



# **CUTTING RESOLUTION TIMES BY 29% AND STREAMLINING WORKFLOWS FOR A LEADING CREDIT UNION**

Discover how automation and tailored solutions empower a credit union to reduce resolution times, enhance efficiency, and restore eroding member trust.

# About the Customer

A prominent Credit Union headquartered in the United States, serving over 500,000 members across multiple states. Recognized for delivering effortless banking experiences through its extensive branch network and robust digital channels, the credit union offers a comprehensive range of financial services, including personal and business banking, loans, credit cards, and investment services. Committed to innovation and member satisfaction, the institution continually seeks to enhance its operations and service delivery.

## Engagement Story

The credit union was grappling with mounting inefficiencies in its card dispute operations, which had begun to impact both its operational capacity and member trust. System delays and manual workflows created bottlenecks, slowing down resolutions and increasing workloads for the disputes team. Members frequently experienced longer wait times for credit adjustments, while internal teams struggled to manage a growing volume of duplicate disputes and manual correspondence.

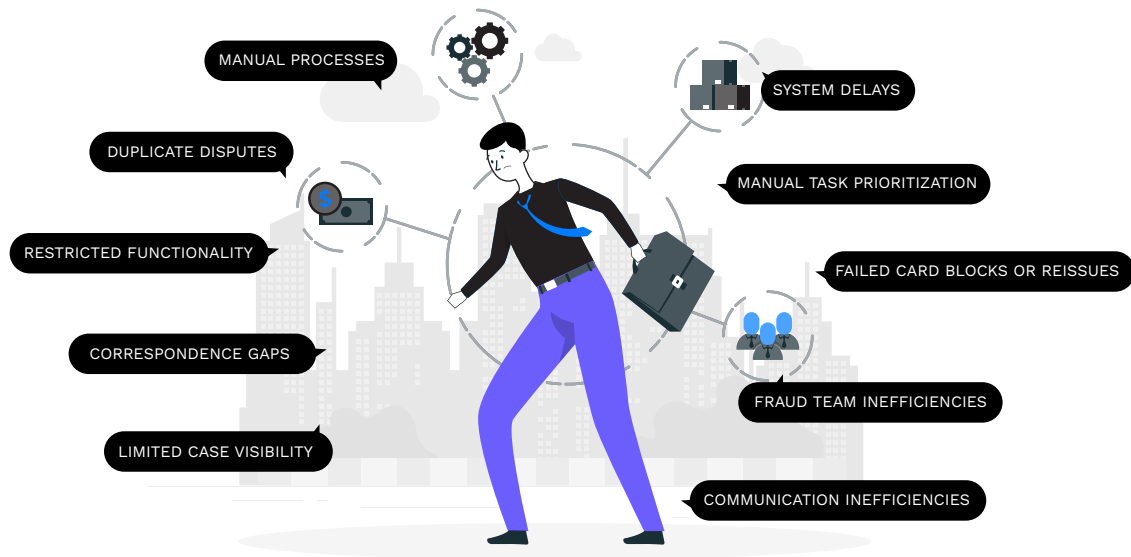
Initially, the credit union had engaged a different vendor to address these challenges. However, the vendor's solution failed to meet the institution's operational and scalability requirements, leaving critical gaps unresolved. This led the credit union to return to Pega for a solution that could not only meet but exceed their expectations. Pega, recognizing the complexity of the project and the need for deep expertise, brought in EvonSys as a trusted partner to implement and tailor the Smart Dispute platform.

Faced with unmet expectations from a previous vendor, the credit union turned to Pega and EvonSys to transform their card dispute operations with a tailored, phased approach.

EvonSys approached the engagement with a dual-phase strategy. Phase one replaced the outdated system with Pega Smart Dispute's out-of-the-box functionality, delivering immediate improvements in stability and usability. Phase two went further, addressing the credit union's unique challenges through customized enhancements that automated key processes, prioritized critical tasks, and provided centralized visibility for better decision-making.

# Key Business Challenges

The credit union faced a range of operational challenges in its card dispute operations, which significantly hindered efficiency and member satisfaction:



**System Delays:** Slow response times disrupted daily activities and delayed resolutions.

**Manual Task Prioritization:** The disputes team manually identified priority cases, consuming valuable time.

**Fraud Team Inefficiencies:** The fraud team lacked a mechanism to systematically review and report fraudulent disputes involving general ledger transactions.

**Limited Case Visibility:** Disputes were scattered across multiple queues, making it challenging to locate and resolve cases efficiently.

**Duplicate Disputes:** The absence of a mechanism to identify and reject duplicate disputes at the outset led to redundant efforts.

**Restricted Functionality:** Users could not add notes to closed or resolved disputes, limiting their ability to track case history.

**Manual Processes:** Interest and fee calculations required manual intervention due to the lack of real-time data integration.

**Correspondence Gaps:** Resolved or closed cases required manual correspondence, increasing workloads and processing times.

**Communication Inefficiencies:** The absence of real-time updates on the member portal led to unnecessary interactions with the call center.

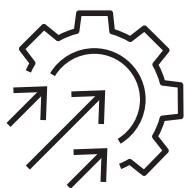
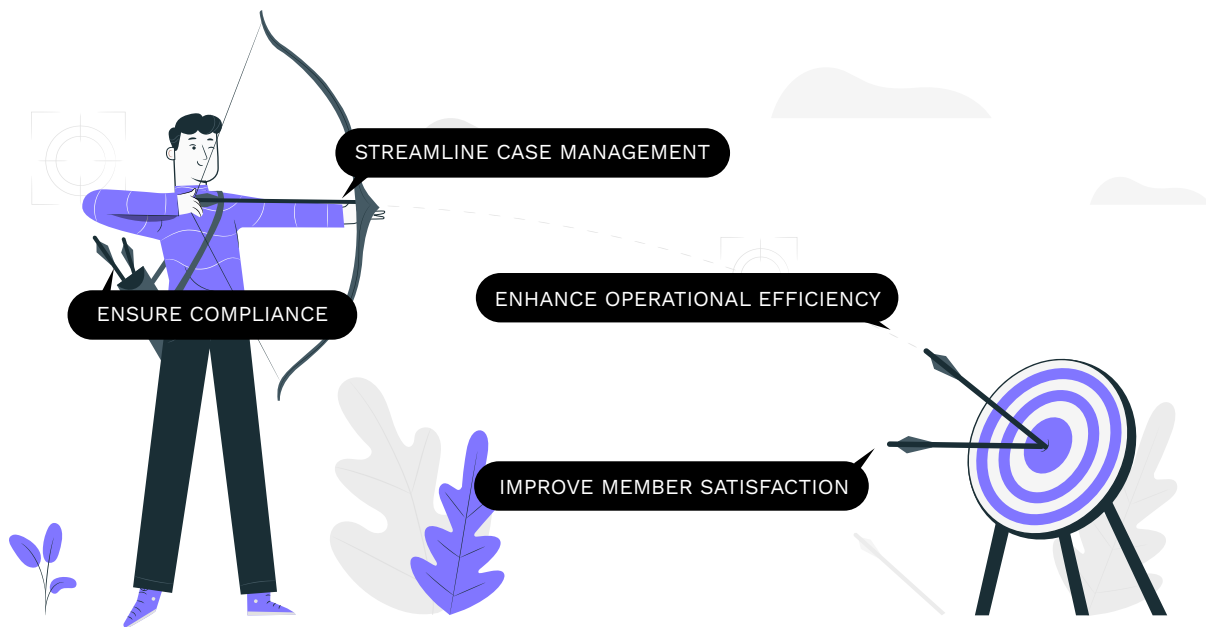
**Failed Card Blocks or Reissues:** The system lacked functionality to determine reasons for failures, resulting in repeated retries and operational inefficiencies.

These challenges collectively impacted operational efficiency, compliance, and member trust, creating an urgent need for a comprehensive solution.

From manual workflows to fraud review gaps, operational inefficiencies strained the credit union's ability to meet member expectations.

## Desired Goals

To overcome these challenges, the credit union established clear objectives aimed at transforming its card dispute operations. Their goals were to:



### **Enhance Operational Efficiency**

Automate repetitive tasks to reduce manual effort and processing times.



### **Improve Member Satisfaction**

Deliver faster resolutions and provide real-time updates to reduce member frustrations.



### **Streamline Case Management**

Centralize disputes into a single dashboard for improved visibility and prioritization.



### **Ensure Compliance**

Automate processes such as provisional credit and correspondence to meet regulatory SLA requirements.



### **Prepare for Growth**

Implement a scalable solution to handle increased volumes without adding additional staff.

These goals reflected a commitment to not only address current inefficiencies but also build a foundation for long-term success.

# Solution

EvonSys partnered with the credit union to implement a comprehensive solution, leveraging the Pega Smart Dispute platform to address operational inefficiencies and enhance member experiences. The engagement was carried out in two phases:

## Phase 1:

### Foundation and Stability

EvonSys replaced the legacy dispute application with the out-of-the-box functionality of Pega Smart Dispute. This immediate upgrade resolved critical system delays, stabilized operations, and provided a foundation for further customization.

## Phase 2:

### Customization and Optimization

Building on the foundation, EvonSys tailored the platform to meet the credit union's specific needs. Key enhancements included:

- The introduction of the "Get Next Work" feature for efficient task prioritization.
- Implementation of the "Workbasket OneView" for centralized case visibility and streamlined management.
- Automated interest and fee calculations, reducing manual intervention.
- Real-time updates to the member portal to improve communication and reduce call center traffic.
- Enhanced API integrations to resolve issues such as failed card blocks and duplicate disputes.

This phased approach ensured the solution was not only effective in addressing immediate challenges but also scalable for future growth.

From stabilizing operations to automating workflows, EvonSys delivered a tailored solution built for efficiency and growth.

# Solution Overview

The New SD application is built on Pega Smart Dispute and uses Pega's native integration, routing, and automation capabilities to streamline dispute processing. The design leverages REST APIs, REST Connectors, job schedulers, email services, OOTB reports, Work Queue routing, skills-based routing, SLAs, and SSO without requiring any additional Pega frameworks.

## Smart Dispute Capabilities

The solution uses core Smart Dispute features, including:

- Job schedulers, agents, listeners, and services
- I-Case, S-Case, C-Claim Case, and D-Dispute Case
- Support for fraud and non-fraud consumer disputes
- Resolution processes such as Write-Off, Cardholder Liable, Issuer Liable, and Acquirer Liable
- Duplicate check, provisional credit eligibility and processing, and SLA management
- GetNext and skills-based routing to replace manual assignment

## Smart Dispute Capabilities

Work is assigned based on operator groups, availability, and workload. While Pega offers multiple routing choices, the solution uses custom skills-based routing along with work queues to ensure disputes reach the right associates quickly and consistently.

## Enterprise Integrations

Running in the Pega Cloud environment, the New SD application exchanges data with internal and external systems through REST APIs and connectors, including:

- Internal core banking systems
- Card network services
- Clearing and settlement services
- External third-party service providers

## Authentication

The application uses SSO/LDAP for secure authentication and appropriate user authorization.

## Data Migration

Migration covers both completed and in-progress disputes. Once legacy data is accessible, new Pega cases are created, mapped to historical records, and placed at the correct stage in the dispute flow. All attachments are brought into the new data structure and linked to the newly created dispute cases.

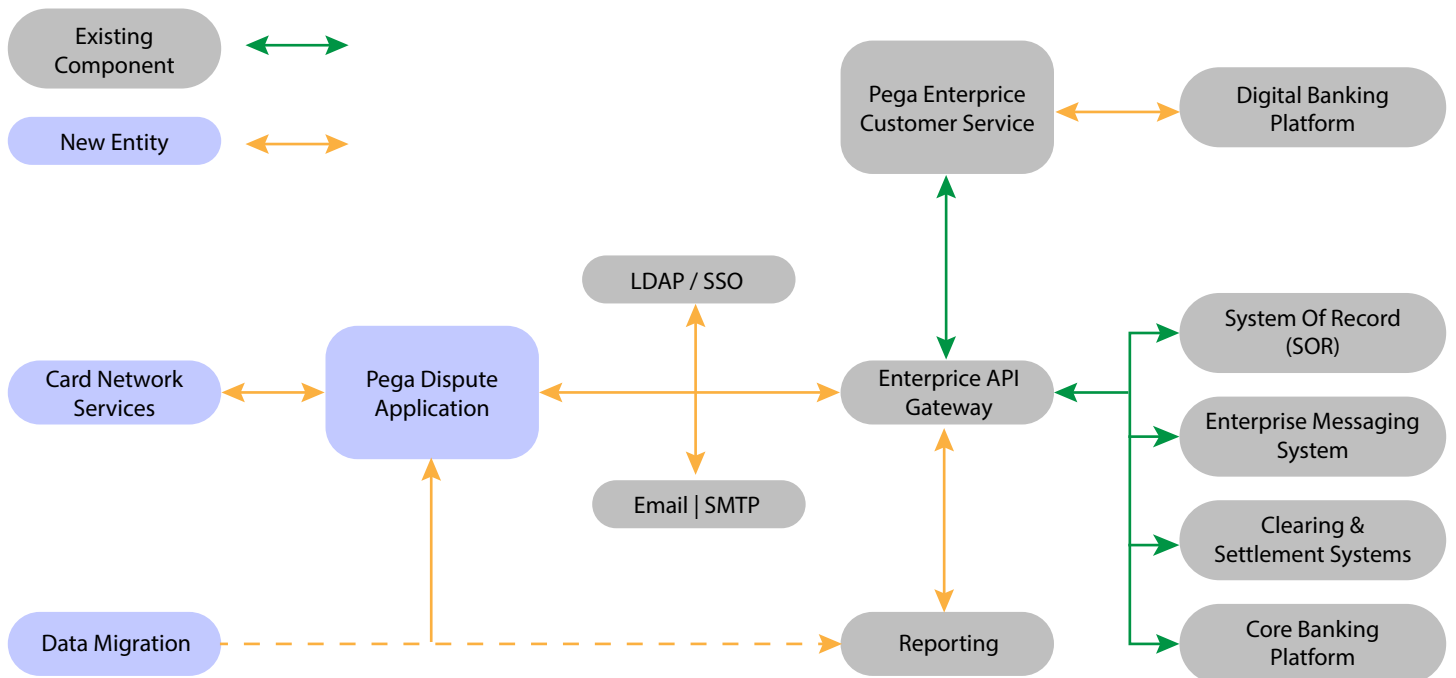
Built on Pega Smart Dispute, the solution uses native automation, intelligent routing, and secure integrations to support end-to-end dispute processing without additional frameworks.

# Architecture Scope and Key Components

The architecture covers dispute intake, authentication, enterprise integrations, intelligent routing, reporting, and legacy data migration across internal and external systems.

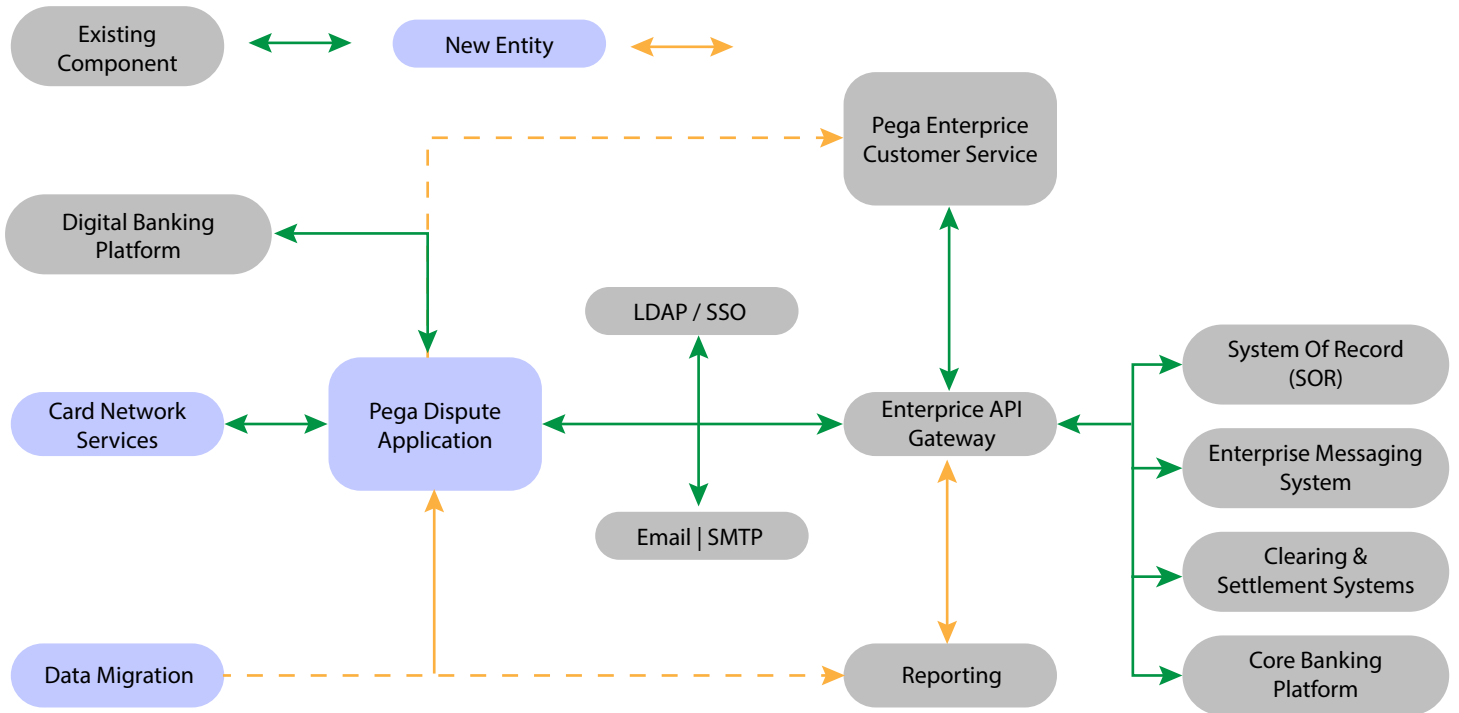
## Core Dispute Architecture

Pega Smart Dispute acts as the central orchestration layer, integrating with core banking, card networks, enterprise services, and reporting to automate dispute routing and resolution.



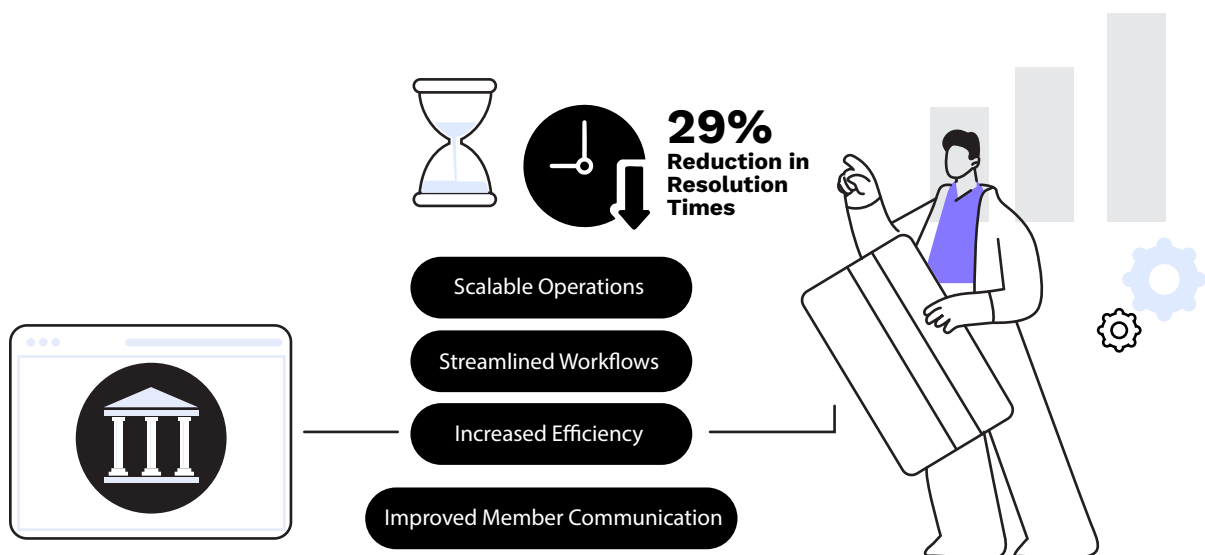
## Digital Dispute Intake Architecture

Disputes initiated via digital banking channels flow into Pega Smart Dispute for validation, routing, system integrations, reporting, and secure access through SSO/LDAP.



## Business Outcomes

The implementation of Pega Smart Dispute transformed the credit union's card dispute operations, delivering measurable results across key areas:



## **29% Reduction in Dispute Resolution Times**

The average time for members to receive credits dropped from 7 days to 5 days, significantly enhancing member satisfaction.

## **Increased Efficiency**

Automation eliminated manual interventions in key processes, such as interest and fee calculations, reducing the workload on service teams.

## **Streamlined Workflows**

The introduction of centralized tools, like "Workbasket OneView," simplified case management and enabled faster decision-making for managers.

## **Improved Member Communication**

Real-time updates to the member portal reduced unnecessary call center interactions, improving transparency and member trust.

## **Scalable Operations**

The solution provided a robust platform capable of handling future growth, ensuring the credit union's operations remain efficient and compliant with evolving business demands.

These outcomes not only addressed immediate challenges but also positioned the credit union for sustained success in delivering superior member experiences.

Achieving a 29% reduction in resolution times redefined efficiency and restored member trust.

Transform your applications with  
modern UI/UX with Pega Constellation

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