

Worldline Pay fraud and dispute process management

Increased Operational Complexity

The payments industry continues to grow as more consumers use an increasing range of payment products and more merchants accept electronic payments. Furthermore we continue to witness a significant digital revolution in payments with the introduction of several new technologies that accelerate the use of electronic payment instruments.

As a result, the complexity of modern payments ecosystems generates increasing numbers and types of exceptions, and represents a greater overhead to support a successful operation. This results in growing costs for organizations focused on driving productivity and implementing cost-effective solutions for managing the detection, investigation and resolution of exceptional items.

High Processing Costs

Management of fraud related exceptions and cardholder disputes is a significant burden for all stakeholders in the digital payment industry:

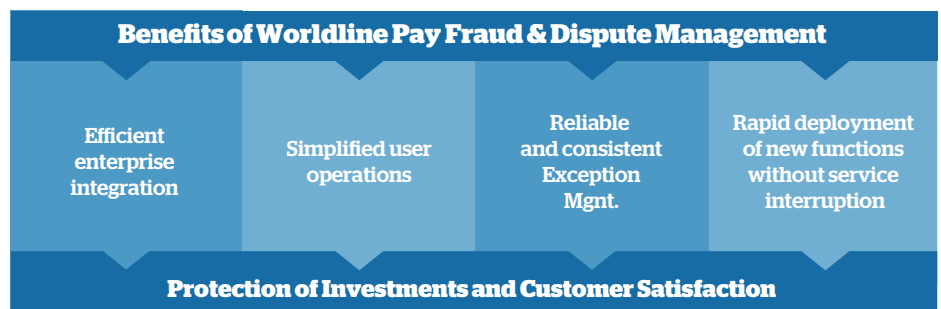
- Organizations must invest constantly in training for payment regulations, fraud analysis, and to retain skilled staff with expert knowledge
- It is crucial to create an optimum environment to achieve maximal productivity from the available skill sets
- Manual procedures can lead to long, costly and potentially error-prone resolution, impacting customer satisfaction and reputational risk
- Poor management information and extended resolution cycles impact productivity, resulting in potential risk to profit margins



Digitize and Integrate with Worldline

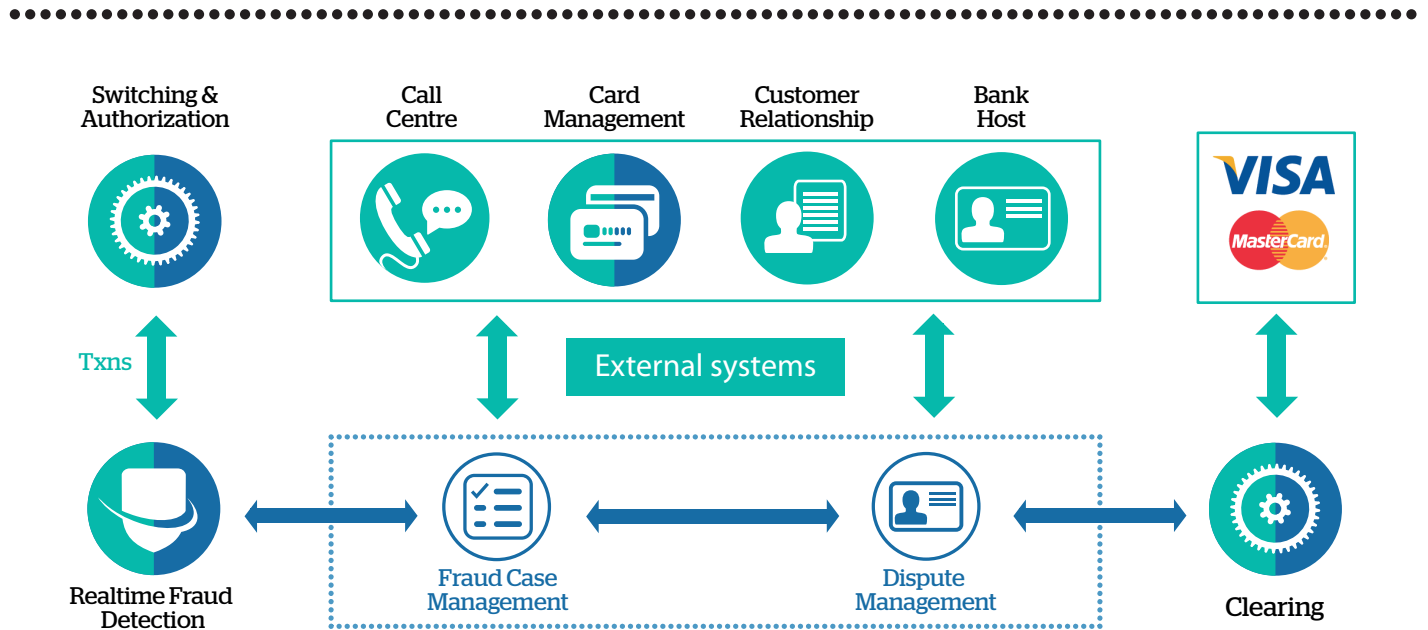
Deploy Worldline Pay Fraud and Dispute Management to:

- Manage complex back-office processes
- Increase productivity of key resources on labor intensive tasks
- Achieve immediate value through built-in scheme compliance
- Leverage workflow automation for operational efficiency
- Integrate with enterprise through SOA and Web-Services
- Complement existing card management solutions with enhanced functions



Integrated Exception Management

Worldline Pay Fraud and Dispute Back-Office enables the automation of the dispute life-cycle and fraud case management, incorporating support for international card scheme rules and regulations. It has a comprehensive web-services catalogue to provide a wide range of integration options either to other Worldline Pay products or to external systems as required.



Fraud Case Management

- Receives alerts from fraud detection systems
- Supports research and analysis to identify suspicious behavior
- Manages fraud cases to completion, interfaces to Dispute Management to generate Fraud Advices or to initiate dispute cycles
- Interfaces to accounting systems to fully resolve and settle the case
- Monitors behavior of suspicious groups of cards to identify new fraud cases
- Keeps record of fraud losses as well as potential fraud exposure for each fraud case

Dispute Management

- Receives dispute requests from external systems such as call center or fraud management
- Manages dispute lifecycles: Copy Requests, Chargebacks, Fees, Fraud Advices
- Validates the dispute process against scheme regulations
- Interfaces to clearing systems and to accounting systems to fully resolve and settle the disputes
- Supports rule-based automation of dispute actions and bulk actions on multiple disputes
- Reconcile outstanding balances under dispute

Product Highlights

- Compliance to industry regulations
- Process automation to ensure reliable and consistent resolution
- Easy and flexible rules creation with natural language GUI
- Accurate exception management
- All relevant data in one repository

Technology

- Full system integration based on SOA with loosely-coupled services
- Database: Oracle
- Middleware: Oracle WebLogic, Jboss, Apache Tomcat
- OS: Linux, Unix



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