

Dispute Management



OmniPay is First Data's™ cost effective, industry-leading payment processing platform.

RAM Dispute Management is offered by First Data as either a solution or a service driven by client needs. Clients wishing to conduct their own dispute management services can use the RAM Dispute Management technology. Clients wishing to outsource dispute management can elect to have First Data perform the service on their behalf.

RAM Dispute Management maintains all relevant authorisation, presentment, refund and merchant data, as well as merchant actions, notes, and documentation in one centrally-managed dispute case.

Key benefits of RAM Dispute Management include:

Web-based exception handling

Access all exception-related data and functionality via a single, web-based portal. There is no need to learn and maintain multiple applications and systems and no need for special hardware or separate workstations

Full chargeback-cycle management

Full cycle management – from retrievals to arbitration – all from a single interface, enables faster resolution at all stages in the dispute process.

Documentation management

Automatically create merchant letters or exhibits by merging chargeback data with bookmarks in user-defined templates. Merchants can also upload images for submission to schemes via scheme-provided document interface systems. No more need to export data between applications and no more sending or faxing paper copies.

With integration to Visa's VROL and Mastercard's MasterCom Image Interface, users can submit any uploaded or automatically-generated documentation directly to the schemes. And because the system automatically attaches all incoming documentation from scheme interfaces to the corresponding case, you get a more rapid turnaround of chargebacks and reduced chargeback losses due to missed scheme deadlines.

Easy access to data

Each dispute transaction automatically opens a dispute case—and for later stages in the dispute process—an addendum to a pre-existing case. The system automatically adds the original presentment, addendum and authorisation data, as well as any potentially relevant refunds to the cases, thus enabling instant access to all pertinent data. And with the most commonly required data for each case on a single web page, decisions can be made faster.

Dispute Management

A single, comprehensive view of merchant activity

Full integration with the Merchant Accounting and Settlement system means one application handles all aspects of merchant management, enabling quicker chargeback issue resolution and improved management of the overall merchant relationship.

No redundant data input

RAM Dispute Management is fully integrated with the OmniPay platform and the card schemes' exception handling interfaces. The result is faster resolution times, fewer data-entry errors and reduced operational costs.

Local language support

RAM screens can be adapted to meet local language needs at the individual user level, resulting in improved usability and enabling a single, integrated chargeback tool for acquirers and merchants to use across all their countries of operation.

Customised page views branded by the acquirer

Users and merchants experience the 'look and feel' their acquirers want them to see with customised RAM Dispute Management pages.

Advanced monitoring and reporting capability

RAM Dispute Management comes with a broad set of interactive reports that detail everything from system configuration options and user access to cases opened and actions taken, enabling effective, easy-to-use dispute monitoring.

Flexible deadline management

Automatically calculate deadlines based on configurable 'work by date calculation' rules, customisable by scheme, dispute type and even individual merchant. Additionally, clients may choose to subtract a number of days from due dates to ensure items are always worked and completed in advance of scheme deadlines.

Configurable case distribution for workload optimisation

Define categories to control the distribution of cases and spread the workload based on operator number and experience. The system creates user work queues according to configurable case distribution, and supervisors may modify distribution rules or reallocate cases as their business requirements evolve.

"Dispute handling is the single most expensive element in a card operation today. On average, less than 2% of the card payments transaction volume contributes to 12% of the operating budget. The OmniPay platform has been able to reduce the time to process a dispute by two thirds since 2005 and automates 5 out of every 6 disputes to hit its platform, without involving any operator interaction. Such solutions help in making an increased profitability to the card business."

–LEON DHAENE Chairman at MPE

Intuitive response management

Ensure only appropriate document indicators, reason codes, message text formats etc are available to the chargeback user given the characteristics of each individual dispute, eliminating user error and reducing requirements for chargeback operator training. Any scheme changes to dispute timeframes or processing requirements are easily amended and enforced.

Fully-configurable automatic and bulk actions

Automatic actions are easy to set up, fully integrated into RAM Dispute Management and require no third party or add-on modules, giving quicker turnaround of chargeback cases, fewer operator errors and lower operating costs.

Multi-currency support

Select differing transaction, settlement, merchant funding and reporting currencies, enabling all players and levels in the acquiring relationship to transact and report as they require. Dispute transactions may be posted in a single nominated currency, or in multiple different currencies according to individual client requirements and chosen BIN/ICA/currency structures.

FX protection

Acquirers may choose whether or not to protect their merchant clients from FX fluctuation. No decision is required by a chargeback user on what value to debit or credit – the system automatically pre-fills merchant debit/credit values based on whether the acquirer chooses to FX protect their merchant client from any variance.

First Data™



For more information please contact First Data™ on +353 (0) 1 219 4200 or visit www.firstdata.com/omnipay