

Card Collections (Capability)

- 1. Role Definition
- 2. Example of Use
- 3. Executive Summary
- 4. Key Features

Documentation

Properties

Appears on

Relations

1. Role Definition



The card collection process relates to the determination and execution of the optimal strategy to ensure the collection of unsecured distressed card debt, which may include aggressive collection efforts, renegotiation of payments terms in order to improve customer commitment to make the payment, or to take any applicable legal actions against the customer.

2. Example of Use



A card account is canceled when the age of outstanding balance exceeds policy limits (normally 90 days) or when delinquency management and dunning efforts are determined to be unsuccessful at eliciting payment. The account is then assigned to an internal Collections department or an external Collection Agency for making aggressive attempts at securing the payment of the outstandings.

3. Executive Summary

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This service domain administers the recovery of outstanding amounts from cancelled card accounts through internal or external collection agencies. This may involve negotiating payment terms and/or interest write-downs.

4. Key Features

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Card collection case classification and assignment

Collection payment terms and processing



Collection processing resolution/conclusion

Documentation

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Properties

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Property	Value
Service Domain	
API BIAN Portal	Card Collections API (https://app.swaggerhub.com/apis/BIAN-3/CardCollections/12.0.0)
Individual Analytics	cardCollectionsProcedureAccumulators cardCollectionsProcedureActivityAnalysis cardCollectionsProcedurePerformanceAnalysis cardCollectionsProcedureTrends&Events
Portfolio Analytics	cardCollectionsProcedurePortfolioActivityAnalysis cardCollectionsProcedurePortfolioMake-UpAnalysis cardCollectionsProcedurePortfolioPerformanceAnalysis
Scenarios	<div><div></div> Process Periodic Review of Collection Actions (views/view_55302.html)</div> <div><div></div> Process Card Collection (views/view_54910.html)</div>
Service Role	Administer the recovery of outstanding amounts from cancelled card accounts through internal or external collection agencies. This may involve negotiating payment terms or interest write-down.
BIAN Life Cycle	
Registration Status	Registered
Stereotypes	

stereotype

ServiceDomain

Appears on

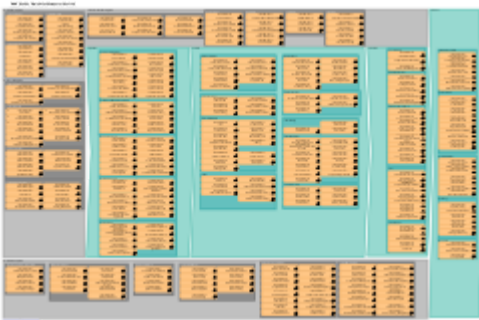


(views/view_50734.html)



Card Collections SD Overview

(views/view_51705.html)



BIAN Service Landscape V12.0 Value Ch...

(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



Credit Card (object_22.html?object=40448)



Card Collections (object_20.html?object=41869)

is equal to





























Card Collections (object_36.html?object=41870)

is part of







Operational Services (object_25.html?object=130011)



realized by

-  Card Collections Procedure_ Analytics Object (object_25.html?object=111492)
-  Add new service operations for Card Collections SD (object_30.html?object=161629)
-  Card Collections Procedure_Reporting (object_18.html?object=207478)
-  Card Collections_SD_Operations (object_19.html?object=207485)
-  Card Collections Procedure_Instantiation (object_18.html?object=207496)
-  Card Collections Procedure_Invocation (object_18.html?object=207501)
-  Card Collections_SD_Service Group (object_19.html?object=241176)
-  Card Collections (object_23.html?object=28859)
-  Up CR Update details of card collections processing (object_12.html?object=29075)
-  In BQ Initiate payment processing against the card collections account (object_12.html?object=29638)
-  Ec BQ accept, verify, etc. a payment transaction made against the account (object_13.html?object=30369)
-  Ec BQ accept, verify, etc. payment terms for card collections (object_13.html?object=31110)
-  Re BQ Retrieve details about a payment made against the delinquent account (object_13.html?object=31777)
-  Ex CR Execute an automated task against an active card collections process (e.g. upload transactions) (object_13.html?object=32020)
-  Card Collections Procedure (object_24.html?object=32606)
-  Re BQ Retrieve details about a card collections resolution plan (object_12.html?object=32871)
-  Re BQ Retrieve details about the payment terms for a card collections procedure (object_13.html?object=34195)
-  Rq CR Execute manual intervention in an active card collections process (e.g. schedule review) (object_15.html?object=38749)
-  Re CR Retrieve details about a card collections procedure (object_12.html?object=41797)
-  Up BQ Update a resolution plan (object_12.html?object=42102)
-  In CR Initiate card collections processing (object_15.html?object=42776)
-  Up BQ Update a payment transaction (object_16.html?object=43203)
-  Co CR Control card collections process (e.g. escalate) (object_16.html?object=43303)
-  Execute calculation of interchange fees (object_16.html?object=43660)
-  Re BQ Retrieve details about a card collections assignment (object_16.html?object=44893)
-  Process (object_28.html?object=58066)

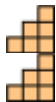
sends output to

-  Correspondence (object_20.html?object=32927)
-  Account Recovery (object_21.html?object=35767)
-  Credit Card (object_22.html?object=40448)
-  Card Collections (object_20.html?object=41869)

serves

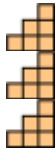
-  Task Management (object_6.html?object=130474)
 -  Risk Event Management (object_6.html?object=131170)
-

triggered by



- Credit Card (object_22.html?object=40448)
- Card Collections (object_20.html?object=41869)

triggers



- Correspondence (object_20.html?object=32927)
 - Credit Card (object_22.html?object=40448)
 - Card Collections (object_20.html?object=41869)
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