



## Summary

### Objective

To determine if legal action is to be taken against a Company or Individual in order to recover a debt.

### Background

Debts >\$10,000.00 are automatically escalated to Recoveries at the end of the delinquency workflow and debts where the Customer Account is assigned a Business Customer Solutions Partner or the Account Status is 'Bankruptcy', 'Liquidation' or 'In Receivership', irrespective of the amount.

However, debts can be manually referred to Recoveries by a Collections & Recoveries, Collection Associate prior to the end of the automated delinquency workflow.

**Owner** Name withheld

**Expert** Name withheld

## Procedure

### **PROCESS** **Manage Delinquent Accounts (Pursue Payment)** Business Customer Solutions Partner, Collections and Recoveries, Collections Associate

#### 1.0 Review and Resolve

##### Legal Recoveries Officer

- a** Assign yourself the customer account that's associated with the initial Activity that has been delegated to you by the Recoveries Team Leader. (The team leader will assign the Activities for Recoveries from Collections tab in Juno\_BillingCenter).

The Customer Account will remain assigned to the relevant Recoveries Officer until it is un-assigned. Any further actions on this Customer Account will be referred directly to the assigned user and will not follow the delinquency workflow.

- b** Create a Juno\_CRM 'Other' Flag. Include the following note in the flag "Do not take any action on this Customer's Account - Refer to Legal Recoveries Officer [Name and extension]"

-  Create a Flag

- c** View the Activity in Juno\_BillingCenter.

-  View Activity Assigned to a User

- d** Within the customer's account in Juno\_BillingCenter review any notes, view policies, check the Account Status, Delinquency Workflow and Account Transaction History.

View Interactions on the customer's account in Juno\_CRM for attempted and successful contact with the customer.

-  View Customer Account
-  View Delinquency Details on an Account
-  View Account Transaction History
-  View Interaction

#### 2.0 Progress ACC Strategy

##### Legal Recoveries Officer

- a** Based on the information gathered determine ACC led recoveries. Refer to internal Recoveries procedure.

**NOTE** What if it is more appropriate for the debt to follow the automated delinquency workflow?  
Return the customer's account to the delinquency workflow.

-  Manually Trigger Delinquency

**NOTE** What if it is more appropriate for the debt to be pursued by a debt collection company (DCA)?  
Manually update customer's account to refer to DCA - check with recoveries team prior to this

-  Manually refer Customer Account to DCA or Legal

- b** Refer to internal Recoveries procedure to pursue legal action.

**NOTE** What if the customer's Account Status is In Liquidation or In Receivership?  
1) Complete a 'Unsecured/preferential creditors claim' form and lodge it with the liquidator.  
2) Save a copy of the form to the customer's account in Juno\_BillingCenter.

At any time if the customer's account is confirmed as insolvent refer to 1.0 (c).

 Unsecured/preferential creditors claim Form

 Upload a document to an Account

**NOTE What if the customer contacts ACC to pay or set-up a Payment Plan or Arrangement?**

Take a payment from the customer or create a Payment Plan or Arrangement in Juno\_BillingCenter.

Go to Step 6.0 Close Recovery File

 **PROCESS** Create or Maintain Levy Payment Information

 Create Interaction on Customers Account

**c** Attach all documentation and forms related to the customer's account in Juno\_Billing Center.

 Upload a document to an Account

**d** If ACC led recoveries are unsuccessful, refer to the internal Recoveries procedures to consider available options.

 Manage default

<http://thesauce/team-spaces/collections--recoveries-cr/processes-tasks-and-policies/manage-default/index.htm>

**NOTE What if my recommendation is to refer the debt for legal action?**

Complete the 'Recommendation to refer lever/client debt for legal action' Form. Upload to Customer's account in Juno\_BillingCenter and hand recommendation to your Team Leader.

 Upload a document to an Account

 Create an Activity

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### 3.0 Review Legal Recommendation

#### Manager - Collections and Recoveries

**a** View the recommendation created by the Recoveries Officer.

**b** Review legal action documentation provided by Recoveries Officer to determine if legal recovery can be progressed.

 View Account Documents

**c** Approve and sign request. Return signed documentation to Recoveries Officer.

**NOTE What if the Legal Recovery criteria has not been met, therefore unable to proceed?**

Decline the request and provide the reason for declining the request. The Recoveries Officer will determine the next course of action based on the reason it was declined and advise alternate steps to progress or close

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### 4.0 Manage Recovery

#### Legal Recoveries Officer

**a** Save a copy of the signed legal action documentation to the customer's account in Juno\_BillingCenter.

Complete the legal referral form and send to the external Legal Provider.

 Upload a document to an Account

**NOTE What if the recommendation to progress legal recovery was declined?**

Review Manager's feedback

Go to Step 1.0 Review and Resolve

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### 5.0 Manage Customer File

#### Legal Recoveries Officer

**a** Record any customer interactions related to the recovery or unsecured claim in Juno\_CRM. Save relevant documents and forms to the customer's account in Juno\_BillingCenter.

 Upload Documents to Policy

 Create Interaction on Customers Account

 Attach files in Juno CRM

**NOTE During legal action proceedings, what if the customer contacts ACC to pay or set-up a Payment Plan or Arrangement?**

Create Payment Plan or Arrangement for this Customer. Follow the "Create or Maintain Levy Payment Information" process link.

Once the account is resolved go to Step 6.0 Close Recovery File

 **PROCESS** Create or Maintain Levy Payment Information

- b** If court judgement is received and ACC has been awarded legal fees, then:
  - create an Activity requesting that legal fees be applied to the customer's account
  - provide the details within the Activity
  - assign it to Accounts Receivable

 Create an Activity

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## **6.0 Close Recovery File**

### **Legal Recoveries Officer**

- a** Notify and seek confirmation from internal or external legal services to cease action and close file at their end when appropriate.
- b** Add relevant notes to Juno\_CRM Interaction.  
End-date Juno\_CRM flag on the Customer's Account.  
Un-assign customer's account in Juno\_BillingCenter.

 End-date a Flag

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Proactively released