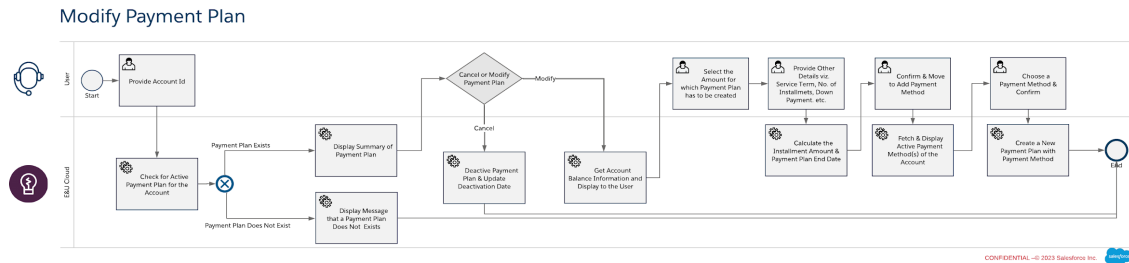# Modify Payment Plan

The purpose of this process is to manage the payment plan modification process.

Overview

The Modify Payment Plan process guides a front office user or customer through the steps to change or cancel an existing payment plan. The front office user or customer will start the process flow by selecting the Modify Payment Plan Action after the interaction has started and the Account identified. The front office user or customer will be taken to the process flow which will start on the Account Details overview screen showing typical account details with the Account Balance Amount, Account Balance Due Date, and the Past Due Balance Amount.

The Account Balance information will be retrieved from an external system and should be stored in an Account Balance Data Object.

The front office user or customer will be presented with a list of open payment plans and they will select the payment plan that needs to be modified or cancelled. Only active payment plans can be selected but all payment plans will be displayed.

The payment plan details will be displayed with the option to cancel the instalment plan or modify the payment plan. If the user chooses to Cancel the payment plan, a verification screen will be displayed to confirm the cancellation. The text on the confirmation screen should be editable in configuration and should be able to read data from the selected instalment plan. Once the cancellation is confirmed, the system will deactivate the selected payment plan.

If the user chooses to Modify the payment plan, the Create Payment Plan screen will be displayed. The front office user will select the amount to include in the payment plan, either the past-due balance or the full account balance. The amount to include in the payment plan is required to populate the remaining payment plan fields. Once the amount is selected the user will select the Service Terms (frequency of the instalments) and enter the number of instalments. The system will automatically calculate the Installment Amount by dividing the Payment Plan Total (amount selected in step 1) by the number of instalments. The user will then select the Payment Plan Reason. The user may enter a Down Payment Amount, this will automatically cause the Installment Amount to recalculate (Amount included in the instalment plan – Down Payment Amount / Number of Installments).

Use Case Scenario

An Energy Consumer or Business has an active payment plan and requests a change or cancellation. The front office user who receives the call starts the interaction and selects the Modify Payment Plan action. The front office user is guided through the process to modify or cancel the active payment plan.

Assumptions

- The payment plan details will be updated in the back-end billing system when the payment plan is saved.