

# Is Your Dispute Processing Expensive And Time Consuming?

## Let RS Software RATE (Review, Analyze, Transform, Evolve) your system

For card issuers and acquirers, managing cardholder disputes has a direct impact on merchant and customer satisfaction and retention. Unfortunately, dispute and chargeback processes can be inefficient and time consuming compromising merchant allegiance and customer loyalty.

Despite the available technology and various systems used by acquirers and issuers, the fact remains that dispute processing is still mostly labor intensive and manual. Many of the applications that support dispute processing are limited in their scope and coverage due to:

- Manual processes used; e.g., for collection of data from various sources, management of data using spreadsheets, etc.
- Printing and scanning of electronic inputs before they get stored and indexed; e.g., email, fax, mail et al.
- Absence of a stringent quality control process that focuses on target-setting and measuring key metrics like turn-around time, accuracy, rework etc. to improve productivity.
- Inconsistency in prioritizing cases through workflows, rules and quality controls making it difficult to facilitate automated handling of low value transactions or differentiated handling of exceptional cases.
- Difficulty in getting an integrated view of a transaction from RFI to chargeback to pre-arbitration for quick context setting, reference and processing.
- Improper work segregation and a lack of a training for overall team.

Even as the industry evolves from card-based payments to payments made with mobile devices, exception processing, including dispute management, will continue to be an integral part of payment processing. With the number of non-cash transactions continuing to increase worldwide, now is the time to review your dispute management processes with the RS Software RATE methodology.

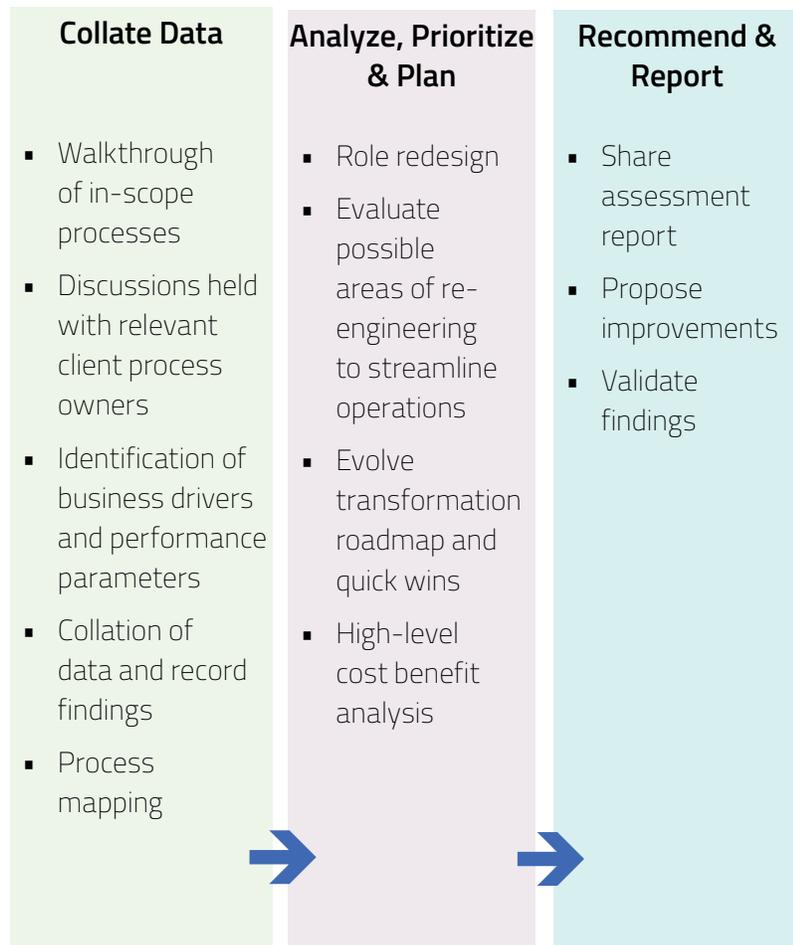
Using our RATE methodology, we create a detailed review and analysis of the processes your organization uses to handle disputes and chargebacks. We will identify the current limitations and provide possible solutions to evolve and transform your ecosystem to a more efficient and effective operation. The RATE methodology involves an end-to-end study of the dispute handling processes and systems functionalities through structured interviews of the key stakeholders using a pre-work questionnaire. Based on the need of the client, our study can include processes re-engineering, systems configuration, staffing, governance and control.

### RATE - Key deliverables include:

Creation of high-level process maps of the current ecosystem indicating stakeholders, flows and decision points.

RATE Dashboard with summary level analysis of the view of ecosystem highlighting the gaps and impacts of those gaps in the current processes.

High-level recommendations and transformation roadmap that includes next steps for bridging the gaps identified and quantification of the benefits of the required steps as well as the potential impacts of inaction. Work is prioritized in the roadmap identifying 'quick-wins' for early implementation.



In our experience, quick wins realized from our RATE methodology include role redesign, work segregation, allocation and cross-training, selective maker checker frameworks and improved system effectiveness. Longer term improvements typically involve enhancement of rules, system changes, better data integration and more comprehensive reporting capabilities.

RS Software understands today's payments environment because it has participated in its evolution through two decades of working with industry leaders including major card associations, large and small acquirers and other intermediaries in the payments space across North America, Japan and the UK.

The "RS School of Payments" and "RS Payments Lab" are cornerstones for our vertically integrated approach to assisting our clients. We engage with customers in the consulting stage to plan the necessary downstream priorities including custom application development, upgrades, implementation and integration.

RS Software's body of work in dispute management and associated ecosystem includes development for one of the world's largest payment networks. We also have architected business processes and designed a catalog of rules required to deliver a dispute solution tailored specifically for the needs of a leading global acquirer. Our subject matter experts have extensive understanding of the disputes lifecycle encompassing merchant exceptions, RFI, chargebacks, re-presentments, debits, write-offs, arbitration and compliance.