

# Dispute Management

## More of Everything Including Dispute

The steep growth in electronic transactions continues with purchase volumes forecast by The Nilson Report to exceed more than five trillion dollars worldwide in 2015. Consumers in emerging economies are joining the global marketplace and more channels to market are being offered through an increasing array of devices. The demand for convenience as well as the expectations regarding customer service are higher than ever.

An integral part of providing the level of customer service expected by consumers and the merchants who serve them is how disputes arising from electronic transactions are managed. With the growth in electronic commerce, the frequency of card not present disputes has eclipsed those claims from card present purchases. It is estimated that companies without a proper dispute management system may lose more than 20 percent of their repeat business annually.

Handling disputes and related chargebacks is a complicated process. There are multiple parties involved including the cardholder, merchant, acquiring bank, card issuer and card association. There are numerous causes that trigger a dispute; e.g., fraud, non-receipt of merchandise or service, errors in processing or authorization, credit issued but not posted, and more. The rights, rules and laws concerning disputes vary country to country.

For these reasons, dispute management is often a manually driven process that requires the involvement of individuals with the domain expertise necessary to navigate the relevant payment association guidelines and government regulations. Maintaining this expertise through training and upgrading related systems to manage workflow is an ongoing and rising expense.

These many challenges are causing an increasing number of organizations to evaluate their options for improving their dispute and chargeback processes to reduce costs and improve customer service.

## A Pedigree that Delivers Value

RS Software has an exclusive focus on payments with more than 95 percent of its revenue derived from serving the world's leading payment brands. Our proven methodologies and processes are tailored for the payments industry allowing us to meet the unique needs of the organizations that serve this dynamic and unique landscape. The RS Global Execution Methodology™, RS School of Payments™, and RS Payments Lab™ drive repeatability, knowledge transfer and innovation to mitigate risk and decrease time to market.

RS Software's expertise in dispute management has allowed it to deliver new and recurring savings to its clients. For the world's largest payment network, we were able to identify and deliver efficiencies that made it possible for our client to process four times the number of disputes without an increase in staff.

The ability to provide this level of value to our clients is built on a solid foundation of experience that includes a comprehensive understanding of the lifecycle of a dispute from the perspective of the network, issuer and acquirer. Our established reference architecture speeds deployment of dispute solutions. Our real-time and bulk system interfaces and adaptors for format conversion provide efficiencies and flexibility that benefit all constituents.

RS Software's dispute expertise also includes implementation of various rules engines, development of QTP-based test automation and delivery of technology upgrades specifically for dispute management applications. We have done end-to-end implementations of dispute management solutions and worked in co-development environments that included supporting and improving existing QA testing structures.

## Case Study

### Improved, Automated Processes Increase Productivity For Largest Network

When the world's largest payment network wanted to improve the productivity in its dispute management area, it needed to upgrade its existing processes. The semi-automated nature of these processes was leading to a loss of information, duplication of effort and extended periods for dispute resolution. These conditions limited the number of disputes that could be processed from other networks.

RS Software designed, developed, and implemented an automated dispute resolution system to replace the network's existing system. The new system provided an enhanced transaction inquiry capability that improved efficiencies across the dispute management lifecycle allowing the network to process four times as many disputes with the same number of personnel.

The solution delivered by RS Software accommodates continuous enhancements in functionality to address changes in business requirements and operating regulations. It is built to easily integrate with other networks, applications and systems. RS Software provides ongoing testing and support to the network for the system to insure maximum performance levels.

## Why RS Software?

RS Software's exclusive focus on payments and proven track record has made it the brand of choice for leading payment providers seeking to improve time to market for solutions that can generate additional revenues and save money. Our expertise in improving dispute management through the streamlining and automation of processes spans more than a decade. We have repeatedly delivered end-to-end solutions that include ongoing testing, enhancements and support to keep our clients current with the dynamic landscape in the payments industry.

For more information: [www.rssoftware.com](http://www.rssoftware.com).

## Case Study

### **Faster Dispute Processing Improves Satisfaction Levels At Leading Acquirer**

When a leading acquirer needed to migrate a portion of its IT operations to a new data center, the decision was made to replace the existing dispute management system, which lacked functionality and required a level of human intervention that was impacting service levels.

RS Software was contracted to conduct an analysis that would determine the scope for developing a system to address the acquirer's current and future dispute management needs.

RS Software was then asked to use the findings of this strategic needs analysis to deliver a new dispute management system. The company designed, developed, tested and implemented the new solution, which featured a streamlined automated process that reduced cost by shortening the amount of time required to process a dispute.

In addition to the cost savings realized, shortening the amount of time required to process disputes allowed the acquirer to deliver higher levels of service to its customers.