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# Oracle Billing & Revenue Management

## AGENDA

### 1. About Payment

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## Payments

Payment is the transfer of money or goods and services in exchange for a product or service. Payments are typically made after the terms have been agreed upon by all parties involved. A payment can be made in the form of cash, check, wire transfer, credit card, or debit card.

There are several different payment methods available in BRM, depending on the type of payment processing your company performs:

- BRM-initiated
- externally initiated

When payments are received in BRM, a payment event is recorded, and the BRM system creates a payment accounts receivable (A/R) item.

Payments can be submitted to BRM automatically, by a payment processor, or manually, by using Payment Tool.

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## BRM-initiated

payment processing is triggered by BRM and requires no action from customers.

Payments processed in this way are those for which a customer is automatically charged, such as credit card and direct debit payments.

1. To begin processing such payments, BRM sends a customer's payment information to your online payment processor.
2. The payment processing service charges the customer's credit card or checking account, and then BRM automatically allocates the payment and updates the customer's account balance.
3. Any outstanding payment items are closed, and no A/R management is required by a customer service representative (CSR).

## BRM-Initiated Payment Methods

The following BRM-initiated payment methods are supported:

- Credit card
- Debit card
- Direct debit

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## Externally initiated

1. Payments, such as cash or check payments, are triggered by an action from a financial institution. They are usually in response to an invoice that was sent to the customer.
2. Typically, after such payments are received from a customer, they are sent to a bank.
3. The bank then initiates the payment processing by sending you a list of payments that have been received and deposited. If the bank sends the payment information through a directly integrated third-party service (payment gateway), BRM automatically allocates the payments and updates the customer's account balance. If the payment information is not sent through a payment gateway, you use Payment Tool to allocate the payment and update the account.
4. Use Payment Tool or a third-party payment application to collect externally initiated payments and post them in BRM.

## Externally Initiated Payment Methods

The following externally initiated payment methods are supported in BRM:

- Cash
- Check
- Inter-bank transfer
- Postal order
- Wire transfer
- Voucher

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## Payment Methods

By default, BRM supports the following payment methods:

- Cash, Check, and Postal Order Payment Methods
- Credit Card Payment Method
- Direct Debit Payment Method
- Invoice Payment Method
- Prepaid Payment Method
- Nonpaying (Subordinate) Payment Method
- Undefined Payment Method
- Voucher Payment Method
- Wire Transfer Payment Method

## Payment Attributes

- payment attributes that help to characterize each payment:
- Account and Bill Number
- Payment Method
- Payment Channel
- Payment Status
- Batch ID
- Transaction ID

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BRM determines whether to apply a payment incentive when it allocates the payment for the previous bill. BRM makes this decision by verifying:

- Account eligibility for payment incentives.
  - Full payment before the bill due date.
1. If the account qualifies for a payment incentive by meeting both of these conditions, BRM adds a trigger to the `/billinfo` object. This is known as *provisioning* the payment incentive.
  2. During the next billing run, BRM checks the `/billinfo` object for this trigger. If the trigger is present, indicating that the payment incentive is provisioned, BRM passes the payment incentive information to the rating opcodes to calculate the payment incentive.

Depending on how the payment incentive is set up, BRM performs one of these actions:

- If the payment incentive is a fee reduction, BRM subtracts the incentive amount from the total currency amount.
- If the payment incentive is a resource grant such as free minutes, BRM reduces or increases the total resource amount by the incentive amount, depending on the conventions you use for non-currency resources.

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## Payment Incentive

1. A payment incentive is a special compensation for customers who pay their bills early and in full. Payment incentives can take the form of free gifts, certificates, free minutes, and so forth.
2. In typical implementations, they reward customers by reducing the bill amount or adding resource bonuses to their accounts.
3. Payment incentives can include currency resources such as monetary credit or non-currency resources such as free minutes.
4. For example, you can award 20 free minutes or provide a 5% reduction in the monthly bill amount.
5. In addition, you can define attributes that govern whether a payment incentive is granted.
6. These attributes specify the types of customers that qualify, the payment methods that qualify, and so forth.
7. Payment incentives will be used to handle discounts applied for early payments.
8. BRM determines an account's basic eligibility for a payment incentive at payment time but applies the payment incentive during billing.
9. Payment incentives are granted only in the billing run for the account's normal billing cycle. BRM does not apply payment incentives for:
  - On-demand billing runs.
  - Bill-now billing runs.



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## BRM Collects Payments

1. The main payment collection opcode is PCM\_OP\_PYMT\_COLLECT.
  2. This opcode communicates with Payment Tool or a payment processor to perform payment collections, refunds, and reversals.
  3. It processes payments according to the payment processing type: BRM-initiated, or externally initiated.
- Stores the payment collection date in the PIN\_FLD\_COLLECTION\_DATE field of the **/billinfo** object.

## Reversing Payments

1. Payment reversals are necessary when a payment is recorded in the BRM database, but the payment is not deposited.
  2. Reversing the payment allows BRM to treat the payment as if it never happened.
  3. Payments are reversed in BRM for a variety of reasons, the most common of which is that the funds for a payment are never actually deposited.  
For example, when a check does not clear.
    - When a payment is reversed, any bills or items previously closed by the payment are reopened, and the payment is deactivated in the BRM system.
- BRM uses the PCM\_OP\_BILL\_REVERSE opcode to process direct reversals.

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## Prepaid Payments

- Customers who use the **Prepaid** payment method pay for service usage in advance.
- They send check or cash payments and can also pay by using a prepaid voucher.
- With prepaid balances, the customer is always expected to have a credit (negative) balance.
- For example, when an IP telephony customer pays \$10 for 100 minutes of
- usage, the account currency balance is -10 US Dollars. As the customer makes calls, the
- balance increases until the credit limit (0) is reached.
- Accounts that have prepaid balances should use balance forward accounting because payments are made before there is a due amount.
- When you run billing, no collection process is performed on prepaid balances because they are paid in advance of billing.
- With prepaid balances, there is no credit risk, because customers cannot use services until they have paid for them.

## Undefined Payments

- Accounts with the **Undefined** payment method never receive a payment request.
- When accounting and billing cycles occur, billing utilities that request payments ignore undefined accounts.

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## Vouchers

1. A voucher can be used to top up one or more resources in a specified balance group (you cannot allocate a voucher's resources to multiple balance groups).
2. The resources can include one currency resource and an unlimited number of non-currency resources. Top-ups for currency resources are added to the existing currency sub-balance, which maintains its original validity period.
3. Top-ups for non-currency resources are added to sub-balances according to their validity period.

For example

- suppose on February 20 you apply a voucher with \$50 and 100 free minutes to a balance group with a prepaid currency sub-balance of \$10 that expires on March 30 and a free-minutes sub-balance of 100 with a validity period from February 1 to March 1.

The balance group would now have:

- One currency sub-balance of \$60 that expires on March 30.
- One free-minutes sub-balance of 100 with a validity period from February 1 to March 1.
- One free-minutes sub-balance with a validity period from February 10 to the date specified in Pricing Center.

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## Top Up

The BRM top-up features enable your customers to *top up*: add currency and non-currency resources to: balances in their own accounts or in other customer accounts.

BRM supports two types of top-ups:

- **Standard top-ups:** Top-ups that customers make to their own accounts.
- **Sponsored top-ups:** Top-ups that are made from one customer's account to another customer's account.

A *standard top-up* is a top-up that a customer makes to his or her own account.

For example, a customer can top up her account balance with a \$50 payment from her credit card.

BRM supports two types of standard top-ups:

- **Manual standard top-ups**
- **Automatic standard top-ups**

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## Manual standard top-ups

1. *Manual standard top-ups* are initiated by a customer service representative (CSR) using a client application or by your customers using a self-care application.
2. For example, \$100 can be added to an account balance by a CSR using Customer Center or by a customer using Self-Care Manager.
3. Manual top-ups can occur at any time and can be performed on any account (no special account configuration is required).
4. They can be used to add resources to credit balances or to debit balances.
5. For example, a customer can add \$50 to the balance associated with his prepaid mobile phone service to extend the life of the service, or he can use the top-up feature to lower the balance due on his next bill
6. by making an early, instant payment to his account.

## Automatic standard top-ups

1. *Automatic standard top-ups* are initiated by BRM, not by a CSR or a customer.
2. They occur when an account balance falls below a specified threshold amount.
3. When BRM rates a usage event and updates the account balance, it checks whether the balance dropped below the threshold. If it did, BRM automatically tops up the balance.
4. For example, whenever a customer's balance falls below \$20, BRM can charge her credit card \$50 and credit the balance with that amount.

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## Sponsored top-up

1. A *sponsored top-up* is a top-up that is performed by transferring resources from a balance group in one account to a balance group in another account.
2. For example, a mother can top up her teenage son's account with a \$50 payment from her account.
3. Resources can be transferred from a debit balance to a credit balance or a debit balance.

BRM supports two types of sponsored top-ups:

## Manual sponsored top-ups

Manual sponsored top-ups are initiated by a CSR using a custom client application or by your customers using a custom self-care application.

For example, \$50 might be transferred from a mother's account to her son's account.

Like manual standard top-ups, manual sponsored top-ups can occur at any time.

To receive manual sponsored top-ups, an account must be a member of a sponsored top-up group.

## Automatic sponsored top-ups

Automatic sponsored top-ups are initiated by the **pin\_balance\_transfer** utility at intervals (such as daily, weekly, or monthly) and in amounts that you specify.

To receive automatic sponsored top-ups, an account must be a member of a sponsored top-up group.

In addition, an automatic sponsored top-up amount must be specified for the group, and an automatic sponsored top-up frequency must be specified for the member account.

“Thank You”

