

# Delinquent Account Handling (Capability)

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## 1. Role Definition

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This service domain determines and executes strategies for eliciting payment from high risk accounts. These strategies may include communicating with the customer through text messages, emails or phone calls. The account may continue to maintain some facilities at this stage. Eventually it can be necessary to reduce the credit line or block the account to prevent further increase in risk, or to cancel the account and transfer it to Collections.

## 2. Example of Use

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When a Card Account is assessed to be at a high risk of default, such as a Charge Card Account with high out of pattern outstandings or a Credit Card Account with significant aged balances, attempts are made to elicit the payment of the outstanding amounts or to limit further increase in risk through optimal strategies for contacting the customer and inducing payment of the outstanding amount.

3. Executive Summary

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This service domain handles delinquent accounts (typically for active credit/charge cards) for follow-up of payments due through periodic review and contacts. This process ends when the account is cancelled and is transferred to Collections

4. Key Features

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- Delinquent account assessment
- Account owner contact
- Account payment processing
- Delinquent account resolution (re-instated or passed to collections)

Documentation

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Properties

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Property	Value
Service Domain	
API BIAN Portal	Delinquent Account Handling API ( <a href="https://app.swaggerhub.com/apis/BIAN-3/DelinquentAccountHandling/12.0.0">https://app.swaggerhub.com/apis/BIAN-3/DelinquentAccountHandling/12.0.0</a> )
Core Business Object	
Individual Analytics	cardDelinquentAccountHandlingProcedureAccumulators cardDelinquentAccountHandlingProcedureActivityAnalysis cardDelinquentAccountHandlingProcedurePerformanceAnalysis cardDelinquentAccountHandlingProcedureTrends&Events
Portfolio Analytics	cardDelinquentAccountHandlingProcedurePortfolioActivityAnalysis cardDelinquentAccountHandlingProcedurePortfolioMake-UpAnalysis cardDelinquentAccountHandlingProcedurePortfolioPerformanceAnalysis
Scenarios	<div><div></div>Process Consumer Loan Delinquency First Stage (<a href="#">views/view_55407.html</a>)</div> <div><div></div>Process Card Account Delinquency Review (<a href="#">views/view_55269.html</a>)</div> <div><div></div>Process Card Collection (<a href="#">views/view_54910.html</a>)</div>

Service Role      Handle delinquent accounts (for active cards) for follow-up of payments due through periodic review and contacts. This process ends when the card account is cancelled and is transferred to Card Collections.

BIAN Life Cycle

Registration      Registered  
Status

Stereotypes

stereotype      ServiceDomain

Appears on ^

(views/view\_50878.html)



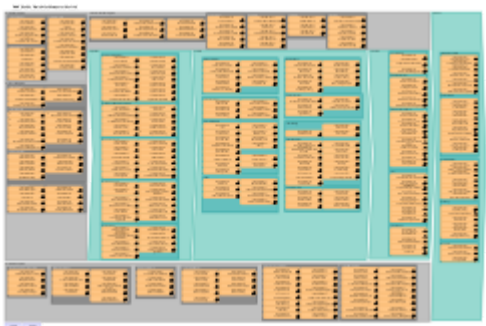
BIAN Coreless 2.0 Wireframe

(views/view\_51270.html)



Relationship Development

(views/view\_51705.html)



BIAN Service Landscape V12.0 Value Ch...

(views/view\_51732.html)



Delinquent Account Handling SD Overview



(views/view\_51891.html)







BIAN Service Landscape V12.0 Matrix Vi...

# Relations



- aggregated by
-  Wave 2 (object\_25.html?object=153742)
  -  Operational Services (object\_25.html?object=171737)


























- gets input from
-  Factoring (object\_20.html?object=29650)
  -  Credit Card (object\_22.html?object=40448)
  -  Delinquent Account Handling (object\_22.html?object=47264)

- is equal to
-  Delinquent Account Handling (object\_38.html?object=47265)

- is part of
-  Operational Services (object\_25.html?object=130011)






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

realized by

-  Delinquent Account Procedure\_ Analytics Object (object\_25.html?object=111245)
-  Delinquent Account Procedure\_ Instantiation (object\_20.html?object=216236)
-  Delinquent Account Procedure\_ Reporting (object\_20.html?object=216245)
-  Delinquent Account Handling\_SD\_ Operations (object\_20.html?object=216250)
-  Delinquent Account Procedure\_ Invocation (object\_20.html?object=216256)
-  Delinquent Account Handling\_SD\_ Service Group (object\_20.html?object=243571)
-  Re CR Retrieve details about a delinquent account procedure (object\_12.html?object=29208)
-  Ec BQ accept, verify, etc. a payment transaction made against the account (object\_13.html?object=30369)
-  Re BQ Retrieve details about a payment made against the delinquent account (object\_13.html?object=31777)
-  Up CR Update details of delinquent account processing (object\_14.html?object=36557)
-  Re BQ Retrieve details about a delinquent account assessment (object\_15.html?object=38603)
-  Ex CR Execute an automated task against an active delinquent account process (object\_15.html?object=38606)
-  In CR Initiate delinquent account processing (object\_15.html?object=39345)
-  In BQ Initiate payment processing against the delinquent account (object\_15.html?object=39377)
-  Co CR Control delinquent account process (object\_15.html?object=39663)
-  Delinquent Account Procedure (object\_24.html?object=39900)
-  Re BQ Retrieve details about a contact (object\_15.html?object=40000)
-  Rq BQ Request contact processing for an active delinquent account procedure (object\_15.html?object=40412)
-  Up BQ Update a resolution plan (object\_12.html?object=42102)
-  In BQ Initiate contact with the customer for a delinquent account (object\_15.html?object=42978)
-  Ec BQ Accept, verify a resolution plan (object\_16.html?object=43180)
-  Up BQ Update a payment transaction (object\_16.html?object=43203)
-  Re BQ Retrieve details about a delinquent account recovery plan (object\_16.html?object=46408)
-  Delinquent Account (object\_24.html?object=47665)
-  Process (object\_28.html?object=58066)

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sends output  
to

-  Correspondence (object\_20.html?object=32927)
  -  Credit Card (object\_22.html?object=40448)
  -  Customer Credit Rating (object\_22.html?object=43153)
  -  Document Directory (object\_22.html?object=44708)
  -  Delinquent Account Handling (object\_22.html?object=47264)
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serves	 Task Management (object_6.html?object=130474)
triggered by	 Open Item Management (object_21.html?object=31686)
	 Credit Card (object_22.html?object=40448)
	 Delinquent Account Handling (object_22.html?object=47264)
	 Customer Case (object_22.html?object=47339)
triggers	 Correspondence (object_20.html?object=32927)
	 Credit Card (object_22.html?object=40448)
	 Customer Credit Rating (object_22.html?object=43153)
	 Document Directory (object_22.html?object=44708)
	 Delinquent Account Handling (object_22.html?object=47264)