

CoreDISPUTE

Optimizing Dispute Processing
For Card Issuers



Easing The Burden Of
Tracking Chargebacks

CoreDISPUTE Eases the Burden of Handling Disputes & Chargebacks

CoreDISPUTE is a comprehensive, workflow driven dispute handling application which optimizes dispute management, reduces personnel costs and improves productivity.

CoreDISPUTE is designed to simplify the complexity associated with Disputes and Chargebacks.

CoreDISPUTE speeds implementation of a dispute and chargeback system with predefined and user-defined queues. These queues make it easier for the company's customer service staff to implement the processes and procedures to follow the prescribed workflow.

CoreDISPUTE can automate many of the steps in the existing process through the use of business rules and workflow tools that are included in CoreDISPUTE.

Studies have shown that automating dispute handling with programs like CoreDISPUTE reduces costs. In a study by First Annapolis Consulting they found that by automating the process issuers could "achieve 30% or more in increased efficiency (as measured by number of cases per day per FTE) or throughput via end-to-end automation."

Rich Dispute Tracking Functionality



Automatic Case Creation

- CoreDISPUTE systematically creates cases out of disputed transactions.
- A case ID is assigned to each case in sequential order.
- Users work the cases using online panels and try to resolve these cases by communicating with their customers.
- A log of all activity is stored for review and audits.

Automatic Queue Assignment

- Cases are assigned to queues to be worked and are presented to users according to the queues they are assigned to, according to a predefined priority.
- Preset queues are delivered with the system and companies can easily and quickly define custom queues as needed.
- Queues can only be created by personnel having the proper security (supervisors) and queue priorities will be determined by the System Administrator.

Closing Disputes

- Cases can be closed by one of three ways: by accepting the latest message sent by the opponent, automatically winning or losing the case by not receiving or not sending any further responses in the allowed timeframe or by simply changing the case manually.

Integrated Letters

- Letter templates with commonly used variables are provided with the application, which can be easily customized as required.
- Full integration with Microsoft Word® is supported.

Transactions are Both Systematically and Manually Transferred to CoreDISPUTE

- On the CoreACQUIRE side, whenever a chargeback or retrieval request transaction is received from an association, the transaction is automatically transferred to CoreDISPUTE to be worked.
- On the CoreISSUE side, systematically-initiated chargebacks are automatically being transferred to CoreDISPUTE.
- After creating the chargeback record entry for the clearing file, a dispute case is created and the entrance point for these cases is a passive queue ("sent chargebacks"), since the next action will be taken by the acquirer.
- On the CoreISSUE side, after receiving the cardholder's claim letter, a Customer Service Rep initiates a chargeback simply by clicking a button on an online screen.
- When the case is transferred to CoreDISPUTE manually, the step is initially set as a "Presentment."

Reports

- A number of reports may be run to review agent and case detail and summary activity.

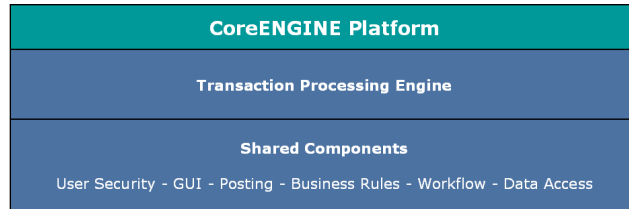
Advanced Reporting

- Standard and ad hoc reports are supported to monitor accounts in dispute.

CoreENGINE Provides the Power Behind Our Applications

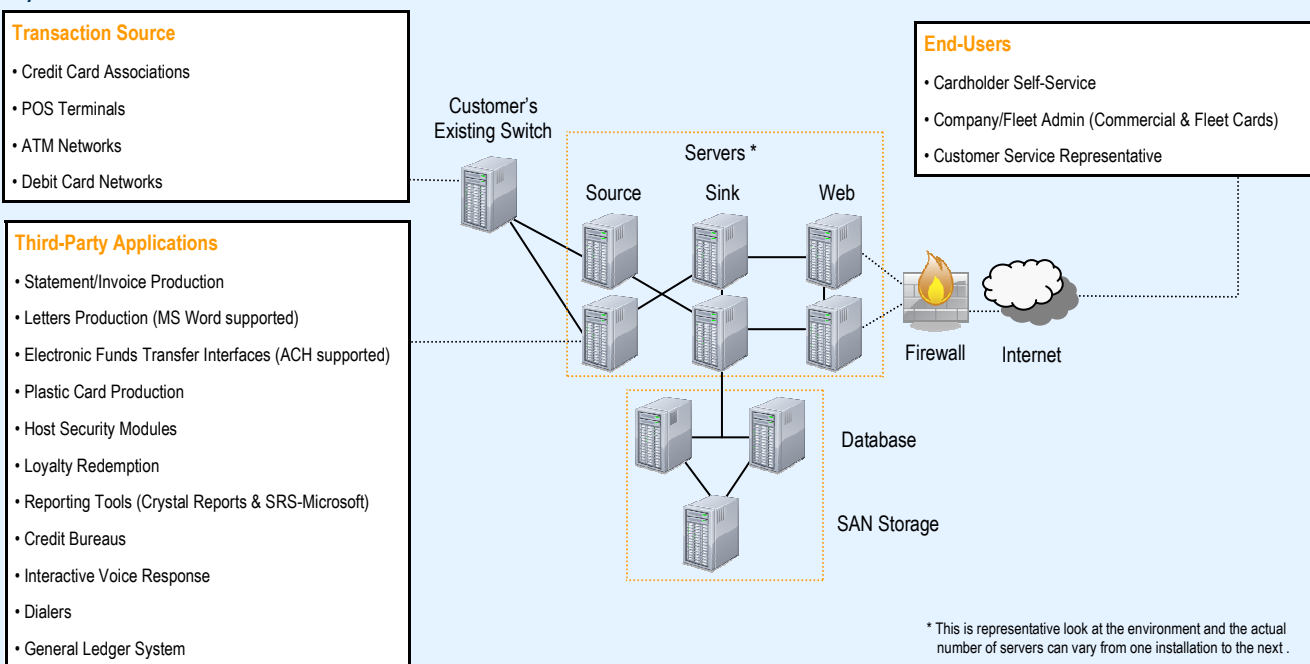
CoreENGINE, the driving force, behind CoreCard's products was designed to reduce the cost of implementing, running and maintaining card management software on expensive legacy mainframe systems. CoreCard's products offer fault tolerant processing throughput running on Intel®, UNIX® or Linux® based hardware.

CoreENGINE's use of shared components and its parameter driven setup create a unique environment that eliminates many of the challenges often encountered during credit card processing implementations using other software.



CoreENGINE is comprised of two layers; the top layer houses a library of general financial functions such as posting and transaction processing, message types, rules and workflows, etc. These serve as building blocks for all CoreENGINE -enabled applications. The interaction of the top and bottom layers gives all CoreCard applications their advanced capabilities.

System Architecture



Shared Features Made Possible With CoreENGINE

Multi-Lingual & Multi-Currency Support

- Multiple concurrent languages (includes double- and multi-byte characters) and multiple currencies supported.
- Unique GUI engine accommodates differences in character/alphabet spacing across languages.
- CoreCard Localization Editor allows non-programmers to perform translations.

Real-Time Posting

- CoreENGINE's powerful real-time posting engine provides up to the minute data.
- Projections and re-projections are processed in real-time and impacted balances and interest are recalculated automatically.

Open Architecture

- Facilitates easy integration with third-party applications.

Account and Role-Based Security

- "CRUDE" (Create, Read, Update, Delete, and Execute) security feature enables point-and-click definition of system and account level access by user and user group levels.

Unmatched Flexibility

- Unlimited number of card and merchant account hierarchies supported.
- Parameter, language and currency inheritance capabilities enable rapid mass changes and eliminate manual data entry errors.
- Temporality feature enables merchant rates, payment schedules, credit limit increase and all processing rules to go into affect in the future and/or for a limited time period.
- Flexibility in scheduling critical and non-critical processes.
- Standard (e.g. daily, weekly & monthly) or custom (e.g. retail quarter) time periods supported.

Automatic Audit Trail

- Real-time or future-dated changes are fully tracked in audit trail logs.

User Assistance

- General online help tutorial, a "How to" FAQ, and field-specific help are all conveniently accessible within the application.

System Requirements

Operating Systems

Microsoft Windows®

Database

Microsoft SQL Server®

Oracle

Hardware

Intel-PCs and Servers

Supported Interfaces

TCP/IP

SNMP

Host Connectivity

MSMQ

ISO 8583

XML

SMTP

HTTP

CoreCard Software, Inc. (www.corecard.com) licenses transaction processing and account management software and offers boutique processing services as well.

CoreCard's solutions provide easy to use parameter-driven controls, real-time transaction processing, built-in fault-tolerance, and a fully scalable architecture. CoreCard's software provides the market's most feature-rich platform for processing and managing accounts receivables and a full range of card products including prepaid/stored-value, fleet, credit, debit, commercial, government, healthcare and private-label cards.

CoreCard's server-based architecture provides the speed, flexibility and control to effectively manage electronic and card-based payment products. CoreCard's software is ideally suited for program managers to create and manage card programs, merchant acquiring and authorization.

As a boutique processor, CoreCard processes card programs with a built-in option for the customer to license the software and become its own processor in the future.

Headquartered in Norcross, GA, CoreCard is a subsidiary of Intelligent Systems Corporation [NYSE Amex: INS].



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