



60% faster resolution of disputes
.....

Increase customer satisfaction
.....

Achieve 100% adherence to
regulations and business rules
.....

Reduce cost with automation

Drive higher speed, efficiency and
profitability in your operations with our
End-to-End Dispute Resolution Solutions.



Dispute Resolution Solutions

Our Card Dispute Center of Excellence ensures a quicker, streamlined, compliant and customer focused end to end dispute resolution operations using a blend of:



Our Expertise

- Deep domain expertise
- All disputes/reason codes handled: fraud / non-fraud
- Expertise in handling disputes for issuer & acquirer members
- Proficiency in disputes rules of all associations: Discover, Visa, Mastercard, Amex
- Supporting all intake channels: email, chat, call and social media
- Chargeback avoidance solutions offered using a FinTech partner



Business Value

- Increased profitability and resource optimization with Business Process Management**
 Seamless intersection of customer facing and back-office operations using agile workflows, guided documentation processes, stringent quality control/compliance practices, and 20+ years of domain experience.
 60% faster resolution of disputes, 98% quality and 45% reduced operational cost.
- Enhanced operational agility and productivity with Intelligent Automation**
 Suite of Solutions using RPA, AI, OCR, NLP, Intelligent Document Processing, Conversational AI, Machine Learning. Machine Vision and Functional BOTS.
 Disputes for transactions executed in under 2 minutes.
- Stringent QC and compliance with automation**
COPASYS
 Combination of automation and data analytics to deliver 20X faster testing, 100% sampling coverage and 100% accuracy.
- Superior customer experience with Omnichannel Contact Center**
 24*7 contact center operations with self care options, conversational AI and data analytics. 12% improvement in First Call Resolution.



Core Capabilities

Business Process Management

Issuer/Card Holder Disputes

- Dispute Intake
- Retrieval Request
- Provisional Credit
- Chargeback Processing
- Waive Fees & Finance Charges - Update Credit Bureau
- Scan & Image Matching
- Chargeback Avoidance Solutions

Acquirer/Merchant Disputes

- Chargeback Review
- Representment Processing
- Pre- arbitration Case Filing
- Manual Dispute Submission
- Product Support
- Dispute Document Indexing



Point Solutions



Intelligent Automation

RPA | AI | OCR | NLP | Intelligent Document Processing | Conversational AI | Machine Learning
Machine Vision | Functional BOTS



Automated QC and Compliance Platform

Consolidated platform of rules and regulations, checklists, SOPs for testing | Dynamic testing automation operations, business controls, QC and compliance functions | Quality checks across all three lines of defense and insights to external auditors and regulators | Easy configurability and quick implementation | Data analytics and reporting



Omnichannel Contact Center

Self-care channels | Bankcards/ credit cards (inbound calls) | Block cards, lost & stolen | Dispute intake & processing

Illustrative Volumes (Annual)



Card Issuing Firms

1.5M disputes
170K representments



Chargeback Management Firms

840K chargebacks



Merchant Acquirer Firms

1.1M chargebacks
100K second chargebacks/
prearbitrations

Case Study

Over 80% reduction in chargeback case aging for a payment processor

[Read Case Study](#)

57% reduction in average issuer dispute charge-off amounts

[Read Case Study](#)

Disputes QC review in 30-seconds with automation

[Read Case Study](#)



About Coforge Business Process Solutions

Coforge is a global digital services and solutions provider, that enables its clients to transform at the intersect of domain expertise and emerging technologies to achieve real-world business impact. Coforge leads with its product engineering approach and leverages Cloud, Data, Integration and Automation technologies to transform client businesses into intelligent, high growth enterprises.

Coforge Business Process Solutions (Coforge BPS) offers services as well as digital platform solutions to its clients in multiple industries, including the financial services industry. Coforge BPS customers include 5 of the Top 25 U.S. Banks, Top 10 Lenders, Top 10 Insurance intermediaries and Fortune 500 Companies.

We help organizations deliver:

Transformation

- 12 digital platform solutions
- 600+ business processes

Effective business outcomes

- supported by Digital Platforms, Intelligent Automation, RegTech, Data & Analytics, & Omnichannel Customer Service

Flawless execution

- 100% commitment to SLAs
- 99% transaction accuracy

Scalability

- 21,000 professionals
- 7,000+ dedicated to BPS
- 0.5B transactions annually

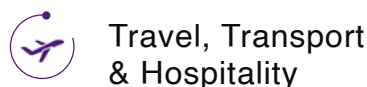
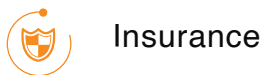
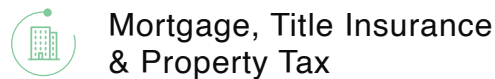
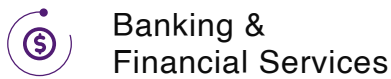
Business Growth

- Deep domain expertise with over 20+ years of industry experience

Strong compliance

- 100% adherence to regulatory and business requirements

Our optimal blend of people, process, and digital solutions across the business value chain has helped drive tangible outcomes for our clients, their customers and partners.



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