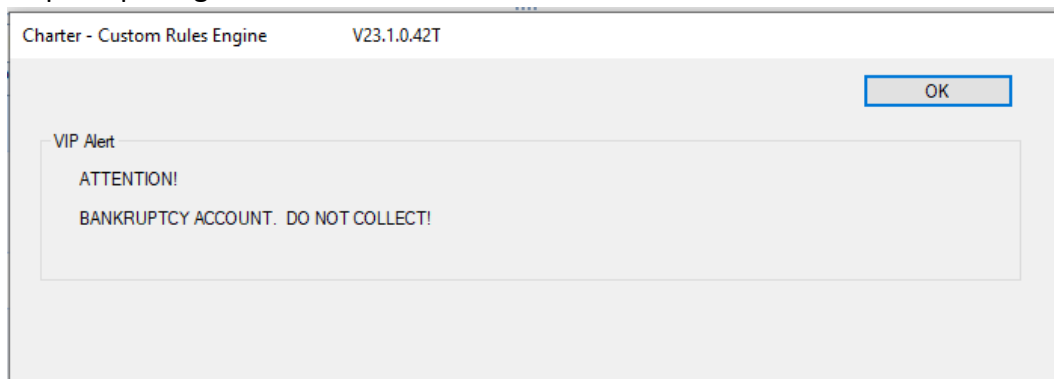## Bankruptcy Accounts

Accounts that have an <u>active</u> bankruptcy case are protected and should not have a non-pay disconnect entered when reviewed by Compliance. Once the accounts bankruptcy case is closed, the Bankruptcy team will determine if the past due balance is owed by the customer. If the case is closed and the past due balance is owed by the customer, then the account can have a non-pay disconnect entered.

It is not always clear as to if the Bankruptcy case is closed, and if the balance is owed by the customer. In these situations, Compliance should email the Bankruptcy team and request the status of the case and if the balance is in fact owed by the customer.
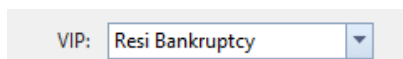
How To Identify Bankruptcy Accounts

1. VIP alert upon opening the account
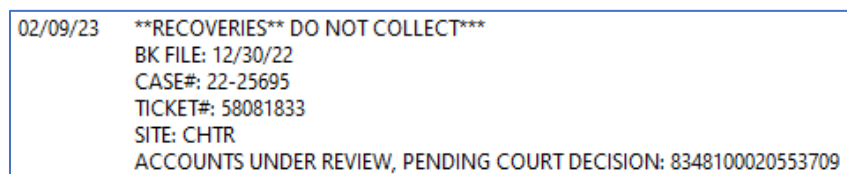

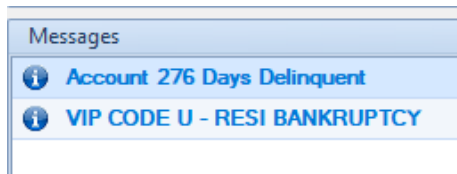2. Check the accounts VIP
    - RESI Bankruptcy

3. Account notes
    - Notes from Recoveries that typically include the filing date, Case #, ticket number and the status of the case

4. Accounts messages
    - Found at the bottom of the "Account Information" screen, copy of their VIP

Determining if the Account Should Have a Non-Pay Disconnect Entered

1. If the account notes show a bankruptcy dismissed date and has notation's that the customer is responsible for the balance:
   - Enter a non-pay disconnect as normal

2. If the account has notes from recoveries (with or without a Bankruptcy VIP), but does not indicate that the case is closed, or if the customer is responsible for the balance
   - Email the Bankruptcy team and request they review the status of the case and provide any next steps for Compliance

   - Email template for the Bankruptcy team

   Bankruptcy Account
   Information Reques

3. If the account has a Bankruptcy related VIP, but <u>no</u> notes from recoveries
   - Email the Bankruptcy team and request they review the account for any open cases and any next steps for Compliance

   Bankruptcy Account
   Information Reques