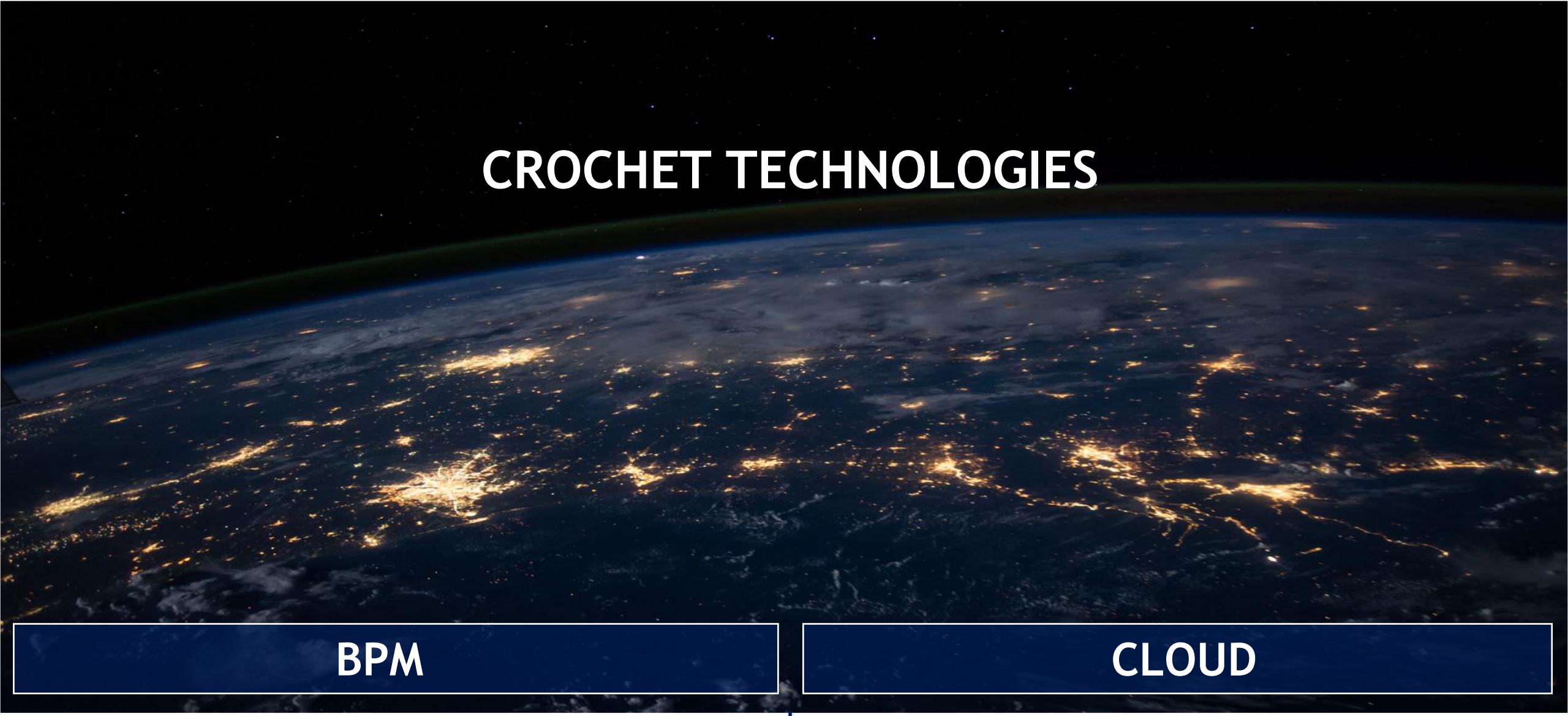


appian

amazon web services™

Google Cloud

About Us

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 serivices, insurance and public affairs** sectors.

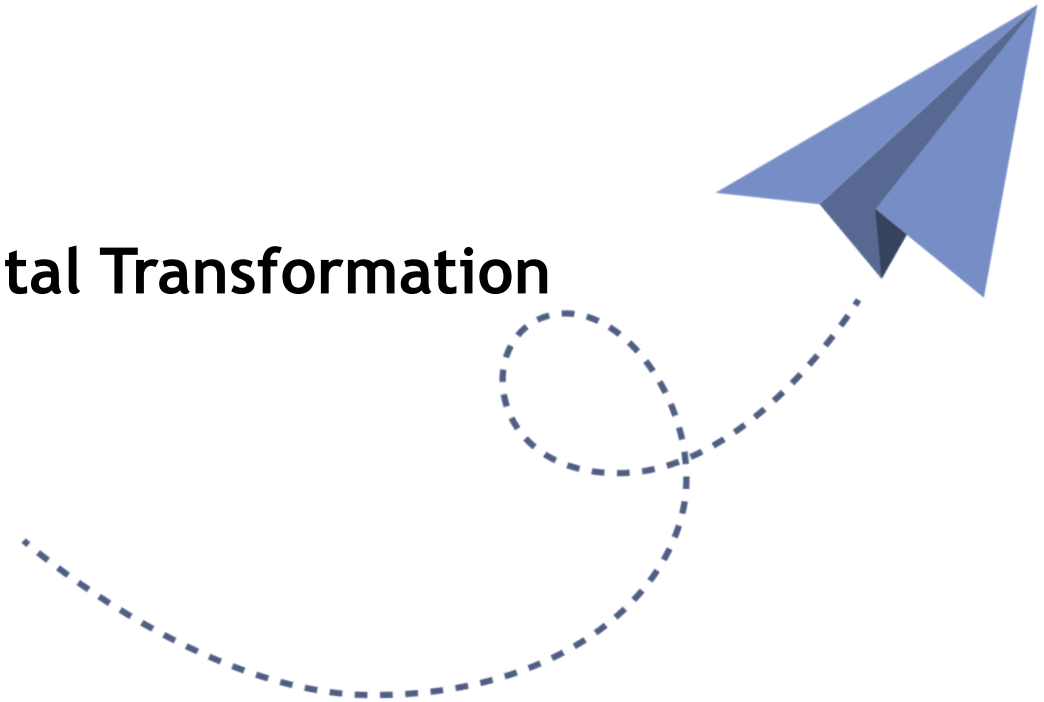
Our Tech team comprises of world-class hands-on certified **Technology Experts, Lead Architects & Digital Design Visionaries.**

The leadership team has more than **100 Years of Combined BPM Industry expertise.**

What We Stand For

Our Mission

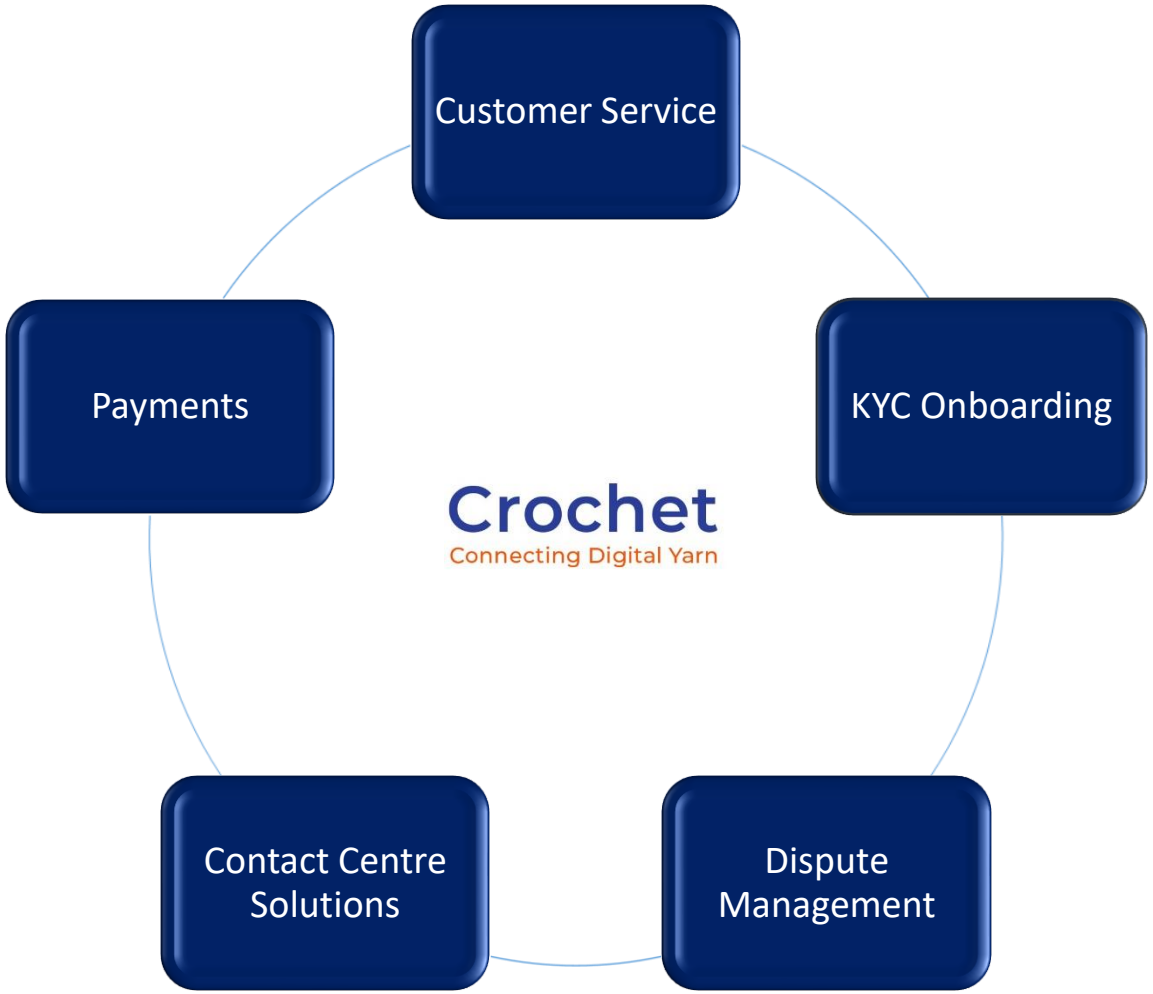
Help our Customers achieve efficient **Digital Transformation** effectively.



Our Vision

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

Industry Expertise



- Banking
- Financial Services
- Insurance
- Telecom
- Government

THINK APPIAN. THINK Crochet

Crochet
Connecting Digital Yarn

Why Crochet

BFSI Focus

Process Know How

Service Guarantee

Delivers MVP

Strong Technical Knowhow

Localization Expertise

Value Focus

Trusted Partner

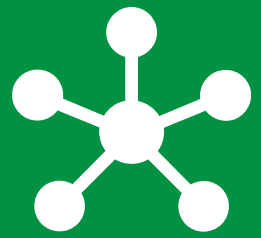
Crochet BPM Solutions for Enterprises

Crochet
Connecting Digital Yarn

BPM Consulting

Upgrade Services

Capability Review



Staff Augmentation

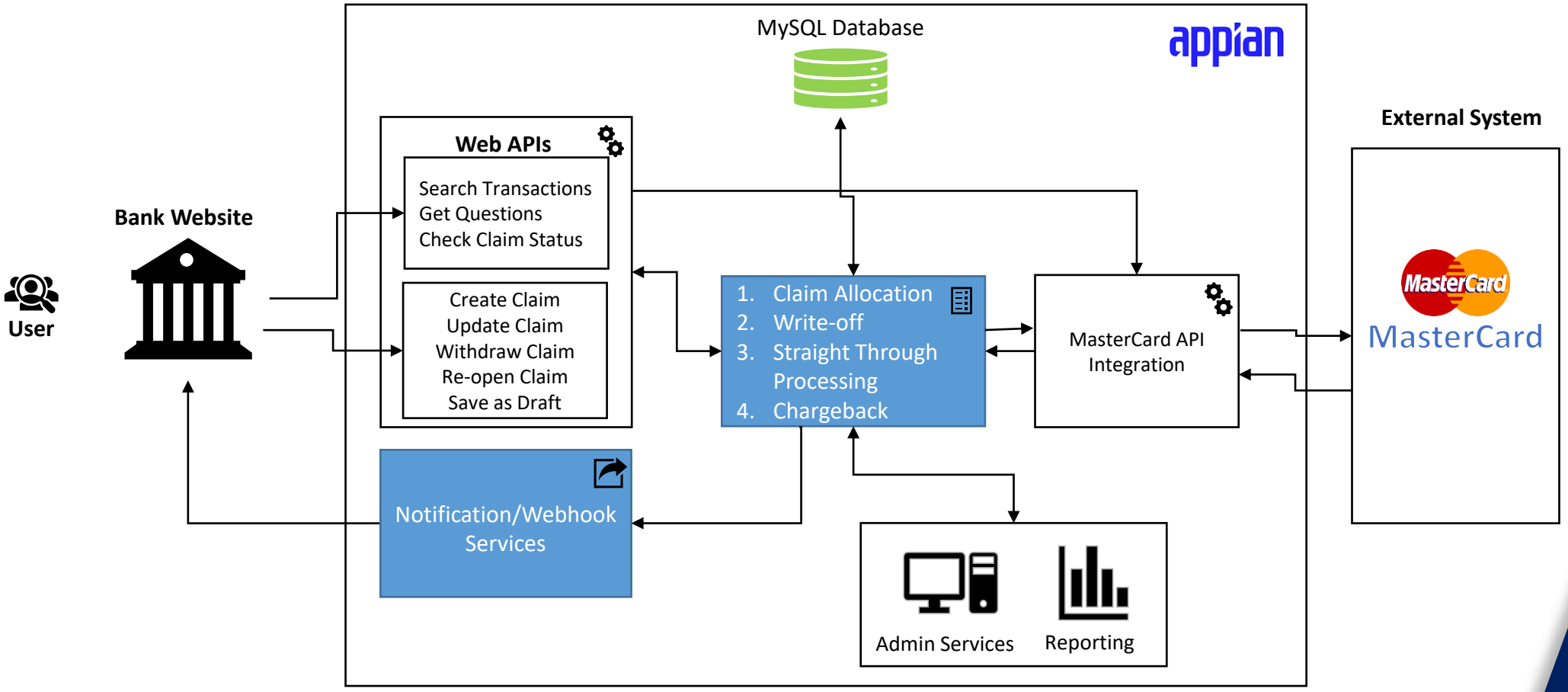
Project Governance

Centre Of Excellence

SELF SERVICE - DISPUTES

A Step Towards Digital Transformation

Architecture Diagram



Appian Self Service for Disputes

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.

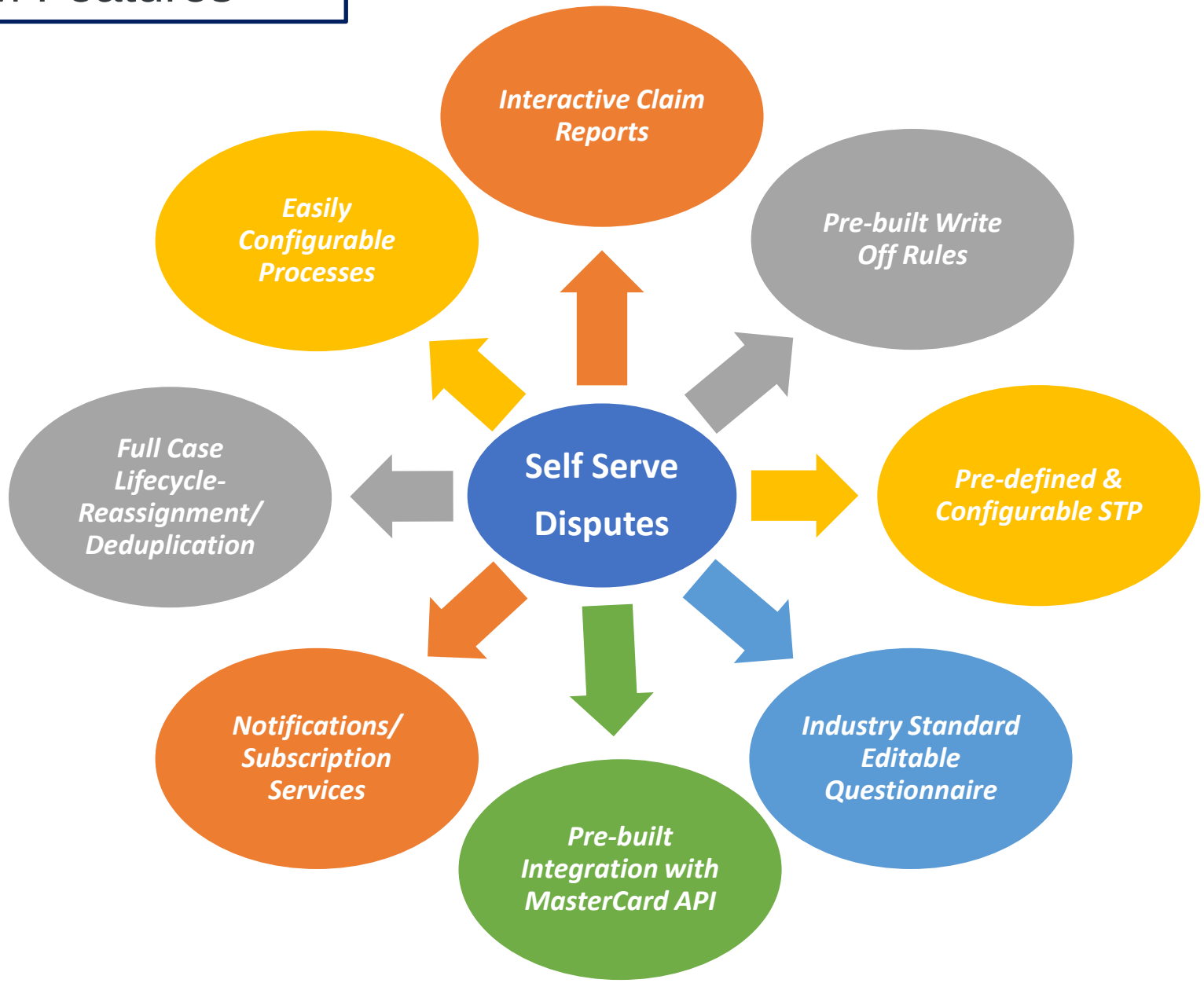
Benefit to Card Issuing Bank

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*



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.

Definitions

Status	Action	This Means The Claim ..
Draft	Edit	*Saved By User in Drafts with option to Edit the Claim. Not Yet Submitted*
Pending	Withdraw	*User Submitted Claim Successfully & has Option To Withdraw. Bank yet to Review*
Cancelled		*User Withdraws the Claim, Before Bank Reviews It*
Approved	Check Status	*Bank has approved the Claim, Claim Status will be pulled from MasterCard API*
Rejected	Re-Open	*Rejected By Bank. User Can Re-Open the Case for further Dispute*
Resolved		*Bank/Mastercard has processed claim decision in favour of User, hence resolved*

Claim Summary Stage

Dispute Management

- Claims
- Notifications
- Logout

Claims

Summary

Create New Claim

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

Transaction Search Query Stage

Dispute Management

- Claims
- Notifications
- Logout

Claims

Create New Claim

Back To Claims

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

Search Transactions

Acquirer Ref. Number

Primary A/c Number

Transaction Amount From

Transaction Amount To

Transaction Date From

Transaction Date To

Search Transactions

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Transaction Selection Stage

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Dispute Management

- Claims
- Notifications
- Logout

Claims

Create New Claim

Back To Claims

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

Transaction Search Results

Search returned 1 records

Back To Search

Sr. No.		Primary A/c No.	Acquirer Ref. No.	Merchant Name	Transaction Amount	Dispute Amount	Currency	Transaction Date Time
1	☑	5488888888887192	05413364365000000000667	TEST MERCHANT NAME	401.17	100	USD	05/30/1975 21:56:50

Back | Create Claim

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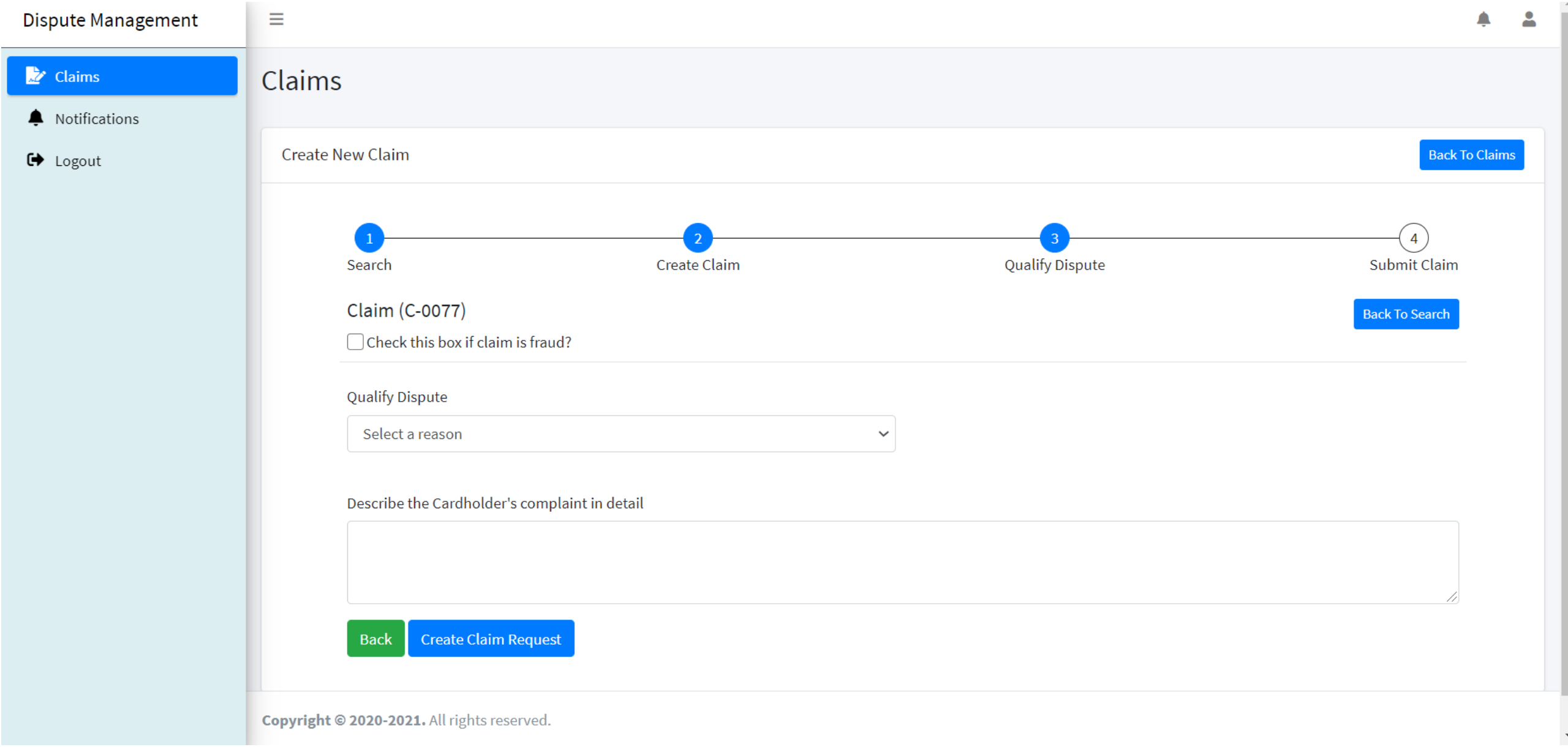
Raise a Chargeback Stage



Dispute Reason Stage

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Dispute Management

- Claims
- Notifications
- Logout

Claims

Create New Claim

Back To Claims

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

Claim (C-0098)

Back To Search

Check this box if claim is fraud?

Qualify Dispute

Select a reason

- 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.

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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?

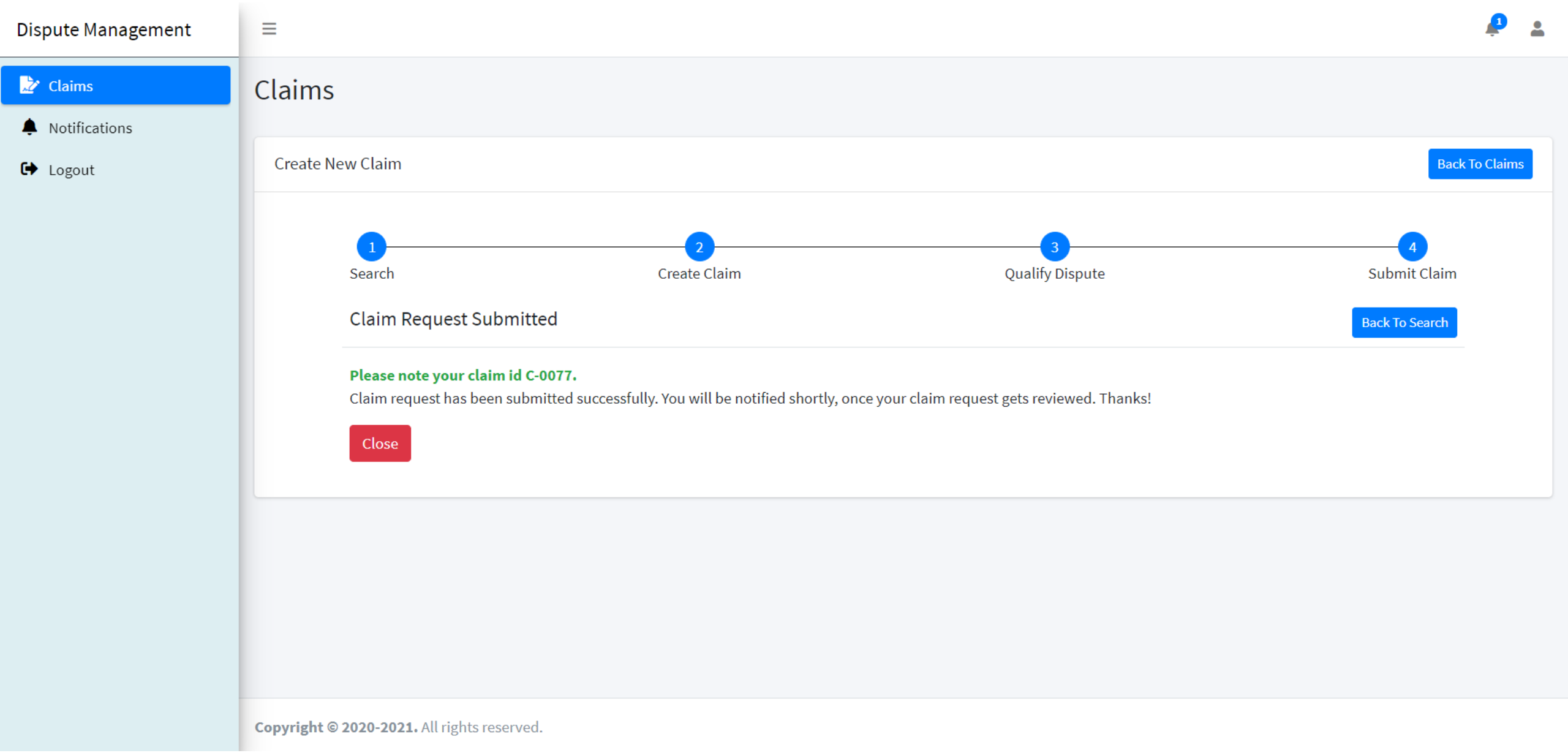
- (●) Yes
- ( ) No

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.

Back | Create Claim Request

Confirmation of Chargeback Stage



User Notifications

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Dispute Management

- Claims
- Notifications
- Logout

Notifications

View all notifications related to your claim requests.

#	Claim ID	Notification Message	Date Time
1	C-0077	Claim request is rejected.	02/22/2021 17:11:59
2	C-0077	Claim request is created.	02/22/2021 17:03:28
3	C-004	Claim request has been closed from MasterCard	02/22/2021 13:15:34
4	C-0059	Claim request is created.	02/22/2021 10:52:06
5	C-0057	Chargeback request is submitted with MasterCard.	02/22/2021 10:49:52
6	C-0057	Claim request is approved.	02/22/2021 10:49:49

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APPIAN BACK END USER JOURNEY SCREENGRABS

Appian Website Summary

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CLAIMS TASKS REPORT ADMIN

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Claims

Filters

Claim Id

MasterCom Claim ID

Acquirer Ref. Number

Status

---- Please select ----

Claim Id	MasterCom Claim ID	Acquirer Reference Number	Dispute Amount	Currency	Status	Assignee	Created date	Is Write-Off
C-0077	200002020654	05413364365000000000667	100.00	USD	Pending		030/22/2021	No
C-0075	200002020654	05413364365000000000667	150.00	USD	Pending		030/22/2021	No
C-0073	200002020654	05413364365000000000667	401.17	USD	Pending		030/22/2021	No
C-0072	200002020654	05413364365000000000667	401.17	USD	Approved	Ranjan Kaundal	030/22/2021	No
C-0070	200002020654	05413364365000000000667	6.00	USD	Resolved		030/22/2021	Yes
C-0069	200002020654	05413364365000000000667	100.00	USD	Pending		030/22/2021	No
C-0068	200002020654	05413364365000000000667	5.00	USD	Resolved		030/22/2021	Yes

Tasks Summary

Filters

Claim Id

Enter Claim Id

MasterCom Claim ID

Enter MasterCom Claim ID

Clear Filters

A list of all tasks related to claim requests

Task Name	Claim Id ↓	Assignee	Start Date	MasterCom Claim ID	Status
New Claim Request	C-0077	CDM Administrator Agents	030/22/2021	200002020654	Assigned
New Claim Request	C-0048	Ashish Deshmuh	030/22/2021	200002020654	Assigned
New Claim Request	C-0024	Ashish Deshmuh	030/21/2021	200002020654	Assigned

Claim Details

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CLAIMS | TASKS | REPORT | ADMIN

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You must accept this task before completing it

ACCEPT | GO BACK | REASSIGN

Claim C-0077

Dispute Date Feb/22/2021

Status Pending

CLAIM DETAILS

MasterCard Claim ID	Acquirer Ref. No.	Dispute Amount	Currency	Status	Assigned To	Dispute Date
200002020654	05413364365000000000667	100.00	USD	Pending	Ashish Deshmuh	Feb/22/2021

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

REJECT | WRITE OFF | APPROVE

Reports

CLAIMS TASKS REPORT ADMIN

Claim Reports

Date From
01 Feb. 2021

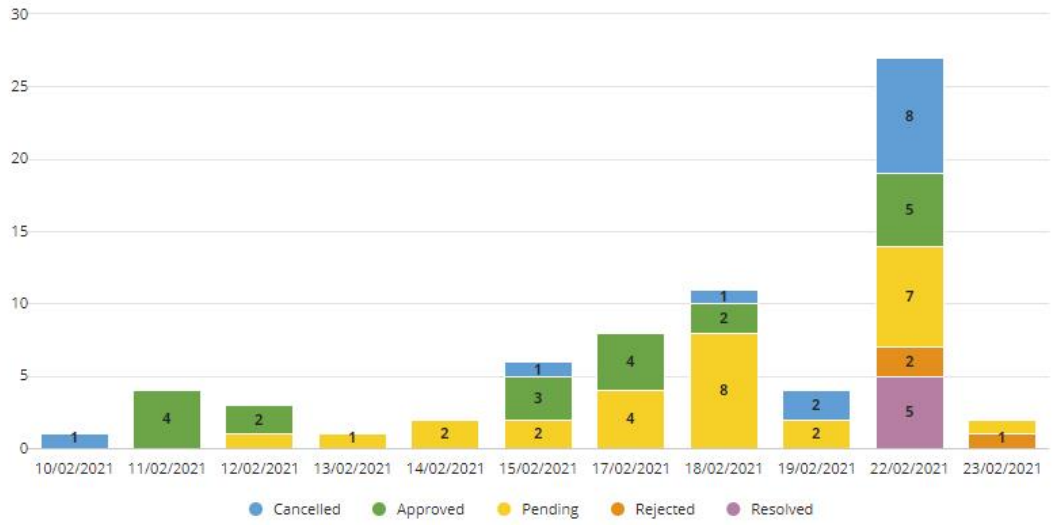
Date To
23 Feb. 2021

Daily Reports
Report related to daily claim requests created in Appian

Monthly Reports
Report related to categorization of monthly data

Daily Fraud Transactions

Daily Claim Requests



Reports

CLAIMS | TASKS | REPORT | ADMIN

Claim Reports

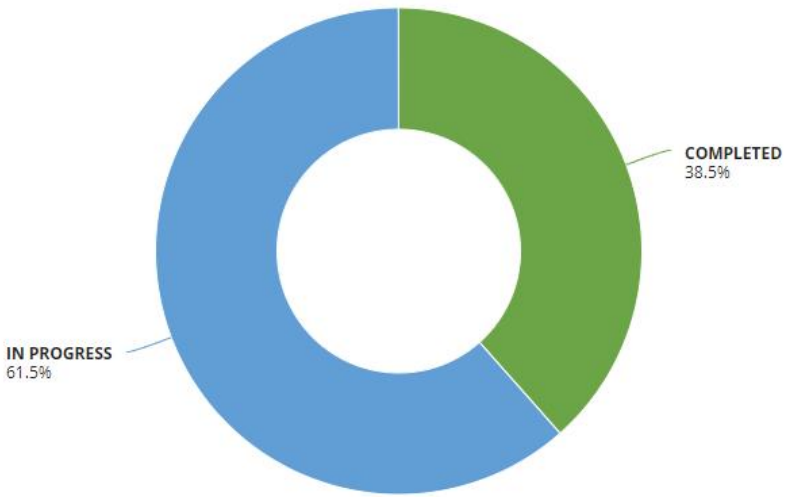
Date From
01 Feb. 2021

Date To
23 Feb. 2021

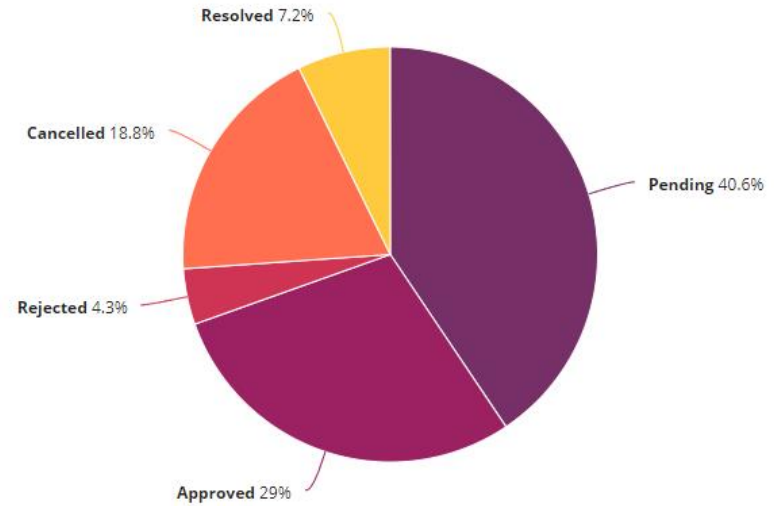
Daily Reports
Report related to daily claim requests created in Appian

Monthly Reports
Report related to categorization of monthly data

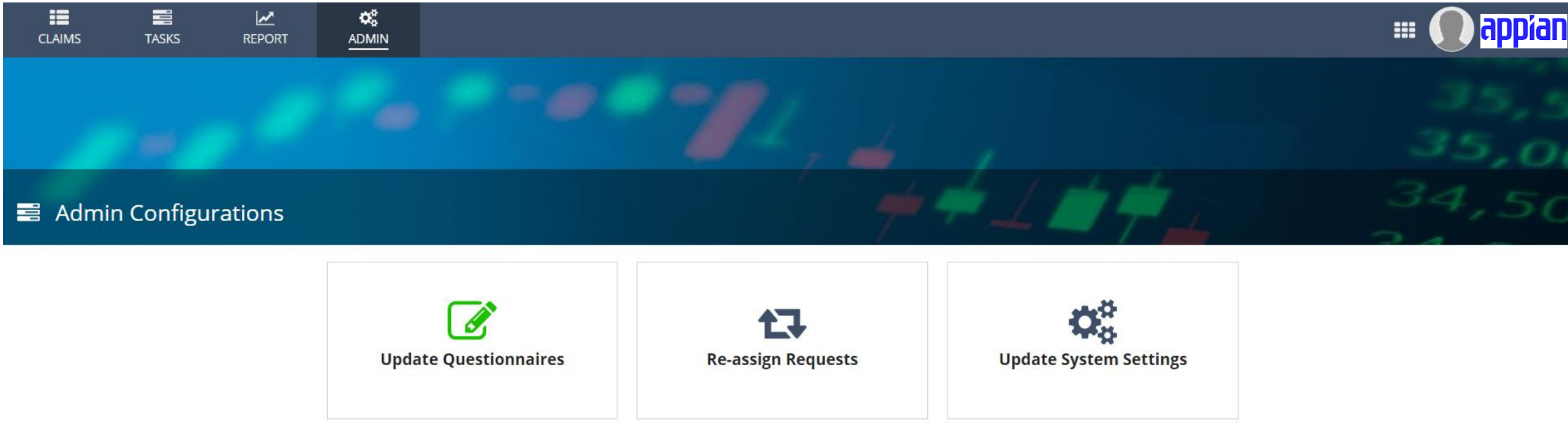
Monthly Chargeback Requests



Monthly Claim Requests



Admin Services



Admin Services

Admin Configurations - Update Questions

Id	Question	Options	Edit	Delete
1	Did the cardholder contact the merchant and attempt to resolve the dispute?	1] Yes 2] No		
2	Select appropriate condition for the chargeback.	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.		
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

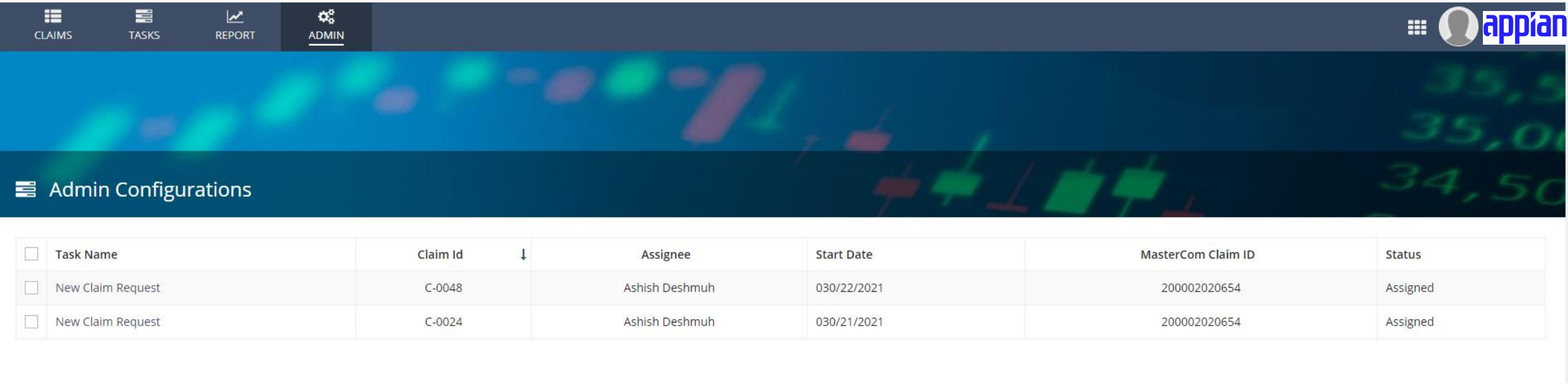
*** Enter Question**

SAVE QUESTION

Enter Options

ADD OPTION

Admin Services



Task Name	Claim Id	Assignee	Start Date	MasterCom Claim ID	Status
New Claim Request	C-0048	Ashish Deshmuh	030/22/2021	200002020654	Assigned
New Claim Request	C-0024	Ashish Deshmuh	030/21/2021	200002020654	Assigned

Admin Services

API Documentation

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API Documentation

POST	/search-transactions
POST	/create-claim
GET	/dispute-question
POST	/initiate-chargeback
GET	/claims
POST	/chargeback-status
GET	/claim
POST	/cancel-claim

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Thank You

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