

Function / Feature	
<b>DEBT MANAGEMENT</b>	
<b>DM1</b>	<b>Milestone-based delinquency processing</b>
DM1.1	Delinquency processing is milestone-based
DM1.2	Each milestone supports on-entry and on-exit rules
DM1.3	Each milestone can generate Alerts on entry and exit of the milestone
DM1.4	Each milestone can record comments
DM1.5	Each milestone can raise a fee-type charge on the Account
DM1.6	Each milestone can raise a penalty charge on the Account
DM1.7	Each milestone has user-defined rules about duration of milestone
DM1.8	Each milestone has rules about whether the Account qualifies to move to the next Milestone
DM1.9	Each milestone has rules about whether the Account qualifies to move to a previous Milestone or to exit the Delinquency process
DM1.10	Each milestone can raise a Service or Work Order
DM1.11	Each milestone has its own Notice format
<b>DM2</b>	<b>Support Owner &amp; Tenant Credit Management</b>
DM2.1	Designate an occupant as either owner or tenant
DM2.2	Tenant's name at a service address
DM2.3	Designate whether Owner or Tenant at a service address receives the bill
DM2.4	Where the tenant to receives the bill, the owner can automatically get a copy of the bill
DM2.5	Can configure independent delinquency steps for owners and tenants
DM2.6	Designation of a tenant permits staff to enter a date in a Date Service Initiated field for each tenant at a service address and provides for a field for Date Service Terminated for each tenant at that service address
DM2.7	The records all dates of service initiation, and corresponding dates of service termination, for all tenants at all of the service addresses with which they have been associated
DM2.8	In the situation of a tenant who has charges due and is designated as the biller, entry of a date in the Date Service Terminated field automatically reverts notifications and delinquency steps to the owner regardless of earlier configurations
<b>DM3</b>	<b>Processing</b>
DM3.1	Supports a turn-off step for Accounts that are based on consumption
DM3.2	Generates automatic notice and collection processing based on the annual cycle schedule
DM3.3	Allows different business rules for automatic notice, collection, and turn off by service, product, and program
DM3.4	Specific charges can be excluded from the delinquency process
DM3.5	Can exclude specific customers from specified delinquency actions
DM3.6	Presents to staff on line a view of any notice:
DM3.6.1	Exactly as it was sent
DM3.6.2	Not exactly as it was sent but presenting exactly the information included
DM3.7	Generate notices on delinquent payment arrangements
DM3.7.1	Upon date of delinquency
DM3.7.2	After a user-defined number of days past payment date
DM3.8	Ability to grant payment extensions
DM3.9	Payment extension defers pending delinquency action
DM3.10	Grant payment extensions to a specific date
DM3.11	Grant payment extensions for a specified number of days
DM3.12	Support any number of notices with variable contents and format
DM3.13	Cancel turn off order immediately upon receipt of payment
DM3.14	Set a minimum amount for shut-off procedure
DM3.15	Delinquency process business rules can be set to defer delinquency turn off because:
DM3.15.1	System detects a valid payment arrangement
DM3.15.2	System detects a pre-petition bankruptcy status
DM3.15.3	System detects a charitable pledge or promised contribution
DM3.15.4	System detects that delinquency is for fire line service

DM3.15.5	System detects a life support status
DM3.15.6	Delinquent amount is in investigation or dispute
DM3.15.7	System detects pending re-read order
DM3.15.8	System detects payment extension that has not reached expiration
DM3.15.9	Of groups of customers defined by staff
DM3.16	Mail notices directly to customers
DM3.17	Mail notices to a third party
DM3.18	Provides on-line access to inactive accounts
<b>DM4</b>	<b>Turn-off Notices</b>
DM4.1	Suppress issuance of turn off notices
DM4.2	Provides for the printing of turn off orders:
DM4.2.1	By reading route
DM4.2.2	Meter sequence number order
DM4.2.3	By any searchable field in the database
DM4.3	Provides a user-defined grace period for payment between disconnect notice and generation of turn off order
DM4.4	Turn off notice can include:
DM4.4.1	Billing address
DM4.4.2	Delivery point
DM4.4.3	Service address
DM4.4.4	Account number
DM4.4.5	In person delivery rather than US Postal Service
DM4.4.6	Reason for turn off
DM4.4.7	Outstanding balance, including fees, and past due amount
DM4.4.8	Date due to avoid turn off
DM4.4.9	telephone number
DM4.4.10	Notice of a reconnect fee and amount
DM4.4.11	Requirement for cash or money order only
DM4.5	Presents a view of all charges by account that are past due:
DM4.5.1	By service
DM4.5.2	By number of days since becoming due
DM4.6	Report of all turned off for non-pay accounts by date of turn off
<b>DM5</b>	<b>Collections</b>
DM5.1	Transfer to Collections step may be different for different jurisdictions
DM5.2	Can designate a minimum amount due that qualifies for selection of properties for Collection
DM5.3	Can configure the delinquency process with a step that is "Send for Collections":
DM5.3.1	Collections is a milestone-based process, similar to Delinquency
DM5.3.2	There is a Manage Collections screen to manage external and internal Collections processes
DM5.4	Upon reaching Collections:
DM5.4.1	Produce a list of properties that have reached the "Send for Collections" delinquency step
DM5.4.2	Provide a configurable layout for file export to an external Collection Agency
DM5.4.3	Put the table of certified properties and amounts in a file for transmittal
<b>DM6</b>	<b>Cash Only Account</b>
DM6.1	Hold a customer Warning as "cash only"
DM6.2	Allow user-defined rules as to automating "cash only" Warning (eg. Two returned cheques within a 60-day period)
DM6.3	Identifies a customer to staff as "cash only" on the main customer screen
<b>DM7</b>	<b>Disputes</b>
DM7.1	Permits staff to isolate a disputed balance owing on any given date in the account history
DM7.2	May be configured so that isolating a disputed balance defers remaining delinquency steps on an account for the isolated balance
DM7.3	May be configured so that isolating a disputed balance reverses any delinquency steps on an account (eg, notice sent) related to that balance

DM7.4	Frozen status: allow staff to designate items of a bill to go into a "frozen" status:
DM7.4.1	Code the reason for the "frozen" status
DM7.4.2	That automatically halts delinquent action is triggered by that amount and the system's payment allocation processing does not allocate payments to that item
DM7.4.3	That precludes payment distribution to the isolated item
<b>DM8 Customer Controls</b>	
DM8.1	For a customer having service at multiple addresses, provide an on-line report of all amounts owed at each service address and the status of the account at each service address
DM8.2	New customer:
DM8.2.1	Automatically checks new customer information against customer information in its database and notifies staff of a match
DM8.2.2	Staff may configure in the elements of customer information that checks when staff identify a new customer
DM8.2.3	May be configured to automatically check new customer names against:
DM8.2.3.1	Inactive accounts with outstanding balances
DM8.2.3.2	Accounts disconnected for non-payment
DM8.2.3.3	Closed accounts with unpaid balance
DM8.2.3.4	Accounts written off with unpaid balance
<b>DM9 Public Assistance Agency</b>	
DM9.1	Has a function for receiving public assistance/charitable agency payments and applying them to the aided customer's account
DM9.2	Has ability to track public assistance/charitable agency payments:
DM9.2.1	By charitable/government agency
DM9.2.2	By customer receiving assistance
DM9.3	Can be configured to designate a customer as having pending agency assistance, to record the amount they qualify for, and to record the amount of co-pay
DM9.4	Can be configured to designate a customer as having received agency assistance, the amount received, and the amount of co-pay
DM9.5	Can be configured to treat non-payment of an agency assistance co-pay as a non-pay delinquency event
DM9.6	Can be loaded with lists of public and charitable agencies that provide assistance and their telephone numbers
DM9.7	Can present on line to staff a list of public and charitable agencies that provide assistance
<b>DM10 Penalty</b>	
DM10.1	Can be configured such that late payment penalty may apply to:
DM10.1.1	Any type of account
DM10.1.2	Selected account types
DM10.2	Can be configured with a late payment penalty that is a:
DM10.2.1	Flat dollar amount
DM10.2.2	A percentage of the balance due
DM10.2.3	A percentage of the balance due up to a pre-determined amount
DM10.2.4	A maximum by type of account
DM10.3	Upon receipt of a partial late payment, will automatically present the partial payment amount on a subsequent delinquency notice and the new balance due
<b>DM11 Returned Cheques</b>	
DM11.1	Upon receipt of a returned cheque :
DM11.1.1	Debits returned cheques back to the customer's account as originally applied and creates appropriate returned check charge
DM11.1.2	Reverses the payment in the account
DM11.1.3	Applies the returned check charge
DM11.1.4	Returns the Account to stage of the delinquency process as if the payment had not been made
DM11.1.5	Activates the delinquency process if payment is past due
DM11.2	Can be configured to automatically:
DM11.2.1	Mail to the customer a generated notice of the returned cheque

DM11.2.2	Generate a Returned Cheque fee
DM11.3	Can permit staff to record waiving returned cheque fee
DM11.4	Can require supervisory approval of waiver of returned cheque fee above "X" amount
DM11.5	Has a import facility for returned cheques that automatically reverses the payment and carries out all actions as if the data had been entered manually
<b>DM12</b>	<b>Instalments</b>
DM12.1	Can generate on-line the Instalment schedule and amounts based on user-defined template:
DM12.1.1	Term
DM12.1.2	Number of payments
DM12.1.3	Down payment amount
DM12.2	Can recognise from the customer payment whether the customer is paying the entire Bill or initiating the Instalment Plan
<b>DM13</b>	<b>Payment Arrangements</b>
DM13.1	May configure to preclude payment arrangements for a customer
DM13.2	Can track the number of payment arrangements with a customer during a staff-designated period
DM13.3	Can sort and report, either on line or on paper, the number of payment arrangements not met:
DM13.3.1	By customer
DM13.3.2	By period
DM13.4	Can generate on-line the payment schedule and amounts based on user-defined template:
DM13.4.1	Term
DM13.4.2	Number of payments
DM13.4.3	Down payment amount
DM13.5	Can print as a letter to the customer the terms of the arrangement agreement
DM13.6	Can allow staff to adjust the arrangement amount of each payment
DM13.7	Automatically calculates the final payment on the arrangement
DM13.8	Adjust the arrangement due date for each payment
DM13.9	Payment arrangement may be tied to a particular debit on the account
DM13.10	Payment arrangement may be tied to a particular bill or Instalment
DM13.11	Report of payment arrangements made with a customer for an account Report can be segmented by class, status of arrangement, or amount, or other data element
DM13.12	Report of installment payment plans made with a customer for an account Report can be segmented by class, status of arrangement, or amount, or other data element
<b>DM14</b>	<b>Bad Debts</b>
DM14.1	Presents to staff for confirmation accounts for automatic write-off processing that meet user-defined criteria
DM14.2	Provides a report of inactive accounts with outstanding balances due
DM14.3	Allows various collection action statuses:
DM14.3.1	Bankruptcy
DM14.3.2	Liens
DM14.4	Staff may enter and review on-line the account collection statuses
DM14.5	Provides an on-line view and reporting of accounts affected by write-off processing, including:
DM14.5.1	Write-off transaction listing
DM14.5.2	Dollar amount written off
DM14.6	Report of all accounts scheduled for write off as of a -defined date
DM14.7	Can move accounts to bad debt status once user-defined criteria for inability to collect have been met
DM14.8	Report of accounts with balances past-due for a staff-determined number of days
DM14.9	On-line view and report of contacts/notices made to accounts in the collection process
DM14.10	Daily open account balance report by receivable type
DM14.11	Listing of all delinquent accounts with unpaid amounts older than "x" days, "x" selected by staff
<b>DM15</b>	<b>Reports</b>
DM15.1	Delinquent accounts report can be sorted by:

DM15.1.1	Account type
DM15.1.2	Geographical district
DM15.1.3	SIC code
DM15.1.4	Billing cycle
DM15.1.5	Meter reading route
<b>DM15.2</b>	<b>Produce a bad debt report showing:</b>
DM15.2.1	Report period starting balance and number of accounts (total receivables)
DM15.2.2	Additions and reductions due to adjustments
DM15.2.3	Number of payments received and the dollar total of those payments
DM15.2.4	Period ending balance and number of accounts (total receivables)
<b>DM16</b>	<b>Bankruptcy</b>
DM16.1	Has a Bankruptcy status that identifies a customer account as in bankruptcy together with appropriate court filing numbers and dates
DM16.2	Can isolate a balance due that is subject to petition and continue billing for current charges not subject to petition
DM16.3	Stops the delinquency process for a bankruptcy balance due
DM16.4	Report the amount owed by customers who have filed for bankruptcy, by individual and in total as of a selected date
DM16.5	Can differentiate bankruptcy payments by bankruptcy type
DM16.6	Identifies inactive accounts with outstanding balances and will record relevant bankruptcy or receivership data
DM16.7	Tracks dismissals and discharges and provides fields in which to enter appropriate jurisdiction, court file numbers and dates
DM16.8	Maintains an indicator on the customer file of a bankruptcy occurrence and affected premises
<b>DM17</b>	<b>Liens</b>
DM17.1	Holds Assessors Property Identification Number
DM17.2	Can create an electronic file or disk of all accounts with a lien with Assessor's Property Identification Number included
DM17.3	Can generate a service order for hand posting of lien notice at premises
DM17.4	Can generate a letter containing a notice of lien for legal publication
DM17.5	Can generate an -formatted lien document as part of a hand-posting service order
<b>End of Section</b>	