30% faster turn times

....

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 Card Issuing Solutions.**

Card Issuing Solutions

Our comprehensive suite of Card Issuing Support Solutions ensure a quicker, streamlined, compliant and customer focused end to end dispute resolution operations using a blend of:

- Business process management
- Intelligent automation
- Regtech & automated QC platform
- Omnichannel customer contact

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. 30% faster turn times, 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

Card Initiation, Servicing & Fraud
- Card Origination
  - Pre-processing support
  - Application Review/Processing
  - Credit Card Underwriting
  - Business Card Booking
- Card Servicing
  - Customer Service
  - Debit & Credit Adjustment
  - Promo Rates
  - Stop Payment
  - Lost & Stolen Card
  - Fee Waivers and Misapplied Payment
  - Credit Bureau Updates
- Card Reconciliation
- Card fraud detection

Card Disputes
- Disputes Review
- Retrievals
- Chargebacks
- Representments
- Pre-arbitrations
- Chargeback Avoidance Solutions

Contact Center Services
- Bankcards/ Credit Cards/ Cash Cards (Inbound Calls)
  - Balance & Funds Transfer, Card Replacement
  - Block Cards, Lost & Stolen
  - Dispute Intake
  - Customer Support for registration and activations
  - Escalation support
- Collections
  Inbound & Outbound Early Stage General Collections

Merchant Services
- Merchant Deal Boarding
- Chargebacks & Representments
- Merchant Maintenance
- Merchant Terminal Configuration
- Pricing & PCI Adjustments
- Research & Rekey Erroneous Transactions

Point Solutions

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

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

Omnichannel Contact Center
Self-care channels ǀ Bankcards/ credit cards (inbound calls) ǀ Block cards, lost & stolen ǀ 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

67% faster response rate to customer requests for a top 20 U.S. bank.

57% reduction in average issuer dispute charge-off amounts

QC review in 30-seconds with automation

Read Case Study   **Read Case Study**   **Read Case Study**

Coforge

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.

Banking & Financial Services

Mortgage, Title Insurance & Property Tax

Insurance

Travel, Transport & Hospitality

COPASYS®
An enterprise-wide automated platform for QC and Regulatory Compliance

LoanAccel™
Pre-Underwriting Support Solution

RETS™
Real Estate Tax Servicing Platform

SMARTPROP®
Property Title Search platform

SmartTrak®
Property Tax Platform

https://www.coforge.com/bps/
CoforgeBPS@coforge.com

Click here to follow us on: