Evaluating Accounts

What You Need to Know

What is Evaluating Accounts?

When you evaluate an account you are reviewing the status of that account in order to make a decision on a customer request.

Why is Evaluating Accounts important?

Anytime you need to make a decision on an account it is important that you first evaluate the account. For instance, if the customer wants to arrange an equalized payment plan, you would first need to check their account to see if they qualify.

How does Evaluating Accounts work?

If you want to evaluate a customer's account, you can access their financial information either through the Account Summary or Account Enquiry window.

Policies and Guidelines

1. Items that you review when evaluating an account are amount and age of delinquency, past payment record, ability to pay and demonstration of good faith.

Common Procedures

When assessing an account's status, you can:

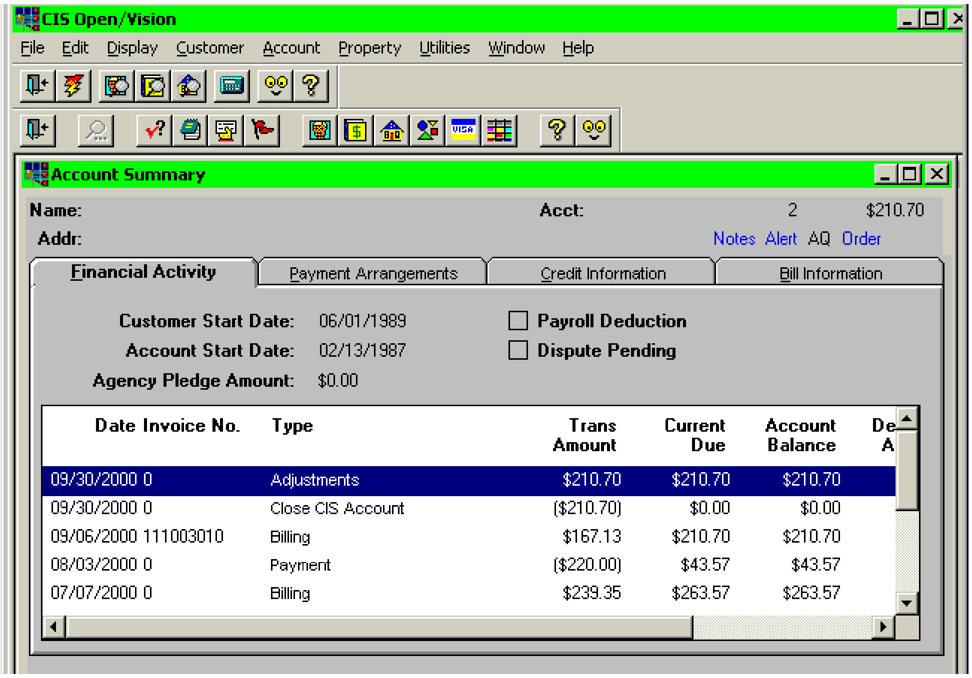
- Evaluate an account

Before You Start

Before you can evaluate an account, you need to know one of the following:

- Customer name
- Account number
- Customer request

Evaluating an Account



Accounts Summary window

1. Use **Open Explorer** to find and select the desired account.
2. From the **Account** menu, choose **Summary**. This opens the **Account Summary** window by default to the **Financial Activity** tab.
3. Review the information on the account banner, including the customer name, address, account number and credit rating.
4. Check the banner for account indicators such as a service order (Order), Special Conditions (Alert), Multiple Names (M/N), Activity Queues (AQ), Notes (Notes) and so on.
5. Click the **Payment Arrangements** tab to view customer payment plans.

   Note: If you double-click on the payment arrangement you can view the status and payment amount.
6. Click the **Credit Information** tab to view **Credit Actions**, **Securities**, and **Disputes**.
7. Click the **Bill Information** tab to view billing information.
8. From the **Account** menu, choose **Credit & Collection > Credit Recovery Activity**. This opens the **Credit Recovery Activity** window.

Tips

1. The **Account Enquiry** can be used in place of the **Account Summary**.
2. Double-click a specific transaction or payment plan to view more detailed information about it.
3. Details of a payment plan can be viewed by selecting **Account > Payment Plan > Arrangement**. Then, from the payment plan window, choose **Edit > Payment Schedule**, or with the **Account Summary** window open, click the **Payment Arrangement** icon **> Inquiry**.

Infomap: Evaluating Accounts

Definitions

Account: A record of financial transactions with a given customer.

Account Summary: The record of all transactions that affect the balance of an account.

Credit Rating: A rating, based on the customer's paying habits, that indicates the customer's credit worthiness.

Disputes: The **Disputes** box on the **Credit Information** tab shows any disputes on the account.

Payment Arrangement: An agreement between a customer and the company in which the customer agrees to pay the company a pre-defined amount of money at scheduled intervals of time.

Securities: The **Securities** box on the **Credit Information** tab shows securities or deposits on the account.

Quick Finder

To find this...	highlight this...	...and click this
Account Balance	Account	**Account > Summary > Financial Activity** tab
Payment Plans	Account	**Account > Summary > Payment Arrangements** tab, or **Account > Payment Plan > Arrangement**, or **Account > Enquiry**
Notes	Account	**Display > Notes**
Credit Rating	Account	**Account > Credit & Collection > Credit Rating**
Debt Recovery Information	Account	**Account > Credit & Collection > Credit Recovery Activity**
Securities	Account	**Account > Summary > Credit Information** tab or **Account > Securities**
Disputes	Account	**Account > Summary > Credit Information** tab
Bill Due Date	Account	**Account > Summary > Bill Information** tab
Payment Schedule	Account	**Account > Payment Plan > Arrangement,** then from the Payment Plan window, **Edit > Payment Schedule**

How to read the Quick Finder:

Customer > Information > Telephone tab = "Under the Customer menu, choose Information, then click the Telephone tab".