CROCHET TECHNOLOGIES

BPM

CLOUD

appian

amazon web services

Google Cloud
Crochet Technologies (Crochet) is a Global Partner of worlds renowned APPIAN low code development platforms.

It has offices across EMEA & APAC and serves across the globe. Crochet provides its core specialized business process management (BPM) consulting and advisory services to worlds leading Fortune 500 & UK FTSE 100 companies.

With focus on driving digital transformation through lean & technology-driven approach, Crochet has gained popularity with its "Cloud Services" offering within banking, financial services, insurance and public affairs sectors.

Our Tech team comprises of world-class hands-on certified Technology Experts, Lead Architects & Digital Design Visionaries.

The leadership team has more than 100 Years of Combined BPM Industry expertise.
What We Stand For

Our Mission

Help our Customers achieve efficient Digital Transformation effectively.

Our Vision

Impacting Organization's Digital Transformation Goals through continuous Innovation, Delivery & Implementation by being the preferred partner of choice.
Why Crochet

BFSI Focus

Process Know How

Service Guarantee

Delivers MVP

Strong Technical Knowhow

Localization Expertise

Value Focus

Trusted Partner
Crochet BPM Solutions for Enterprises

- BPM Consulting
- Upgrade Services
- Capability Review
- Staff Augmentation
- Project Governance
- Centre Of Excellence
SELF SERVICE - DISPUTES

A Step Towards Digital Transformation
1. Claim Allocation
2. Write-off
3. Straight Through Processing
4. Chargeback

Web APIs
- Search Transactions
- Get Questions
- Check Claim Status
- Create Claim
- Update Claim
- Withdraw Claim
- Re-open Claim
- Save as Draft

Notification/Webhook Services

MySQL Database

MasterCard API Integration

External System
- MasterCard

Appian Self Service for Disputes

Bank Website

User
Why Self Service?

Summary
Crochet's Self Service for Dispute Management (SSDM), built using the Appian Platform is a simple self-service tool designed to equip bank end customers with the ability to raise their own chargeback claims thus circumventing the expensive, tedious and often time consuming call center processes.

How It Works
100% Configurable to any bank’s website/m-site/app.
Facilitates the banks dispute customer journey by using a 4 Stage process to address customer needs.
Includes industry standard questionnaire
Simplified workflow to raise the disputes in just a few clicks.

Benefit to End User
Saves Time, 24x7, Ease of Use, Real Time Alerts, Tracking & Reporting Capabilities.

Benefit to Card Issuing Bank
Configurable, Reduces Cost, Reduces Human Errors, Ease of Deployment, Less Time To Market, Increases Productivity, Dashboard & Reports, Low-Code Solution

Achieve ROI early
Achieve early Return of Your Existing IT Investments
SSDM Features*

- Interactive Claim Reports
- Pre-built Write Off Rules
- Pre-built Write Off Rules
- Pre-defined & Configurable STP
- Industry Standard Editable Questionnaire
- Pre-built Integration with MasterCard API
- Notifications/Subscriptions Services
- Easily Configurable Processes
- Full Case Lifecycle-Reassignment/Deduplication
END USER JOURNEY SCREENGRABS
User Steps

Identification & Verification Stage
- The user initiates the journey at a device (Web/M-Site/APP) & gets redirect to the designated portal.

Claim Summary Stage
- The user sees summary of all his claims in a descending order with option to check status of his existing transaction claim or create a new claim request.

Search Transaction Query Stage
- The user inputs his transaction/account details & runs the validation to reach to the transaction he wishes to dispute.

Raise Chargeback Stage
- The user selects the transaction he wants to dispute & initiates a claim request.

Confirmation of Chargeback Stage
- The portal displays the confirmation of the chargeback claim being registered successfully.
<table>
<thead>
<tr>
<th>Status</th>
<th>Action</th>
<th>This Means The Claim ..</th>
</tr>
</thead>
<tbody>
<tr>
<td>Draft</td>
<td>Edit</td>
<td><em>Saved By User in Drafts with option to Edit the Claim. Not Yet Submitted</em></td>
</tr>
<tr>
<td>Pending</td>
<td>Withdraw</td>
<td><em>User Submitted Claim Successfully &amp; has Option To Withdraw. Bank yet to Review</em></td>
</tr>
<tr>
<td>Cancelled</td>
<td></td>
<td><em>User Withdraws the Claim, Before Bank Reviews It</em></td>
</tr>
<tr>
<td>Approved</td>
<td>Check Status</td>
<td><em>Bank has approved the Claim, Claim Status will be pulled from MasterCard API</em></td>
</tr>
<tr>
<td>Rejected</td>
<td>Re-Open</td>
<td><em>Rejected By Bank. User Can Re-Open the Case for further Dispute</em></td>
</tr>
<tr>
<td>Resolved</td>
<td></td>
<td><em>Bank/Mastercard has processed claim decision in favour of User, hence resolved</em></td>
</tr>
</tbody>
</table>
# Claim Summary Stage

## Claims

**Summary**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Claim ID</th>
<th>Acquirer Ref. No</th>
<th>Dispute Amount</th>
<th>Currency</th>
<th>Dispute Date</th>
<th>Claim Request Status</th>
<th>Chargeback Status</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>C-0077</td>
<td>05413364365000000000667</td>
<td>100.00</td>
<td>USD</td>
<td>02/22/2021</td>
<td>Rejected</td>
<td>N/A</td>
<td>Re-open</td>
</tr>
<tr>
<td>2</td>
<td>C-0076</td>
<td>05413364365000000000667</td>
<td>401.17</td>
<td>USD</td>
<td>02/22/2021</td>
<td>Draft</td>
<td>N/A</td>
<td>Edit</td>
</tr>
<tr>
<td>3</td>
<td>C-0059</td>
<td>05413364365000000000667</td>
<td>100.00</td>
<td>USD</td>
<td>02/22/2021</td>
<td>Pending</td>
<td>N/A</td>
<td>Withdraw</td>
</tr>
<tr>
<td>4</td>
<td>C-0057</td>
<td>05413364365000000000667</td>
<td>200.00</td>
<td>USD</td>
<td>02/22/2021</td>
<td>Approved</td>
<td>In Progress</td>
<td>Check Status</td>
</tr>
<tr>
<td>5</td>
<td>C-0056</td>
<td>05413364365000000000667</td>
<td>401.17</td>
<td>USD</td>
<td>02/22/2021</td>
<td>Cancelled</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>C-0050</td>
<td>05413364365000000000667</td>
<td>401.17</td>
<td>USD</td>
<td>02/22/2021</td>
<td>Resolved</td>
<td>Completed</td>
<td></td>
</tr>
</tbody>
</table>
Transaction Selection Stage

Claims

Create New Claim

1. Search
2. Create Claim
3. Qualify Dispute
4. Submit Claim

Transaction Search Results
Search returned 1 records

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Primary A/c No.</th>
<th>Acquirer Ref. No.</th>
<th>Merchant Name</th>
<th>Transaction Amount</th>
<th>Dispute Amount</th>
<th>Currency</th>
<th>Transaction Date Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>54888888887192</td>
<td>0541336436500000000667</td>
<td>TEST MERCHANT NAME</td>
<td>401.17</td>
<td>100</td>
<td>USD</td>
<td>05/30/1975 21:56:50</td>
</tr>
</tbody>
</table>

Back | Create Claim

Back To Search
Raise a Chargeback Stage

Dispute Management

Claims

Create New Claim

1. Search
2. Create Claim
3. Qualify Dispute
4. Submit Claim

Claim (C-0077)

☐ Check this box if claim is fraud?

Qualify Dispute

Select a reason

Describe the Cardholder's complaint in detail

Back | Create Claim Request
Select a reason

- I have not received the merchandise/service.
- I don't recognise this charge.
- I don't agree with the charge amount, or I have been billed more than expected.
- I've been charged more than once for the same purchase.
- I've cancelled or returned this purchase.
- I haven't received my goods or services, or the business cancelled my goods or service.
- I received my goods or services but they were not as described.
- I purchased this using a different payment method.
- I'd like documentation for my records. I don't recognise charges from several businesses.
- I want to cancel a recurring billing charge, or I cancelled a monthly or recurring billing charge but I'm still being billed after the cancellation date.
- The reason for my dispute isn't listed here.
Qualify Dispute Questionnaire

Qualify Dispute

- I have not received the merchandise/service.

Did you contact the merchant and attempt to resolve the dispute?
- Yes
- No

Select appropriate condition for the chargeback.
- Delayed delivery of goods or services and the delivery or performance date was not specified.
- Delayed delivery of goods or services and the delivery or performance date was specified.
- Interruption of ongoing services.
- Purchase of a merchant-branded prepaid gift card without an expiration date and the merchant is out of business.
- Purchase of a merchant-branded prepaid gift card with an expiration date and the merchant is out of business.

Did you expect that the merchant was going to ship, deliver or otherwise provide the merchandise/service?
- Yes
- No

Did you get contacted by the merchant?
- Yes
- No

Describe the Cardholder’s complaint in detail

The merchant says the package is already dispatched, however, he is not able to provide me with any tracking number. When requested for the refund as the date of delivery has already crossed, the merchant stopped responding. Hence raising a refund request.
Confirmation of Chargeback Stage

Create New Claim

1. Search
2. Create Claim
3. Qualify Dispute
4. Submit Claim

Claim Request Submitted

Please note your claim ID C-0077. Claim request has been submitted successfully. You will be notified shortly, once your claim request gets reviewed. Thanks!

Close
<table>
<thead>
<tr>
<th>#</th>
<th>Claim ID</th>
<th>Notification Message</th>
<th>Date Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>C-0077</td>
<td>Claim request is rejected.</td>
<td>02/22/2021 17:11:59</td>
</tr>
<tr>
<td>2</td>
<td>C-0077</td>
<td>Claim request is created.</td>
<td>02/22/2021 17:03:28</td>
</tr>
<tr>
<td>3</td>
<td>C-004</td>
<td>Claim request has been closed from MasterCard.</td>
<td>02/22/2021 13:15:34</td>
</tr>
<tr>
<td>4</td>
<td>C-0059</td>
<td>Claim request is created.</td>
<td>02/22/2021 10:52:06</td>
</tr>
<tr>
<td>5</td>
<td>C-0057</td>
<td>Chargeback request is submitted with MasterCard.</td>
<td>02/22/2021 10:49:52</td>
</tr>
<tr>
<td>6</td>
<td>C-0057</td>
<td>Claim request is approved.</td>
<td>02/22/2021 10:49:49</td>
</tr>
</tbody>
</table>
APPIAN BACK END USER JOURNEY SCREENGRABS
## Appian Website Summary

### Claims

<table>
<thead>
<tr>
<th>Claim Id</th>
<th>MasterCom Claim Id</th>
<th>Acquirer Reference Number</th>
<th>Dispute Amount</th>
<th>Currency</th>
<th>Status</th>
<th>Assignee</th>
<th>Created Date</th>
<th>Is Write-Off</th>
</tr>
</thead>
<tbody>
<tr>
<td>C-0077</td>
<td>200002020654</td>
<td>05413364365000000000667</td>
<td>100.00</td>
<td>USD</td>
<td>Pending</td>
<td></td>
<td>03/02/2021</td>
<td>No</td>
</tr>
<tr>
<td>C-0075</td>
<td>200002020654</td>
<td>05413364365000000000667</td>
<td>150.00</td>
<td>USD</td>
<td>Pending</td>
<td></td>
<td>03/02/2021</td>
<td>No</td>
</tr>
<tr>
<td>C-0073</td>
<td>200002020654</td>
<td>05413364365000000000667</td>
<td>401.17</td>
<td>USD</td>
<td>Pending</td>
<td></td>
<td>03/02/2021</td>
<td>No</td>
</tr>
<tr>
<td>C-0072</td>
<td>200002020654</td>
<td>05413364365000000000667</td>
<td>401.17</td>
<td>USD</td>
<td>Approved</td>
<td>Ranjan Kaundal</td>
<td>03/02/2021</td>
<td>No</td>
</tr>
<tr>
<td>C-0070</td>
<td>200002020654</td>
<td>05413364365000000000667</td>
<td>6.00</td>
<td>USD</td>
<td>Resolved</td>
<td></td>
<td>03/02/2021</td>
<td>Yes</td>
</tr>
<tr>
<td>C-0069</td>
<td>200002020654</td>
<td>05413364365000000000667</td>
<td>100.00</td>
<td>USD</td>
<td>Pending</td>
<td></td>
<td>03/02/2021</td>
<td>No</td>
</tr>
<tr>
<td>C-0068</td>
<td>200002020654</td>
<td>05413364365000000000667</td>
<td>5.00</td>
<td>USD</td>
<td>Resolved</td>
<td></td>
<td>03/02/2021</td>
<td>Yes</td>
</tr>
</tbody>
</table>
# Tasks Summary

## Claim Requests

A list of all tasks related to claim requests:

<table>
<thead>
<tr>
<th>Task Name</th>
<th>Claim Id</th>
<th>Assignee</th>
<th>Start Date</th>
<th>MasterCom Claim ID</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Claim Request</td>
<td>C-0077</td>
<td>CDM Administrator Agents</td>
<td>03/22/2021</td>
<td>200002020654</td>
<td>Assigned</td>
</tr>
<tr>
<td>New Claim Request</td>
<td>C-0048</td>
<td>Ashish Deshmuh</td>
<td>03/22/2021</td>
<td>200002020654</td>
<td>Assigned</td>
</tr>
<tr>
<td>New Claim Request</td>
<td>C-0024</td>
<td>Ashish Deshmuh</td>
<td>03/21/2021</td>
<td>200002020654</td>
<td>Assigned</td>
</tr>
</tbody>
</table>
## Claim Details

### Claim C-0077

**Dispute Date**: Feb/22/2021  
**Status**: Pending

### Claim Details

<table>
<thead>
<tr>
<th>MasterCard Claim ID</th>
<th>Acquirer Ref. No.</th>
<th>Dispute Amount</th>
<th>Currency</th>
<th>Status</th>
<th>Assigned To</th>
<th>Dispute Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>200002020654</td>
<td>0541336436500000000667</td>
<td>100.00</td>
<td>USD</td>
<td>Pending</td>
<td>Ashish Deshmuh</td>
<td>Feb/22/2021</td>
</tr>
</tbody>
</table>

### Dispute Details

1. Did the cardholder contact the merchant and attempt to resolve the dispute?
   - Yes

2. Select appropriate condition for the chargeback.
   - Interruption of ongoing services.

3. Did the cardholder expect that the merchant was going to ship, deliver or otherwise provide the merchandise/service.
   - Yes

**Complaint Details**

- test

**Options**

- ![Reject](#)
- ![Approve](#)
- ![Write Off](#)
Reports

Claim Reports

Daily Reports
Report related to daily claim requests created in Appian

Monthly Reports
Report related to categorization of monthly data

Monthly Chargeback Requests

- Complete: 55.5%
- In Progress: 41.5%

Monthly Claim Requests

- Resolved: 7.2%
- Cancelled: 18.8%
- Rejected: 4.3%
- Pending: 40.0%
- Approved: 29.4%
<table>
<thead>
<tr>
<th>Id</th>
<th>Question</th>
<th>Options</th>
</tr>
</thead>
</table>
| 1  | Did the cardholder contact the merchant and attempt to resolve the dispute? | 1) Yes  
2) No  
1) Delayed delivery of goods or services and the delivery or performance date was not specified.  
2) Delayed delivery of goods or services and the delivery or performance date was specified.  
3) Interruption of ongoing services.  
4) Purchase of a merchant-branded prepaid gift card without an expiration date and the merchant is out of business.  
5) Purchase of a merchant-branded prepaid gift card with an expiration date and the merchant is out of business. |
| 2  | Select appropriate condition for the chargeback.                         |                                                                                                                                                                                                     |
| 3  | Did the cardholder expect that the merchant was going to ship, deliver or otherwise provide the merchandise/service. | 1) Yes  
2) No                                                                                                                                                                                                 |

Add New Question

Question

* Enter Question

Enter Options

ADD OPTION
### Admin Configurations

<table>
<thead>
<tr>
<th>Task Name</th>
<th>Claim Id</th>
<th>Assignee</th>
<th>Start Date</th>
<th>MasterCom Claim ID</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Claim Request</td>
<td>C-0048</td>
<td>Ashish Deshmuh</td>
<td>03/02/2021</td>
<td>200002820654</td>
<td>Assigned</td>
</tr>
<tr>
<td>New Claim Request</td>
<td>C-0024</td>
<td>Ashish Deshmuh</td>
<td>03/01/2021</td>
<td>200002820654</td>
<td>Assigned</td>
</tr>
</tbody>
</table>
Admin Services

Update System Settings

Update Write-off Amount
Write-off amount: $10
Update

Update SLA Settings
SLA notification days: 7
Number of days after which SLA notification will be sent
<table>
<thead>
<tr>
<th>Method</th>
<th>Route</th>
</tr>
</thead>
<tbody>
<tr>
<td>POST</td>
<td>/search-transactions</td>
</tr>
<tr>
<td>POST</td>
<td>/create-claim</td>
</tr>
<tr>
<td>GET</td>
<td>/dispute-question</td>
</tr>
<tr>
<td>POST</td>
<td>/initiate-chargeback</td>
</tr>
<tr>
<td>GET</td>
<td>/claims</td>
</tr>
<tr>
<td>POST</td>
<td>/chargeback-status</td>
</tr>
<tr>
<td>GET</td>
<td>/claim</td>
</tr>
<tr>
<td>POST</td>
<td>/cancel-claim</td>
</tr>
</tbody>
</table>
Thank You

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E: nikhilbhatia@crochetch.com