that support automatic payment requests (e.g., Credit Card or Direct Debit Payment Methods) when payment for a new invoice balance is initiated, as described in **Error! Reference source not found.** and **Error! Reference source not found.**.*

*Non-automatically requested payments (e.g. Bank Lockbox) have a Payment Profile selected when collected, based on Customer defaults or on payment transaction attributes, as described in **Error! Reference source not found.**.*

*Every unpaid Balance can be associated with an Installment Plan, which allows payment in installments, as described in **Error! Reference source not found.**. For example a Customer can make a \$20/month payment per month over 5 months to pay a \$100 bill. See also **Error! Reference source not found.** for related functionality, as installment plans are modelled as a set of scheduled non-recurring charges and can therefore be managed by modifying those charges.*

*An outstanding Balance can also be associated with a Promise to Pay, as described in **Error! Reference source not found.** and **Error! Reference source not found.**, which behaves similarly to an Installment Plan but is intended as part of debt recovery for balances marked for Collections.*

### **Optional**

Not used for this process element

**Interactions**

Not used for this process element

## 1.1.2 L4: 1.1.1.11.2.2 Collect Customer Payment – Mapping Details

**Process Identifier:** 1.1.1.11.2.2

**Process Context** This process element represents part of the overall enterprise, modelled in business process terms, and can be applied (i.e. “instantiated”) with other similar process elements for application within a specific organization or domain.

### LEVEL 4 PROCESS MAPPING DETAILS

#### 1.1.1.11.2.2 Collect Customer Payment

**Brief Description**

Collect payments made by the customer.

**Extended Description**

The purpose of Collect Customer Payment process is to collect the payments from the customer. These processes can include credit/debit/EFT payments using various channels, either directly or through third parties, and cash or check payments, either directly or through third parties. To the extent that processing of any payments is undertaken internally, i.e. check processing, these processes are responsible for managing the operation and quality of the internal processing. Note that the Establish Back-End Bank Account process is used to create the link to collection customer payment via bank.

**Explanatory**

Note that the Establish Back-End Bank Account process is used to create the link to collection customer payment via bank.

**Mandatory**

The purpose of Collect Customer Payment process is to collect the payments from the customer. To the extent that processing of any payments is undertaken internally, i.e. check processing, these processes are responsible for managing the operation and quality of the internal processing. [AM]

*Payments can be initiated automatically, as described in **Error! Reference source not found.** and its children (**Error! Reference source not found.** , **Error! Reference source not found.** , and **Error! Reference source not found.**), or can be entered manually, as described in **Error! Reference source not found.** and its children (**Error! Reference source not found.** , **Error! Reference source not found.** , and **Error! Reference source not found.**).*

*Review (and correction, where applicable) of payments that cannot be automatically processed due to transaction errors or other reasons is handled manually through Investigation Units as described in **Error! Reference source not found.** and its children (**Error! Reference source not found.** , **Error! Reference source not found.** , and **Error! Reference source not found.**)*

**Optional**

These processes can include credit/debit/EFT payments using various channels, either directly or through third parties, and cash or check payments, either directly or through third parties.

**Interactions**

Not used for this process element

### 1.1.3 L4: 1.1.1.11.2.3 Reconcile Customer Payment – Mapping Details

**Process Identifier:** 1.1.1.11.2.3

**Process Context** This process element represents part of the overall enterprise, modelled in business process terms, and can be applied (i.e. “instantiated”) with other similar process elements for application within a specific organization or domain.

<b>LEVEL 4 PROCESS MAPPING DETAILS</b> 1.1.1.11.2.3 Reconcile Customer Payment
<p><b>Brief Description</b></p> <p>Reconcile the payments to the invoices.</p> <p><b>Extended Description</b></p> <p>The purpose of Reconcile Customer Payment process is to reconcile the payments to the invoices. This process is meant to match these payments with the services/invoices delivered to this customer. Where payments do not match invoices, this process is responsible for informing the Manage Customer Debt Collection processes of any underpayments, and the Bill Inquiry Handling</p>



processes for any over-payments. Underpayments and overpayments are handled appropriately by these separate processes. These processes are responsible for reconciling the money received into the bank accounts against the payments expected in the invoices. Additionally these processes inform the Financial Management on all those payments for updating the ledger.

### **Explanatory**

Underpayments and overpayments are handled appropriately by Manage Customer Debt Collection and Bill Inquiry Handling processes.

### **Mandatory**

The purpose of Reconcile Customer Payment process is to reconcile the payments to the invoices. This process is meant to match these payments with the services/invoices delivered to this customer. Where payments do not match invoices, this process is responsible for informing the Manage Customer Debt Collection processes of any underpayments, and the Bill Inquiry Handling processes for any over-payments. These processes are responsible for reconciling the money received into the bank accounts against the payments expected in the invoices. Additionally these processes inform the Financial Management on all those payments for updating the ledger. [AM]

*Payment reconciliation to invoice balances is handled automatically as part of the payment collection process (see 1.1.1.11.2.2 mapping above for more details on payment collection), as follows:*

- *Where a payment has been automatically requested for an invoice balance, the corresponding payment is automatically assigned to that invoice balance.*
- *Where a payment is provided with an invoice balance specified, the payment is assigned to that invoice balance.*
- *Where a payment is provided with no invoice balance specified, the payment is automatically assigned to an invoice balance based on preconfigured rules and balance attributes (for example, "oldest balance first").*
- *Where a payment is assigned to an already paid (or partly paid) invoice balance, the overpayment amount is automatically reassigned to other outstanding balances (if they exist, and if the Payment Type configuration allows this) or to the Suspense Account Balance (if not).*

*Automatic assignments can also be overridden manually, in whole or in part, either via payment redirection after collection or as part of manual payment collection.*

*As noted above, overpayment amounts can be automatically reassigned to the Suspense Account Balance where they are available for subsequent refund or manual allocation to other balances. The collection of such payments is part of the process of creating a new invoice, as described for*

*1.1.1.10.2 Create Customer Bill Invoice (not included here but provided in another mapping document for this certification).*

*Notifying Manage Customer Debt Collection of underpayments is not performed during payment handling. Rather, when a balance goes unpaid (or incompletely paid) for a configured period, it is automatically treated as a debt to be collected, as described in **Error! Reference source not found.***

**Optional**

Not used for this process element

**Interactions**

Not used for this process element

## 1.1.4 L4: 1.1.1.11.2.4 Manage Back-End Bank Account – Mapping Details

**Process Identifier:** 1.1.1.11.2.4

**Process Context** This process element represents part of the overall enterprise, modelled in business process terms, and can be applied (i.e. “instantiated”) with other similar process elements for application within a specific organization or domain.

### LEVEL 4 PROCESS MAPPING DETAILS

#### 1.1.1.11.2.4 Manage Back-End Bank Account

**Brief Description**

Manage back-end bank accounts for receipt of the customer payments and for the transfer of funds collected by third parties.

**Extended Description**

The purpose of Manage Back-End Bank Account process is to manage back-end bank accounts for receipt of the customer payments and for the transfer of funds collected by third parties. These processes are responsible for managing payment commercial agreement agreed with banks and the payment interfaces for collecting the customer payments.

**Explanatory**

Not used for this process element

**Mandatory**

The purpose of Manage Back-End Bank Account process is to manage back-end bank accounts for receipt of the customer payments and for the transfer of funds collected by third parties. These processes are responsible for managing payment commercial agreement agreed with banks and the payment interfaces for collecting the customer payments. [AM]

*This is a manual process for the most part, and varies significantly from deployment to deployment. However, once a bank account (or other external payment instrument, such as a credit card or PayPal or other financial clearinghouse account) has been established for the customer, details of that bank account can be captured within a Payment Profile for the Customer Account and maintained in Customer Inventory, as described for L4: 1.1.1.11.2.1 – Manage Customer Payment Plan Mapping Details above.*

*EFT Prenotes can also be automatically sent as part of this process.*

*Payment profile details (including back-end bank account details) are automatically included in the appropriate payment requests as described above for L4: 1.1.1.11.2.2 Collect Customer Payment – Mapping Details , and automatically verified to validate payment receipts, ensuring that commercial agreements governing the payment transactions are properly complied with.*

*If the Payment Profile is not properly aligned with the back-end bank account (for example, if the account validation information has changed), the payment is flagged in error and can thereafter be manually investigated (and, if appropriate, repaired) as described in **Error! Reference source not found.** and its children (**Error! Reference source not found.** , **Error! Reference source not found.** , and **Error! Reference source not found.**).*

**Optional**

Not used for this process element

**Interactions**

Not used for this process element

## 1.1.5 L4: 1.1.1.11.2.5 Administer Commercial Arrangement for Third Party Supplier – Mapping Details

**Process Identifier:** 1.1.1.11.2.5

**Process Context** This process element represents part of the overall enterprise, modelled in business process terms, and can be applied (i.e. “instantiated”) with other similar process elements for application within a specific organization or domain.

<b>LEVEL 4 PROCESS MAPPING DETAILS</b> 1.1.1.11.2.5 Administer Commercial Arrangement for Third Party Supplier
<p><b>Brief Description</b></p> <p>Establish the requirements for, and manage any commercial arrangements agreed with, third party suppliers.</p>
<p><b>Extended Description</b></p> <p>The purpose of Administer Commercial Arrangement for Third Party Supplier process is to establish the requirements for, and manage any commercial arrangements agreed with, third party suppliers of payment services. The requirements can include payment transfer cycle, payment interface requirements and payment methods requirements. After commercial arrangements are agreed, this process is responsible for monitor the execution of the commercial arrangements. Note that the Supply Chain Capability Delivery process is used to deliver the commercial agreements.</p>
<p><b>Explanatory</b></p> <p>The requirements can include payment transfer cycle, payment interface requirements and payment methods requirements. Note that the Supply Chain Capability Delivery process is used to deliver the commercial agreements.</p>
<p><b>Mandatory</b></p> <p>The purpose of Administer Commercial Arrangement for Third Party Supplier process is to establish the requirements for, and manage any commercial arrangements agreed with, third party suppliers of payment services. After commercial arrangements are agreed, this process is responsible for monitor the execution of the commercial arrangements. AM</p> <p><i>As noted for L4: 1.1.1.11.2.4 Manage Back-End Bank Account – Mapping Details , managing commercial arrangements with financial clearinghouses and other suppliers of payment services is primarily a manual process and varies significantly from deployment to deployment.</i></p>

*However, also as noted for L4: 1.1.1.11.2.4 Manage Back-End Bank Account – Mapping Details ,once such an arrangement has been established and corresponding details stored in Customer Inventory, the automatic verification of transaction attributes against those arrangements during payment collection and the automatic inclusion of transaction attributes based on those arrangements allows the execution of such arrangements (as they apply to payment transaction exchange) to be monitored automatically, and for transactions that fail such validation to be manually reviewed (and for the associated commercial arrangements to be revised or corrected where appropriate).*

**Optional**

Not used for this process element

**Interactions**

Note that the Supply Chain Capability Delivery process is used to deliver the commercial agreements.

## **1.1.6 L3: 1.1.1.11.2 Manage Customer Payments – TM Forum Assessor Scores**

*<to be provided by TM Forum on closeout of the assessment>*

## 1.2 L3: 1.1.1.11.3 Manage Customer Debt Collection

Collect past due payments from the customer.

### 1.2.1 L4: 1.1.1.11.3.1 Identify Overdue Invoice – Mapping Details

**Process Identifier:** 1.1.1.11.3.1

**Process Context** This process element represents part of the overall enterprise, modelled in business process terms, and can be applied (i.e. “instantiated”) with other similar process elements for application within a specific organization or domain.

<b>LEVEL 4 PROCESS MAPPING DETAILS</b> 1.1.1.11.3.1 Identify Overdue
<p><b>Brief Description</b></p> <p>Identify invoices which are overdue for payment.</p>
<p><b>Extended Description</b></p> <p>The purpose of Identify Overdue Invoice process is to identify invoices which are overdue for payment. It monitors the amount due from the customer, i.e. check whether the payments are made on time, and implements necessary activities and policies to recover amounts overdue.</p>
<p><b>Explanatory</b></p> <p>i.e. check whether the payments are made on time, and implements necessary activities and policies to recover amounts overdue.</p>
<p><b>Mandatory</b></p> <p>The purpose of Identify Overdue Invoice process is to identify invoices which are overdue for payment. It monitors the amount due from the customer [A]</p> <p><i>Overdue invoices (and other overdue A/R balances, such as line-item sub-balances for an invoice) are identified automatically as part of the process of assigning Invoice or Balance collectibles to collections scenarios. See <b>Error! Reference source not found.</b> for more details.</i></p>
<p><b>Optional</b></p> <p>Not used for this process element</p>

**Interactions**

Not used for this process element

## 1.2.2 L4: 1.1.1.11.3.2 Administer Overdue Invoice Follow-Up – Mapping Details

**Process Identifier:** 1.1.1.11.3.2

**Process Context** This process element represents part of the overall enterprise, modelled in business process terms, and can be applied (i.e. “instantiated”) with other similar process elements for application within a specific organization or domain.

### LEVEL 4 PROCESS MAPPING DETAILS

#### 1.1.1.11.3.2 Administer Overdue Invoice Follow-Up

**Brief Description**

Initiate and manage follow-up with customers having overdue amounts.

**Extended Description**

The purpose of Administer Overdue Invoice Follow-Up process is to initiate and manage follow-up with customers having overdue amounts. These processes can be set up routinely or manually. This process is responsible for setting up the follow-ups based on the policies. The policies are associated to customer’s profile such as customer credit, customer group, overdue amounts, debt occurrence times, purchased products and etc. This process is also responsible for modifying or removing the designated follow-ups when the policies or situations are changed.

The follow-ups can include overdue invoice reminding, customer credit control, service restriction, establishing customer debt profile, selling parts of debt portfolios to third party for debt recovery.

**Explanatory**

These processes can be set up routinely or manually. The follow-ups can include overdue invoice reminding, customer credit control, service restriction, establishing customer debt profile, selling parts of debt portfolios to third party for debt recovery.

### **Mandatory**

The purpose of Administer Overdue Invoice Follow-Up process is to initiate and manage follow-up with customers having overdue amounts. This process is responsible for setting up the follow-ups based on the policies. The policies are associated to customer's profile such as customer credit, customer group, overdue amounts, debt occurrence times, purchased products and etc. This process is also responsible for modifying or removing the designated follow-ups when the policies or situations are changed. [AM]

*The Collections process automatically identifies overdue amounts and creates associated collectibles, assigns those collectibles to collections scenarios based on various customer and debt attributes, evaluates the policies associated with those scenarios to determine the required follow-ups (Collections Events), and initiates those Events at the correct time. The Events themselves can be automatic (e.g., disconnecting/reducing service) or manual (e.g. re-evaluating the customer's status). See the following for more information:*

- **Error! Reference source not found.**
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*In cases where debt recovery has failed or was not indicated by the policies defined for a particular customer (for example, for a high-value sensitive customer, or a deceased customer, or for various other reasons), follow-ups can also include writing off the customer balance (see **Error! Reference source not found.**).*

### **Optional**

Not used for this process element

### **Interactions**

Not used for this process element



## 1.2.3 L4: 1.1.1.11.3.3 Manage Overdue Invoice Payment – Mapping Details

**Process Identifier:** 1.1.1.11.3.3

**Process Context** This process element represents part of the overall enterprise, modelled in business process terms, and can be applied (i.e. “instantiated”) with other similar process elements for application within a specific organization or domain.

<b>LEVEL 4 PROCESS MAPPING DETAILS</b> 1.1.1.11.3.3 Manage Overdue Invoice Payment
<p><b>Brief Description</b></p> <p>Arrange and monitor payment plans to allow customers to pay overdue amounts in installments.</p>
<p><b>Extended Description</b></p> <p>The purpose of Manage Overdue Invoice Payment process is to arrange and monitor payment plans to allow customers to pay overdue amounts in installments. This process arranges payment plans to allow customers to pay overdue amounts, leads to an agreement with the customers, and monitors the execution of the payment plans.</p> <p>The payment plan is associated to customer’s profile such as the customer’s credit, payment history, customer group or purchased products. This process should consider the payment amounts in installment whether can be undertaken by the customer.</p>
<p><b>Explanatory</b></p> <p>The payment plan is associated to customer’s profile such as the customer’s credit, payment history, customer group or purchased products.</p>
<p><b>Mandatory</b></p> <p>The purpose of Manage Overdue Invoice Payment process is to arrange and monitor payment plans to allow customers to pay overdue amounts in installments. This process arranges payment plans to allow customers to pay overdue amounts, leads to an agreement with the customers, and monitors the execution of the payment plans. This process should consider the payment amounts in installment whether can be undertaken by the customer. [AM]</p> <p><i>The follow-ups (Collections Events) initiated as part of L4: 1.1.1.11.3.2 Administer Overdue Invoice Follow-Up – Mapping Details and the debt-recovery activities (Collections Events) initiated as part of L4: 1.1.1.11.3.4 Initiate Customer Debt Recovery Activities – Mapping Details can (depending on the</i></p>

*policies associated with the corresponding Collections Scenario) include negotiating an agreement (Promise to Pay) to pay the overdue amount in installments as described in **Error! Reference source not found.** This task is typically completed manually but can be initiated automatically.*

*Once a Promise to Pay has been negotiated, Converse ONE automatically monitors subsequent payments and flags the Promise as being broken if those payments are not made. See **Error! Reference source not found.** for details.*

**Optional**

Not used for this process element

**Interactions**

Not used for this process element

## 1.2.4 L4: 1.1.1.11.3.4 Initiate Customer Debt Recovery Activities – Mapping Details

**Process Identifier:** 1.1.1.11.3.4

**Process Context** This process element represents part of the overall enterprise, modelled in business process terms, and can be applied (i.e. “instantiated”) with other similar process elements for application within a specific organization or domain.

<b>LEVEL 4 PROCESS MAPPING DETAILS</b> 1.1.1.11.3.4 Initiate Customer Debt Recovery Activities
<p><b>Brief Description</b></p> <p>Initiate debt recovery activities in accordance with appropriate commercial practice and policies.</p> <p><b>Extended Description</b></p> <p>The purpose of Initiate Customer Debt Recovery process is to initiate customer debt recovery activities in accordance with appropriate commercial practice and policies. This process includes deciding appropriate recovery activities based on debt recovery policies, launching debt recovery activities and monitoring the executions.</p> <p>The debt recovery policies are associated to the customer’s profile such as payment history, customer group, purchased products, overdue amounts. This process includes overdue invoice reminding via phone call, SMS, email, by manually or automatically, by humans or applications. This</p>

process is also responsible for terminating customer debt recovery activities when the customer pays.

**Explanatory**

Not used for this process element

**Mandatory**

The purpose of Initiate Customer Debt Recovery process is to initiate customer debt recovery activities in accordance with appropriate commercial practice and policies. This process includes deciding appropriate recovery activities based on debt recovery policies, launching debt recovery activities and monitoring the executions.

The debt recovery policies are associated to the customer's profile such as payment history, customer group, purchased products, overdue amounts. This process includes overdue invoice reminding via phone call, SMS, email, by manually or automatically, by humans or applications. This process is also responsible for terminating customer debt recovery activities when the customer pays. [AM]

*As described for L4: 1.1.1.11.3.2 Administer Overdue Invoice Follow-Up – Mapping Details, Comverse ONE automatically evaluates the policies associated with scenarios assigned to collectibles representing customer debt and initiates associated (automatic or manual) Events at the correct time.*

*Such Events can (and typically do) include overdue invoice reminding and other debt recovery activities, both automatic and manual. (Note that the process for handling follow-ups and debt-recovery is identical, because both are implemented as Collections Events and managed via the same workflow system, but the Events themselves can differ.) They can also include the sale of customer debt to Outside Collection Agencies, as described in **Error! Reference source not found.**, in which case the debt is typically written off within Comverse ONE to allow subsequent customer handling (for example, closing the customer account) to occur.*

*Comverse ONE automatically removes collectibles from collections (thereby terminating customer debt recovery) when the balance has been paid. This can be triggered on receipt of payment or by scheduled re-evaluation of outstanding debt, as described in **Error! Reference source not found.***

**Optional**

Not used for this process element

**Interactions**

Not used for this process element

## 1.2.5 L4: 1.1.1.11.3.5 Manage Aged Customer Debt Portfolio – Mapping Details

**Process Identifier:** 1.1.1.11.3.5

**Process Context** This process element represents part of the overall enterprise, modelled in business process terms, and can be applied (i.e. “instantiated”) with other similar process elements for application within a specific organization or domain.

<b>LEVEL 4 PROCESS MAPPING DETAILS</b> 1.1.1.11.3.5 Manage Aged Customer Debt Portfolio	
<b>Brief Description</b>	Manage the aged customer debt portfolio.
<b>Extended Description</b>	<p>The purpose of Manage Aged Customer Debt Portfolio process is to manage the aged customer debt portfolio. When the customer debt can't be recovered in a period of time decided by Service Provider, this process is responsible to transform this customer debt to aged customer debt portfolio.</p> <p>This process is responsible for transforming the overdue invoice to the aged customer debt portfolio when it didn't be recovered after a time of period or based on other triggers according to the Service Provider's policies. The aged customer debt portfolio should include all the information of the customer debt profiles. The process is also responsible for managing and maintaining transforming cycle.</p> <p>When the overdue payment is recovered after transforming, this process is responsible to remove the aged customer debt portfolio and notice Establish &amp; Manage Customer Debt Profiles process to update the customer debt profile.</p>
<b>Explanatory</b>	Not used for this process element
<b>Mandatory</b>	<p>The purpose of Manage Aged Customer Debt Portfolio process is to manage the aged customer debt portfolio. When the customer debt can't be recovered in a period of time decided by Service Provider, this process is responsible to transform this customer debt to aged customer debt portfolio.</p> <p>This process is responsible for transforming the overdue invoice to the aged customer debt portfolio</p>

when it didn't be recovered after a time of period or based on other triggers according to the Service Provider's policies. The aged customer debt portfolio should include all the information of the customer debt profiles. The process is also responsible for managing and maintaining transforming cycle.

When the overdue payment is recovered after transforming, this process is responsible to remove the aged customer debt portfolio and notice Establish & Manage Customer Debt Profiles process to update the customer debt profile. [AM]

*When debt recovery is considered to have failed for a particular balance, that balance is written off, as described in **Error! Reference source not found.** When exactly that happens depends on the age of the debt as well as other factors, such as the size of the debt and the type of customer, all of which are defined as part of the Collections Scenario and managed automatically as part of the Collections process, as described for L4: 1.1.1.11.3.2 Administer Overdue Invoice Follow-Up – Mapping Details , L4: 1.1.1.11.3.3 Manage Overdue Invoice Payment – Mapping Details and L4: 1.1.1.11.3.4 Initiate Customer Debt Recovery Activities – Mapping Details above .*

*At that point, the outstanding debt is considered part of the aged customer debt portfolio and no longer contributes to the customer's "live" debt. The aged debt is typically handed off to an Outside Collections Agency at that point, usually automatically through a scheduled data extract.*

*When a payment is received for a written off account, it can be handled automatically or manually. If automatic, the writeoff is reversed, the payment applied to the account, and the remaining unpaid debt (if any) is re-written off and the new information provided to the OCA (if any).*

**Optional**

Not used for this process element

**Interactions**

Not used for this process element

## 1.2.6 L4: 1.1.1.11.3.6 Establish & Manage Customer Debt Profiles – Mapping Details

**Process Identifier:** 1.1.1.11.3.6

**Process Context** This process element represents part of the overall enterprise, modelled in business process terms, and can be applied (i.e. "instantiated") with other similar process elements for application within a specific organization or domain.

## LEVEL 4 PROCESS MAPPING DETAILS

### 1.1.1.11.3.6 Establish & Manage Customer Debt Profiles

#### Brief Description

Establish and manage customer debt profiles to assist in managing debt recovery and debt risk on a customer, product or customer group basis.

#### Extended Description

The purpose of Establish & Manage Customer Debt Profiles process is to establish and manage customer debt profiles to assist in managing debt recovery and debt risk on a customer, product or customer group basis. The customer debt profile is a part of customer's profile, which can include customer credit, customer group, overdue date, overdue amounts, overdue occurring times, debt recovery means and occurring times, customer debt recovery response and etc. Other process can base the customer debt profile to upgrade or downgrade the customer credit or apply other controls. This process is responsible for keeping updates of the customer debt profiles according to results from Initiate Customer Debt Recovery Activities process.

#### Explanatory

Not used for this process element

#### Mandatory

The purpose of Establish & Manage Customer Debt Profiles process is to establish and manage customer debt profiles to assist in managing debt recovery and debt risk on a customer, product or customer group basis. The customer debt profile is a part of customer's profile, which can include customer credit, customer group, overdue date, overdue amounts, overdue occurring times, debt recovery means and occurring times, customer debt recovery response and etc. This process is responsible for keeping updates of the customer debt profiles according to results from Initiate Customer Debt Recovery Activities process. [AM]

*As noted above, when debt recovery is considered to have failed for a particular balance (or not initiated in the first place as a matter of policy), that balance is typically written off, as described by **Error! Reference source not found.**, and the outstanding debt no longer contributes to the customer's "live" debt. That is, it is considered part of the aged customer debt portfolio.*

*Also as noted above, the determination of when a write-off is called for can be a manual process or an automatic one (via Write-Off Collections Events, as described as part of **Error! Reference source not found.**).*

*Other than that, there is no special process for establishing and managing customer debt profiles. The debt profiles, including outstanding balances, the associated invoices, the associated write-off transactions, etc. etc. are all maintained and managed as required here, but they are maintained and managed as part of the Customer inventory, as described for the 1.1.1.1.10 Manage Customer Inventory hierarchy, rather than as a special separate entity.*

*Some elements of the customer's balances related to debt profiles are maintained manually, such as the customer group and credit rating (although these can of course be automated by custom or third-party systems and stored within the Customer Inventory). Other elements of the customer's balances related to debt profiles are maintained automatically by Comverse ONE. For example:*

- Overdue dates are automatically calculated for each balance based on due dates and grace periods. The grace periods are determined based on a systemwide default and can be specified for a customer during customer setup. The due dates associated with invoice payments are automatically assigned to the invoice debt when the bill is created, based on systemwide bill cycle dates defined during system setup.*
- Overdue amounts are automatically calculated for each balance when debt is evaluated for collections, based on the base balance due and rules which determine effective collectible balance amount (for example, whether amounts in dispute contribute to the effective collectible balance or not). The base balance due is automatically calculated every time a financial transaction is applied to that balance.*
- The history of steps taken to recover debt is automatically recorded, and the recovery response associated with automatic events (if any) is also recorded, and automatically associated with the collectible (which is in turn linked to the debt profile associated with that collectible).*

*Put differently: Comverse ONE tracks all the invoice balances and sub-balances for a customer, and all the transactions that modify each balance, and calculates the outstanding amount due for each such balance whenever those are updated. Balances with zero amount due are considered closed, whether they reach this state via payments or write-offs or post-bill adjustments or because there were no outstanding charges to bill in the first place. The aged debt profile is just another set of balances, which can be filtered and searched for based on the nature of the transactions that closed them (that is, write-off transactions) and the events that initiated those transactions (that is, Write-Off Collections Events initiated as part of a failed debt recovery Collections Scenario). They can therefore be reviewed, reported on, audited, modified, un-written-off, re-written-off, and otherwise managed to reflect various aged-debt-related operations, but this is handled through the same processes used to manage any other balance in the Customer inventory, using standard systemwide*

*attributes of the balance and of the write-off transaction... there are no aged-debt-specific business processes involved.*

**Optional**

Not used for this process element

**Interactions**

Other process can base the customer debt profile to upgrade or downgrade the customer credit or apply other controls.

## 1.2.7 L4: 1.1.1.11.3.7 Establish & Manage Commercial Debt Recovery Arrangement – Mapping Details

**Process Identifier:** 1.1.1.11.3.7

**Process Context** This process element represents part of the overall enterprise, modelled in business process terms, and can be applied (i.e. “instantiated”) with other similar process elements for application within a specific organization or domain.

### LEVEL 4 PROCESS MAPPING DETAILS

#### 1.1.1.11.3.7 Establish & Manage Commercial Debt Recovery Arrangement

**Brief Description**

Establish and manage commercial arrangements with third parties for the recover of aged debt, and/or for the write-off and selling of parts of the debt portfolio to third parties.

**Extended Description**

The purpose of Establish & Manage Commercial Debt Recovery Arrangement process is to establish and manage commercial arrangements with third parties for the recovery of aged debt, and/or for the write-off and selling of parts of the debt portfolio to third parties. This process is responsible for filtering and packaging the aged customer debt portfolios based on the Service Provider’s policies, deciding the third parties’ action items and monitoring the status of the arrangements.



Note that the Supply Chain Capability Delivery process is used to deliver the commercial agreements.

**Explanatory**

Not used for this process element

**Mandatory**

The purpose of Establish & Manage Commercial Debt Recovery Arrangement process is to establish and manage commercial arrangements with third parties for the recovery of aged debt, and/or for the write-off and selling of parts of the debt portfolio to third parties. This process is responsible for filtering and packaging the aged customer debt portfolios based on the Service Provider's policies, deciding the third parties' action items and monitoring the status of the arrangements. [M]

*As discussed above, Comverse ONE represents the policies governing the automatic initiation of write-offs within Collections Scenarios which govern the creation of Write-Off Collections Events, and also supports manually initiated write-offs. However, the process of establishing arrangements with third parties for the purchase of written-off debt is not implemented by Comverse ONE, nor is managing or monitoring those arrangements. This process varies from client to client, depending on what third-party systems or vendors manage their aged customer debt.*

*Comverse ONE supports the commercial arrangements, as noted elsewhere, by writing off aged debt and storing the associated balances/transactions within the Customer inventory and flagging them in such a way that they can be easily identified, sorted, and filtered for auditing, reporting, and automated or manual transfer to third parties. However, establishing and monitoring the arrangements themselves is the service provider's responsibility.*

**Optional**

Not used for this process element

**Interactions**

Note that the Supply Chain Capability Delivery process is used to deliver the commercial agreements.