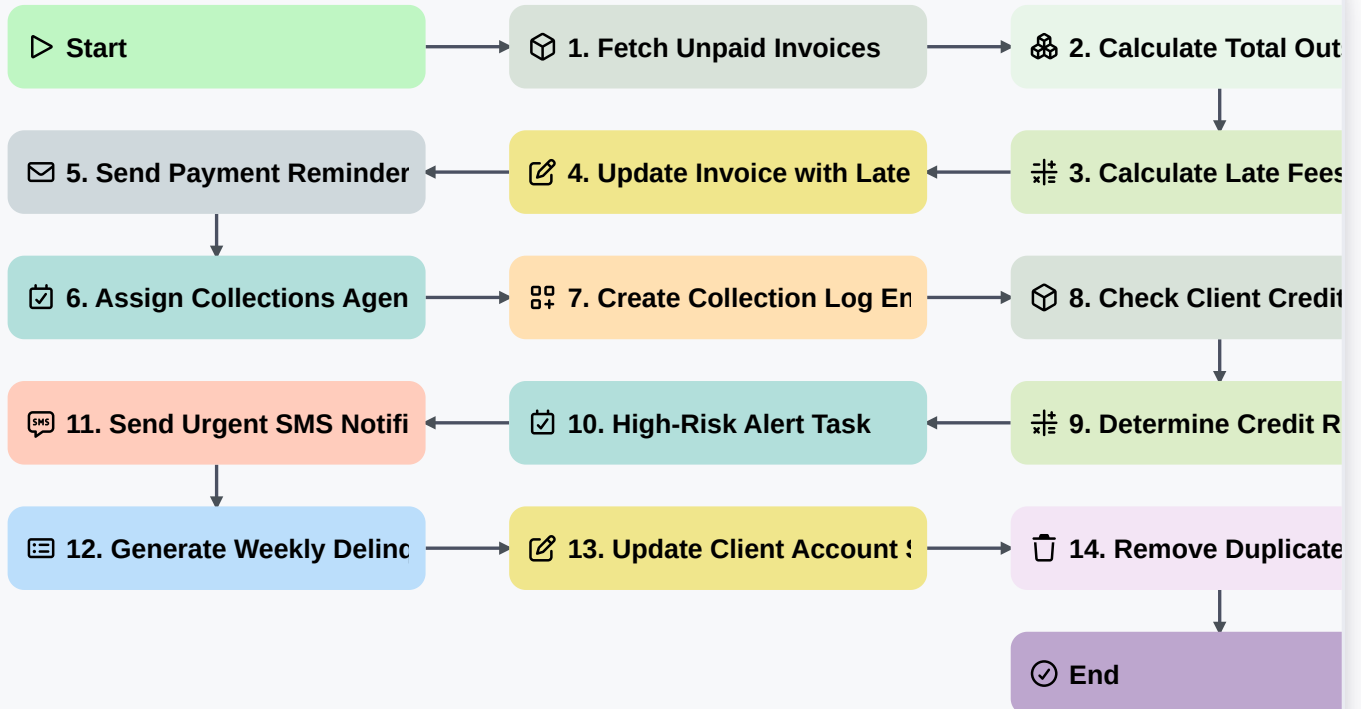


Premium Billing And Collection Workflow



Start

Start of the Workflow/Process.

1. Fetch Unpaid Invoices

Retrieve all entries from the Invoices data model where status is 'Unpaid' and due date is past.

2. Calculate Total Outstanding Balance

Sum the 'Amount Due' property from all retrieved unpaid invoice entries to determine total debt.

3. Calculate Late Fees

Apply a percentage-based formula to the unpaid amount based on the number of days overdue.

4. Update Invoice with Late Fee

Update the 'Total Amount Due' field in the specific Invoice entries to include the newly calculated late fee.

5. Send Payment Reminder

Send an automated email to the client's email address found in the Invoice data model with the updated amount.

6. Assign Collections Agent Task

Create a task for the Accounts Receivable user to manually verify the updated invoice details.

7. Create Collection Log Entry

Create a new entry in the 'Collection History' data model to document that a reminder was sent.

8. Check Client Credit Limit

Retrieve the 'Credit Limit' property from the associated Client data model.

9. Determine Credit Risk Level

Compare Total Outstanding Balance against the Client Credit Limit to calculate a risk ratio.

10. High-Risk Alert Task

Create a high-priority task for the Finance Manager if the risk ratio exceeds a predefined threshold.

11. Send Urgent SMS Notification

Send a short SMS alert to the client's registered phone number for invoices overdue by more than 30 days.

12. Generate Weekly Delinquency Report

Generate a summary report containing all aggregated unpaid amounts and late fee totals for management review.

13. Update Client Account Status

Update the 'Account Status' in the Client data model to 'On Hold' if the total debt exceeds the credit limit.

14. Remove Duplicate Notifications

Delete redundant or errored reminder entries from the Collection Log to maintain data hygiene.

End

End of the Workflow/Process.