



# Dispute Management

## New System Protects Investment In Existing Systems

According to the American Bankers Association, credit cards are used for approximately \$2.5 trillion in transactions a year in more than 24 million locations around the world. With more than 10,000 card transactions every second, it's no surprise that banks are seeing a significant increase in credit card dispute cases. These costs have risen to more than \$750 million annually. This expense, combined with regulatory reform and customer demand, increases the pressure to resolve each case efficiently.

Leading payment providers are searching for solutions to help process and settle these costly disputes more effectively. When one of the world's largest payment organizations divested from its parent company, it needed an internal dispute management solution. In addition, the company had the added challenge of leveraging a heavy investment in its Oracle middleware platform stack.

An adaptive, flexible solution was required to process disputes and chargebacks, manage fraud, and comply with stringent regulations. The dispute management solution needed to be built on the Oracle platform and include testing and support services while ensuring zero downtime throughout the implementation process.

Finding a company with the payments industry experience to meet these challenges is difficult. Fortunately, the firm already had a long-term relationship with a partner that had the necessary expertise to successfully implement a solution. Focused exclusively on the payments industry, RS Software serves leading merchant acquirers and networks worldwide. Its core competencies and proven track record exclusively in the payments industry help clients speed time to market and mitigate implementation risks.

RS Software delivered an end-to-end solution with an expansive technology portfolio that spanned all business process management systems. It also leveraged the Oracle Fusion 11g Middleware Stack and deployed a BPM application that eliminated the need for developing any new code.

The project team provided process analysis to create a solution blueprint and predictive modeling, developed a business catalog design, and restructured the BRMS to meet industry regulations. These capabilities enable the payments provider to resolve disputes more quickly, reduce transaction expenses and increase customer satisfaction with improved resolution processes.

RS Software has focused on the payments industry since its inception in 1991. Today, the company serves a client list that includes the leading global brands. The company's core competencies include RS Global Execution Methodology™ (RS GEM™), designed for the unique dynamics of the payments industry. This proprietary methodology reduces risks and improves time to market for organizations.

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