

Dispute Management

Big changes are taking place in the financial transactions arena, particularly with the rapid transition from paper to electronic payments.

Your institution may now be experiencing diminished control over the traditional back-office dispute areas, along with accelerated time pressures imposed by overlapping regulations – both leading to sharp increases in operator expenses and potential charge-off losses.

Look to Metavante's comprehensive Dispute Management product suite to deliver solutions to these operational challenges.

Responding to the Changing World of Transactions

Dispute Management is a fully integrated solution designed to replace the labor-intensive measures you've adopted to deal with dispersed check/image adjustments and electronic claims processing. With Metavante's Dispute Management solution in place, each payment center you maintain (check, ACH, ATM, debit card) will be able to handle cases relating to all types of payment transactions. Dispute Management is a fully image-enabled solution that streamlines the case resolution process using rules-based workflows. It automates case assignments, the generation of notices, the creation of financial entries, and other manual tasks.

The Dispute Management solution suite provides compliance solutions for various federal, association, and network regulations, as well as your institution's strategic objectives. Dispute Management's rules-based workflow engine implements your financial institution's standard policies, procedures, and service level agreements.

Additionally, your institution's core processing system can be quickly and easily interfaced with Dispute Management's client-server-based architecture. Dispute Management helps financial institutions reduce risk, improve productivity, and enhance customer service.

Sometimes the Personal Touch Isn't Such a Good Thing

Metavante Dispute Management minimizes manual intervention. Its rules-based workflow engine automates time- and resource-consuming data gathering tasks. Customers have documented some case types that can be fully resolved through the automation process. In fact, studies show that in a manual environment, an operator averages one case resolution per hour. Dispute Management can automate up to 40-60 percent of those labor-intensive tasks, and in some cases it's one and done!



How Metavante Dispute Management Works

With Metavante Dispute Management in place, automated workflow processing is performed, gathering information related to the case from other applications and searching for related cases in the database inventory. Then, based on rules defined by your institution, each case is staged into appropriate work lists for research and resolution. The process also includes the option for priority escalation and notification. Dispute Management includes pre-configured workflows for all standard types of check/image cases and electronic-based claims. The solution's "file foldering" capability provides storage and retrieval services for various claim elements, including scanned paper correspondence, faxed documents, electronically delivered correspondence, and other related digitized document images.

In the Dispute Management solution suite, Metavante offers four workflow products designed to meet your financial institution's adjustment resolution needs.

Resolve Check

The Resolve Check™ product streamlines check adjustment resolution and research. It uses rules-based workflows and is fully image-enabled for Check21-compliant Image Exchange. Film and image retrieval features provide automated request fulfillment. Metavante Resolve Check software can improve your financial institution's productivity through:

- Electronic file foldering
- Full audit trail documentation
- Adjustment advices processed electronically through Fedline for the Web
- SVPCo Online Adjustments
- NCHA Web adjustments

In addition, Resolve Check software supports integration with other applications including, but not limited to:

- Image Exchange
- Exceptions
- Returns

- Call center
- All items files

The Resolve Check product is a vital product for banks participating in Image Exchange.

Resolve ACH

The Resolve ACH™ product is one of three Metavante Dispute Management product offerings (Resolve ACH, Resolve Debit Card, and Resolve ATM) that serve to streamline electronic claim dispute through research and resolution.

Targeted to specifically address necessary adjustments with ACH payments, the Resolve ACH product utilizes rules-based workflows to automate:

- Regulatory compliance monitoring
- Claim assignment
- Generation of customer notices
- Creation of financial entries
- And other typically manual tasks, providing significant productivity improvements

Resolve Debit Card

The Resolve Debit Card™ product automates claim assignments, customer notices, affidavits, and financial entries. Multi-transaction claim processing is provided to handle claims for unauthorized transactions on a customer's account. This allows for the processing of sales draft requests, chargebacks, and representments to occur at the transaction level, while decisions such as honor/deny can be made on the claim as a whole. Controls for monitoring and escalating claims are included for compliance with Regulation E and VISA/MasterCard vendor rules. Resolve Debit Card software works to identify fraudulent claims via an automated process based on user-defined rules. An interface to the bank's deposit accounts system is provided to initiate restraints on accounts where provisional credit has been given. Workflows and rules are provided for both PIN and signature claim types, as well as more than a dozen merchant error dispute types.

Put the Clamp on Fraud

Consumers will use cards to buy more than \$60 billion worth of items less than \$25 each, a nearly elevenfold rise from 2000 (CardWeb.com, 2006). Have you considered lowering your under policy limit? Dispute Management may provide just the mechanism to do that.

The solution includes:

- Controls to assist in reducing internal fraud
- Amounts exceeding authorized limits require mandatory supervisor review and approval
- Debit cards involved in unauthorized transactions are automatically closed by the system
- All transactions recognized as fraudulent are updated with standard fraud reporting codes for subsequent tracking and analysis

Resolve ATM

The Resolve ATM™ product includes rules and workflows for processing network claims and customer disputes involving ATM withdrawal and deposit transactions. Controls for monitoring and escalating claims are included for compliance with Regulation E. Resolve ATM software provides an automated process based on user-defined rules to detect duplicates or multiple filers. ATM cards can be automatically closed for customer-reported unauthorized activity. An interface to the bank's deposit accounts system is provided to initiate restraints on accounts where provisional credit has been given.

Payments Warehouse Now Supports Check and Electronic Transactions!

The Dispute Management solution is complemented with a Payments Warehouse component that warehouses the data associated with check capture and electronic transactions to support case research and resolution. Metavante's Payments Warehouse offering provides for long-term storage of ACH, ATM, debit card, check, and Check 21 transactions, including ICL/X9.37 cash letter/bundle, bank of first deposit, and endorsement data.

Reduce Errors In Customer Requests

The Dispute Management solution includes a WebRequests component that provides for remote entry of customer claims, photo/image requests, and case disputes.

WebRequests includes the following features:

- Browser-based
- Interactive editing
- Integrated to the bank's deposit application for account validation, name/address, and history transaction retrieval
- Automatically generates forms such as the customer affidavit
- 24/7 availability

Customer requests are immediately routed to the workflow and assigned to the appropriate unit. If you



have your own call center or front-end application, the solution provides Web service interface programs for you to “link” into the solution’s workflow component.

Solution Technology

Metavante Resolve Check and WebRequests are multi-platform solutions designed to utilize the best aspects of the Microsoft Windows® client/server application with browser-based, thin-client user interfaces. Almost any network-connected desktop can support Resolve Check or WebRequests. The mainframe S390 component supports the interfaces to the typically mainframe-based client legacy applications (CIF, DDA, Savings, GL). The solution is a Microsoft® .NET Framework-based application and supports both Oracle® server database technologies and Microsoft SQL server database technologies.

The solution can run in a Microsoft terminal service environment. Resolve Check has horizontal Web server scalability, allowing additional Web servers to be inserted into the configuration without any type of adverse impact to performance for existing Web clients.

Is your institution looking to achieve top performance quickly, while reducing implementation costs?

Whether you are installing a solution for the first time, upgrading a system, or performing custom modifications, Metavante offers a service designed to help you deploy each of our solutions to its full operating potential.

Implementation Services

Implementation services will bring your staff up-to-speed quickly when a new system is installed, so minimal time and cost are incurred. Our service offerings may also include:

- Development of all interface programs based on defined specifications

- Comprehensive test plans/scripts to validate production-ready status and transfer knowledge to your staff
- Production support/follow-up/review, which includes putting Metavante experts onsite on conversion day, to ensure that the solution is used to its full potential

Our post-implementation service can ensure maximum return on your investment by evaluating the solution’s performance against requirements. Acquisition assimilation can also be addressed, including business and technical workflow, process re-engineering, system modification, and new interface development.

Release Upgrade Services

When you are ready to upgrade to a new product release, you’ll find Metavante services detailed and customized to meet your needs. We will review your current code and run a comparison to determine what custom elements, if any, should be integrated into the upgrade. We offer modified and custom-tailored training for your staff as well as annual on-site reviews to ensure that your institution’s changing needs are continuously addressed and updated.

Maintenance Services

When you enter into an annually renewable maintenance agreement with Metavante, you will be notified of each upgrade release for your covered product(s). New releases are delivered to you upon request. Additionally, your staff may contact the support center daily for telephone support, advice, and consultation concerning the use of our products. Each customer with a maintenance agreement is also encouraged to participate in Metavante educational workshops and user meetings.

Web Support

You can access support services for your Metavante solutions 24 hours a day, seven days a week via the Web. Just go to metavanteimage.com to report problems, download fixes, and obtain any further information you may need.



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