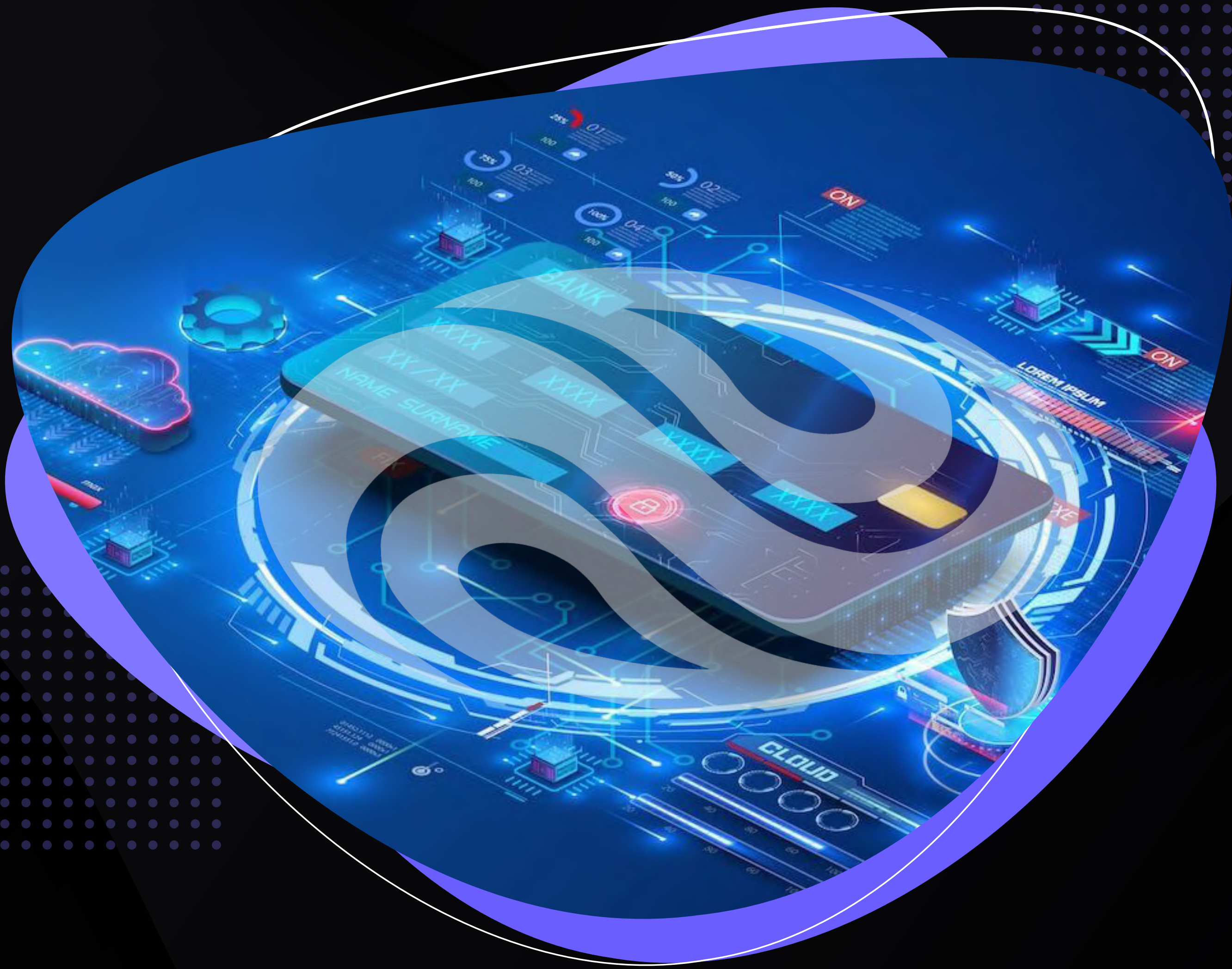
EVONSYS
EVOLUTION BY INNOVATION



AUTOMATING CARD DISPUTE RESOLUTION FOR A LEADING AUSTRALIAN BANK

Streamlining Processes, Enhancing Customer Experience, and Efficiently Managing Increased Transaction Volumes

www.evonsys.com

About the Customer

The client is one of Australia's largest and most established banking institutions, ranking among the nation's big four banks. It delivers a broad range of retail, commercial, and institutional banking services across the Asia-Pacific region. With an extensive portfolio spanning credit cards, payments, and dispute management, the bank continues to invest in innovation to enhance customer experience, strengthen regulatory compliance, and improve operational efficiency in an increasingly competitive landscape.

Engagement Story

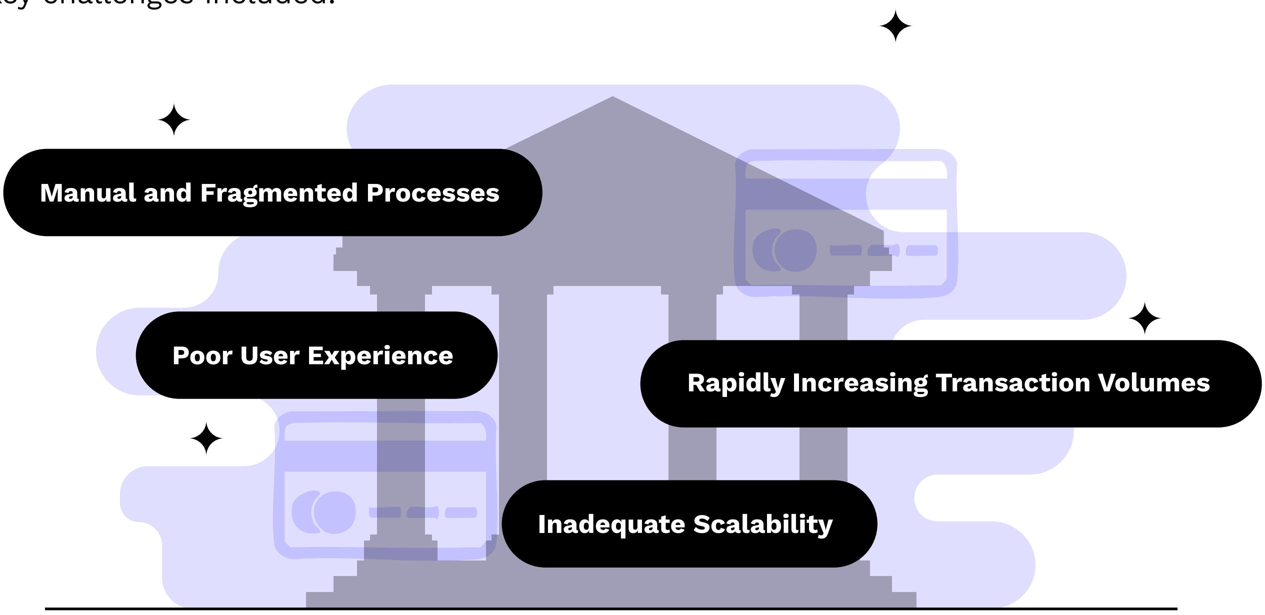
The client relied heavily on manual dispute processing, resulting in operational inefficiencies and a poor user experience. Employees frequently switched between multiple applications to resolve card disputes, causing delays and frustration. Following the acquisition of another bank, the volume of card transactions surged significantly, intensifying the need for an efficient, scalable solution.

Recognizing the urgency to address these operational bottlenecks, the bank partnered with EvonSys to implement an automated solution leveraging Pega Smart Disputes. This strategic engagement aimed to simplify processes, improve resolution speeds, and enhance customer satisfaction in response to the increasing number of Visa, Mastercard, B-Pay, and ATM-related disputes.

> Manual processes and fragmented applications made dispute resolutions cumbersome, slow, and error-prone.

Key Business Challenges

The client's existing manual dispute-resolution processes led to multiple operational inefficiencies, impacting business users and customer experiences. Key challenges included:



Manual and Fragmented Processes

Employees navigated between multiple, disconnected applications ("swivel-chair" activities) to handle disputes, slowing down resolution times and increasing the potential for errors.

Poor User Experience

Complex manual workflows significantly degraded employee productivity and negatively impacted overall user satisfaction.

Rapidly Increasing Transaction Volumes

Due to a recent bank acquisition, the client faced a substantial surge in dispute cases involving Visa, Mastercard, B-Pay, and ATM transactions, overwhelming existing manual processes.

Inadequate Scalability

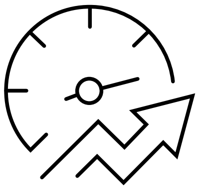
The legacy systems lacked the capability to efficiently scale with the growing volume of card disputes, threatening to worsen existing operational bottlenecks and customer dissatisfaction.

Desired Goals

To address their operational challenges, the client set clear objectives focused on streamlining their dispute-resolution process and improving customer service. The primary goals included:

Automate and Simplify Dispute Handling

Reduce manual processing and eliminate the need for employees to switch between multiple applications.

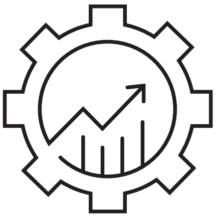


Accelerate Dispute Resolution Times

Significantly shorten the time required to resolve disputes, ensuring swift and accurate outcomes.

Enhance Customer Satisfaction

Provide rapid provisional credits and improve transparency through robust tracking and automated notifications.



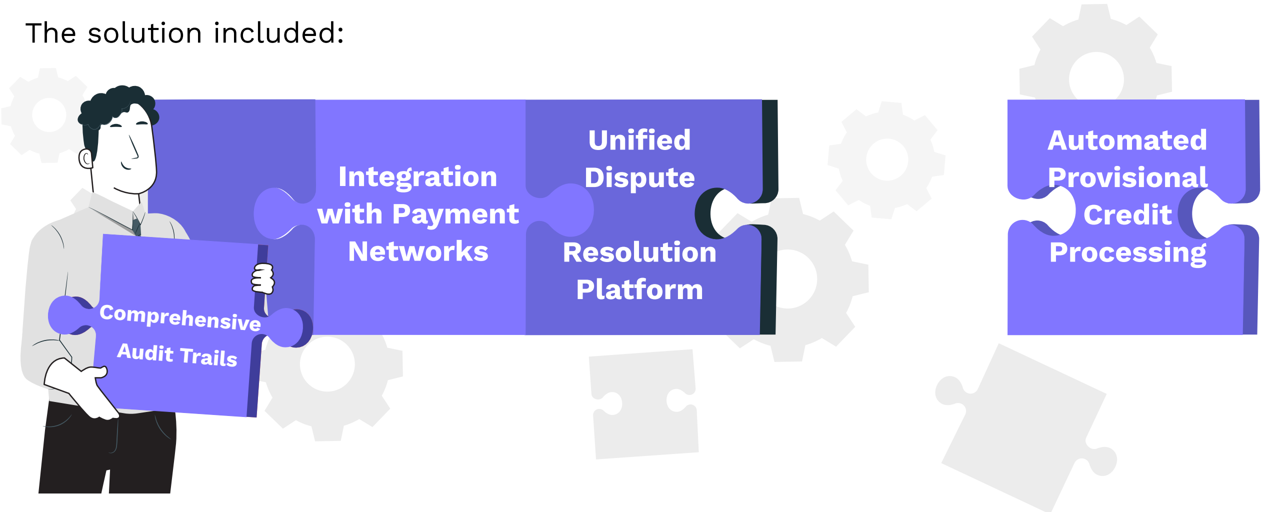
Efficiently Manage Increased Transaction Volumes

Implement a scalable solution capable of seamlessly handling the rapidly growing number of dispute cases resulting from increased product volumes.

EvonSys integrated Pega Smart Dispute to automate workflows and centralize dispute resolution, significantly simplifying operations.

Solution

EvonSys implemented a comprehensive, automated dispute-resolution solution leveraging Pega Smart Dispute, specifically tailored to handle high volumes and diverse transaction types, including Visa, Mastercard, B-Pay, and ATM disputes.
The solution included:



Integration with Payment Networks

Utilized built-in integrations with Visa Resolve Online (VROL) and Mastercard systems to automate dispute handling processes, reducing manual intervention and errors.

Unified Dispute Resolution Platform

Centralized dispute management into a single, intuitive interface, significantly reducing "swivel-chair" activities and improving overall productivity.

Automated Provisional Credit Processing

Streamlined provisional credit issuance through automated workflows, improving customer satisfaction and accelerating case resolution.

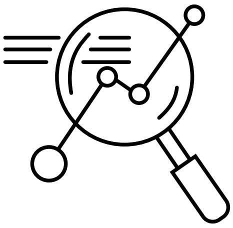
Comprehensive Audit Trails

Enhanced transparency and traceability by implementing robust audit-tracking capabilities, ensuring compliance and improving customer communication.

The solution's design prioritized scalability, enabling the client to confidently manage future growth in transaction volumes without sacrificing efficiency or user experience.

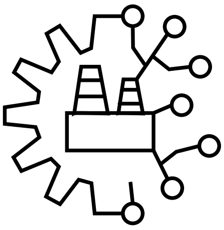
Key Activities Involved

EvonSys undertook a series of targeted actions to ensure a smooth, efficient, and minimally disruptive implementation:



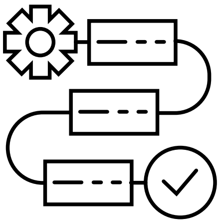
Detailed Requirement Analysis

Conducted comprehensive stakeholder workshops to understand precise requirements and identify critical pain points in existing processes.



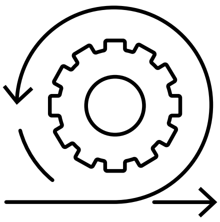
Integration of Industry-Standard Systems

Successfully integrated the Pega Smart Dispute platform with key industry systems, including Visa Resolve Online (VROL), Mastercard, Fiserv, and Look Who's Charging (LWC).



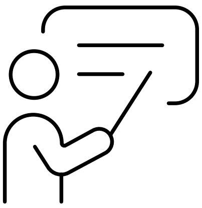
Customized Workflow Design

Tailored the automated workflows specifically to the client's needs, reducing manual touchpoints and streamlining dispute processing activities.



Incremental Deployment Strategy

Adopted a phased rollout strategy to minimize disruption, allowing business users to transition and adapt to the new automated processes smoothly.



Continuous Support and Training

Delivered comprehensive training and ongoing support, ensuring the client's teams could effectively utilize the new system from day one.

Faster dispute resolutions, reduced manual interventions, and improved customer satisfaction prepared the bank to handle growing transaction volumes seamlessly.

Business Outcomes

The implementation of EvonSys's automated dispute resolution solution delivered significant improvements, directly addressing the client's challenges:

Reduced Dispute Resolution Time

Automation of processes substantially accelerated resolution times, enabling faster handling of customer disputes.

Enhanced Operational Efficiency

Centralized dispute management and integrated systems eliminated manual processing, significantly reducing swivel-chair activities and employee workloads.

Improved Customer Experience

Faster provisional credits and clear automated notifications resulted in noticeably increased customer satisfaction.

Robust Audit and Compliance

Comprehensive audit trails enhanced accountability, traceability, and compliance with regulatory requirements.

Scalable Dispute Management

The automated platform successfully absorbed increased transaction volumes resulting from bank acquisitions, ensuring readiness for future growth.

Engagement Roadmap

The partnership between EvonSys and the client is set to continue, focusing next on implementing the Mastercard dispute-resolution case type. This upcoming phase will further expand automated dispute capabilities, ensuring the client continues to manage increased transaction volumes and sustain customer satisfaction efficiently.

Every Dispute is a **Chance to Win a Customer** for **Life**.

Turn every challenging dispute into an opportunity to impress your customers. With EvonSys and Pega Smart Dispute, automate resolutions, simplify complexity, and deliver experiences customers remember—for all the right reasons.

Talk to Our Experts

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