

Account Recovery (Capability)

- 1. Role Definition
- 2. Example of Use
- 3. Executive Summary
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Documentation

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1. Role Definition



Handles the recovery of distressed accounts that have exceeded standard late/payment handling but have not yet been fully written off and passed to collections. The restructuring can involve partial write downs and leveraging any tax or other program of assistance that can be applied. The situation is managed until the account is recovered or a decision made to pass the account over to collections

2. Example of Use



A non-performing customer account is handed over for recovery after the normal relationship management efforts have failed. Additional authority is provided to renegotiate/structure the account to enable the customer to attempt recovery. This restructuring can result in write downs that need to be booked appropriately

3. Executive Summary

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This service domain handles the restructuring of a distressed account (loan) after standard recovery procedures have been exhausted

4. Key Features

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- Account status assessment
- Account recovery planning
- Customer agreement/negotiation
- Account terms amendment/restructuring

Documentation

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Properties

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Property	Value
Service Domain	
API BIAN Portal	Account Recovery API (https://app.swaggerhub.com/apis/BIAN-3/AccountRecovery/12.0.0)
Core Business Object	
Individual Analytics	accountRecoveryProcedureAccumulators accountRecoveryProcedureActivityAnalysis accountRecoveryProcedurePerformanceAnalysis accountRecoveryProcedureTrends&Events
Portfolio Analytics	accountRecoveryProcedurePortfolioActivityAnalysis accountRecoveryProcedurePortfolioMake-UpAnalysis accountRecoveryProcedurePortfolioPerformanceAnalysis
Scenarios	<div><div></div> Process Request for Amount Block (views/view_55089.html)</div> <div><div></div> Process Periodic Review of Collection Actions (views/view_55302.html)</div>
Service Role	Handle recovery for a customer account where the standard recovery arrangements have been exhausted and a recovery plan is needed, which can include some degree of principal right-down and repayment restructuring
BIAN Life Cycle	

Registration
Status

Registered

Stereotypes

stereotype

ServiceDomain

Appears on



(views/view_50878.html)



BIAN Coreless 2.0 Wireframe

(views/view_51270.html)



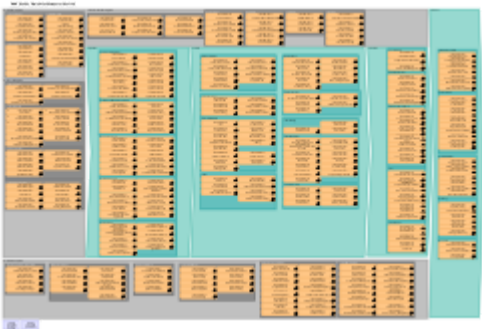
Relationship Development

(views/view_51648.html)



Account Recovery SD Overview

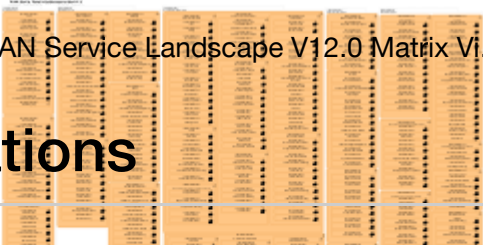
(views/view_51705.html)









BIAN Service Landscape V12.0 Value Ch...

(views/view_51891.html)

Relations



- aggregated by
-  Customer Management (object_25.html?object=130142)
 -  Wave 2 (object_25.html?object=153742)
 -  Custody, Collateral And Documents (object_25.html?object=171725)

- gets input from
-  Card Collections (object_20.html?object=41869)
 -  Corporate Loan (object_20.html?object=42505)
 -  Consumer Loan (object_22.html?object=42931)









- is equal to
-  Account Recovery (object_37.html?object=35768)

- is part of
-  Customer Management (object_25.html?object=130142)

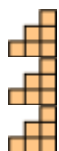
realized by

-  Account Recovery Procedure_Analytics Object (object_25.html?object=111164)
-  Account Recovery_SD_Operations (object_18.html?object=216302)
-  Account Recovery Procedure_Instantiation (object_18.html?object=216323)
-  Account Recovery Procedure_Invocation (object_18.html?object=216325)
-  Account Recovery Procedure_Reporting (object_18.html?object=216327)
-  Account Recovery_SD_Service Group (object_18.html?object=238286)
-  Up BQ Update details of an active case write-down (object_12.html?object=28868)
-  Up BQ Update details of case restructuring tasks (object_12.html?object=29277)
-  Ec BQ Accept, reject, verify etc. an active case write-down (object_12.html?object=29647)
-  Re BQ Retrieve details of an active case recovery plan (object_13.html?object=33880)
-  Up BQ Update details of an active case negotiation (object_13.html?object=34413)
-  Up BQ Update details of an active case assessment (object_14.html?object=36367)
-  In CR Initiate the account recovery procedure (object_14.html?object=36497)
-  Up CR Update details of an active account recovery case (object_14.html?object=38140)
-  Up BQ Update details of an active case recovery plan (object_15.html?object=41208)
-  Re BQ Retrieve details of an active case negotiation (object_12.html?object=41794)
-  Re CR Retrieve details about an active account recovery case (object_12.html?object=42165)
-  Ec BQ Accept, reject, verify etc. an active case negotiation (object_12.html?object=42604)
-  Rq BQ Request a negotiation for an active recovery case (object_16.html?object=44549)
-  Account Recovery Procedure (object_24.html?object=44660)
-  Re BQ Retrieve details of an active case assessment (object_16.html?object=45364)
-  Ec BQ Accept, reject, verify etc. case restructuring task (object_16.html?object=46142)
-  Ec CR Accept, reject, verify etc. an active account recovery case (object_16.html?object=46897)
-  Account Recovery (object_24.html?object=47088)
-  Re BQ Retrieve details of case restructuring tasks (object_17.html?object=48552)
-  Process (object_28.html?object=58066)

sends output
to

-  Corporate Lease (object_21.html?object=32008)
 -  Correspondence (object_20.html?object=32927)
 -  Corporate Current Account (object_21.html?object=34221)
 -  Collateral Asset Administration (object_21.html?object=37744)
 -  Credit Facility (object_22.html?object=40622)
 -  Consumer Loan (object_22.html?object=42931)
 -  Document Directory (object_22.html?object=44708)
 -  Collateral Allocation Management (object_23.html?object=47470)
-

serves



Financial Account Management (object_6.html?object=130176)

Risk Management (object_6.html?object=130374)

Risk Event Management (object_6.html?object=131170)

triggered by



Credit Card (object_22.html?object=40448)

Customer Case (object_22.html?object=47339)

triggers



Corporate Current Account (object_21.html?object=34221)
