

Card Suite **Dispute Management**

Today's highly demanding business environment requires a continuously increasing work optimization, cost effectiveness and operational efficiency from payment card industry participants. At the same time, any financial institution participating in payment card business, Issuers as well as Acquirers, face the necessity of handling various exception items alongside their normal business operations.

To respond to these business needs, Tieto offers a convenient, flexible, configurable and easy-to-use tool for exception item management (disputes or chargebacks, fee collections, recovered card cases etc.). Card Suite Dispute Management allows registering, supporting, and controlling technical/financial processing of exception items.

The Card Suite Dispute Management solution for exception item processing offers a number of direct and potential benefits:

- Convenient, **configurable, intuitive and easy-to-use web-based workplace** increases the efficiency of dispute specialist's work at less respective costs and risks;
- **Accurate and timely processing** of disputes helps to stay competitive, retain customer satisfaction and financial institutions' brand reputation;
- **The entire exception case workflow is configurable**, ensuring all the necessary dispute lifecycle activities, favouring less efforts and manual intervention, as well as minimizing risks of inaccurate or late exception item handling with consecutive financial losses;
- A unified workplace for all areas of exception items (Issuer, Acquirer, on-us cases) ensures **additional convenience and integrity**;
- **Support of international card organization requirements**, as well as the possibility of processing cases without such requirements allows meeting individual business needs of various financial institutions;
- Dispute-related financial processing initiation **eliminates manual work and data inconsistencies**;

- Analysis and optimization of dispute management process through **flexible report generation**;
- User authentication and rights management ensures **compliance with PCI DSS**.

As card fraud and disputes are closely related issues, it is likely that a dispute case might start for a fraud, which then leads to identification of a further fraudulent scam. Thus, to have the maximum effect, Tieto offers an **integrated Card Suite Fraud and Dispute Management** solution that covers all three aspects: fraud prevention, fraud detection and dispute case management. The integrated solution ensures that all fraud and dispute case information is stored in one place, thus allowing to view the entire case history – from fraud to dispute and vice versa.

The integrated Card Suite Fraud and Dispute Management solution offers numerous benefits:

- A unified web-based workplace for Fraud and Dispute Management with an option to **execute different operations by one specialist**;
- Flexible configuration of the workplace case list content, ensuring optimized execution of standard operations, and **resource and time savings**;
- Customization of case workflows according to the needs of each financial institution to ensure **successful prevention of fraud attempts** and timely and **effective management of dispute situations**.



Card Suite is a set of software products, developed by Tieto, which provides the base for a wide range of payment card issuing, acquiring, switching and clearing functions, as well as u-commerce and fraud and dispute management solutions. It is a proven, reliable solution used by a large number of customers in different geographies, in developing and mature markets, by the new and established players that have chosen Tieto for its capability to deliver innovative solutions with a solid return on investment.

