

DISPUTE & CHARGEBACKS: AUTOMATION IS KEY

Features and benefits

- ❖ **The claim manager:** gives a clear presentation of the work content and access to all the necessary data on a single screen. No need to search masses of data in different systems. It also facilitates compliance with the network rules & regulations
- ❖ **Business rules automation:** considerably reduces the workload as it enables automation of repetitive actions that are very time-consuming. It also reduces the workload on your staff
- ❖ **Workload management:** distributes the workload evenly among the different case owners
- ❖ **Business Objects™ reports and statistics:** quickly creates standard or user-specific reports.

SiNSYS integrated solution

Disputes & chargebacks can become expensive for your organisation and you might run the risk of seriously harming the relationship with your customers if it is not managed well. SiNSYS, in cooperation with Clear2Pay, offers you the Dispute and Chargeback Management System (DCMS).

DCMS allows you to reduce your costs while providing a speedy service and giving your customers a positive experience after a negative occurrence.

The DCMS solution is based on Clear2Pay's CBK and fully integrated with SiNSYS issuing platform to take full advantage of its power.

DCMS provides the best-in-class chargeback management capabilities and further extends your operational control by providing a state-of-the-art workflow and management means to the benefit of your organization effectiveness and efficiency. DCMS is delivered as a processing service (similar to the base transaction service for credit cards) for the chargeback cycle, with a complete and integrated claim management approach.

It is accessible via the payment network by the DCMS client application and is run by the customer on its own infrastructure.

The key components of DCMS

- ❖ **The claim manager.** A comprehensive and easy user interface for all chargeback cases. It helps you to manage the information gathering process by providing the claim owner a single

view of a claim, the events and the actions to be taken. Also, due dates are tracked, so that you never miss a deadline. DCMS is certified to manage international, domestic and on-us disputes

- ❖ **Business rules automation.** The Business Rules Automation feature allows for the automation of any action taken within DCMS. The automated actions are triggered by a set of business rules. When all the pre-conditions are fulfilled, the actions assigned to these rules are executed one after the other. This considerably reduces the workload as it enables automation of repetitive actions that are time-consuming (e.g., sending of a letter to the cardholder)
- ❖ **Workload Management.** DCMS has a system for work allocation. This system can cope with the variation in workload of different employees. In that way, the workload gets evenly distributed among employees and cases can be handled more efficiently.

Business Objects™ Reports

& Statistics

The user-friendly reporting tool uses predefined objects and drag-and-drop features to quickly create accurate and adequate reports. It is delivered with a set of standard reports or some specific reports if asked (e.g., current portfolio value, financial exposure, financial responsibility for each department). For usage of Business Objects™, no knowledge of any programming language is required.

How does DCMS serve your needs?

- ⚡ Complete support of the entire chargeback cycle
- ⚡ Clear presentation of work contents
- ⚡ Work distribution among staff
- ⚡ Access to all necessary data from a single screen
- ⚡ History of all actions
- ⚡ Easy initiation of actions
- ⚡ Deadline control
- ⚡ Fraud Reporting (SAFE & TC40)
- ⚡ Easy Reporting
- ⚡ International, domestic & on-us disputes
- ⚡ Easy integration to existing systems
- ⚡ Facilitates compliance with International Network rules

And... AUTOMATION

And all of this is delivered by SiNSYS in close partnership with Clear2Pay.

SiNSYS

Established as the first Pan-European company, serving the card payments industry, SiNSYS is the reliable and experienced partner of banks looking for:

- ⚡ Increasing revenues through an innovative products development process
- ⚡ Reducing costs through operational excellence in card processing
- ⚡ Expanding market share through presence and local expertise in Europe

SiNSYS has in portfolio more than 21 million cards, 700,000 merchants and 1 billion transactions contracted, and ten countries served: Belgium,

the Netherlands, Italy, Germany, Czech Republic, Hungary, Poland, Slovakia, Russia and Ukraine. SiNSYS delivers payment card processing services both in issuing and acquiring, consultancy, a network of partners and a committed European team of experts to grow and maximize customer's payment card portfolio profitability.

Clear2Pay

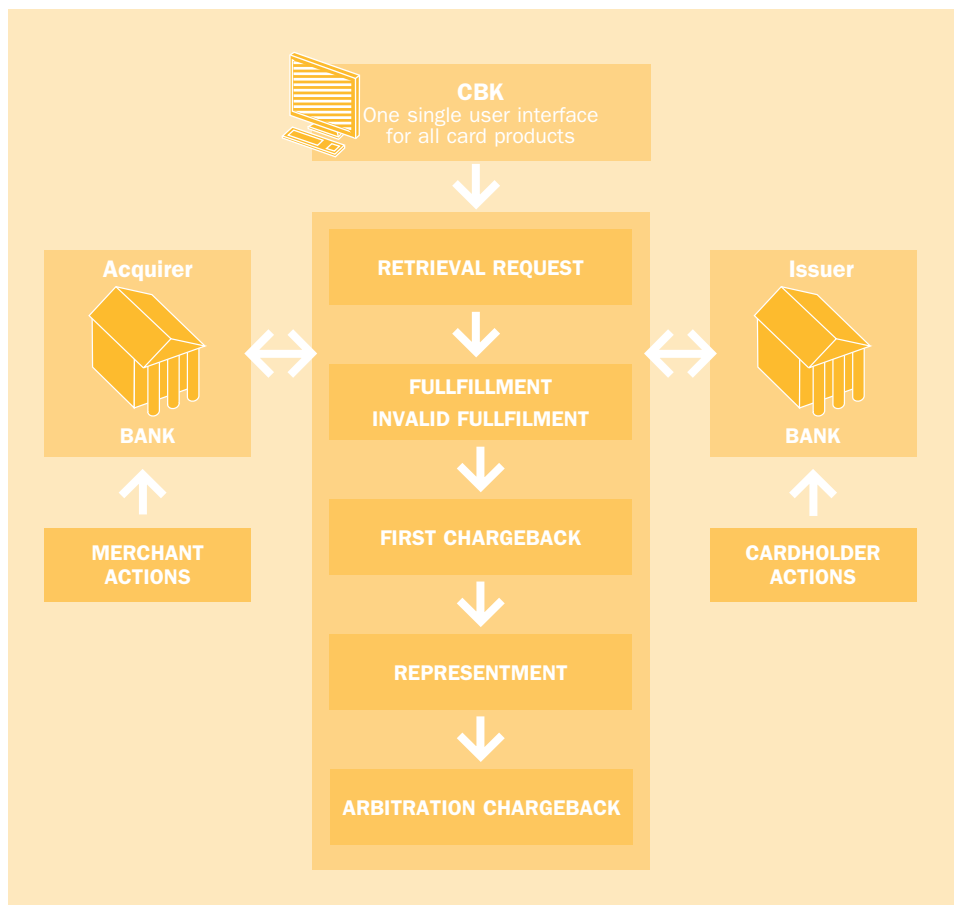
An innovative payments technology company focused on delivering

globally applicable solutions for secure, timely and streamlined payments processing.

Clear2Pay: Clarity in Payments

For more information

To learn more about SiNSYS' card processing capabilities and Clear2Pay's dispute and chargeback solution, please contact SiNSYS at +32 22 475 031; email: info@sinsys.net; or via the web at www.sinsys.net



The chargeback solution of Clear2Pay, DCMS, is fully integrated with the SiNSYS processing platform. As a result, it can optimally support your dispute and chargeback processes.