

First DisputesSM

The First Disputes online disputes management system provides a state-of-the-art GUI disputes management solution bringing speed and efficiency to the investigation and tracking process inherent in disputes management. This efficient system drives mainframe information straight to your desktop.

Once a dispute is identified, First Disputes takes over to ensure maximum productivity:

- Accounts are automatically queued for review
- Information is pulled in from memos, online customer statements and other data sources
- Case files are evenly distributed based on workloads
- Transactions can be marked as disputes
- Notes and memos are client defined and added to the account
- Chargebacks and retrieval requests can be initiated
- Transactions are resolved

Improve Your Efficiencies With First Disputes

More than 2/3 of 1 percent of U.S. cardholders' purchases result in a dispute initiation — resulting in 100 million transactions a year. The cost to issuers = more than \$1 billion a year.*

How much efficiency are you losing from processing customer disputes?

* Source: The American Banker, December 30, 2002.

First Data's Solution

First Disputes provides clients with the ability to streamline and automate the entire disputes tracking process, from initial review to chargeback. Mailing letters, requesting retrievals and initiating a chargeback from one fully integrated product eliminates the manual, paper-based processing usually associated with mainframe architectures.

The Value of Our Product

- Speed efficiency to improve customer service
- Streamline operations
- Increase transactions resolved
- Meet compliance timelines
- Enhanced MIS reporting capabilities
- Improved productivity
- Reduction in training time and cost
- Decreased expenses / increased production
- Improved quality

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

For more information, contact your First Data Sales Representative or visit firstdata.com.