

# Self Service For Dispute Management

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.



## Problem Statement

The COVID-19 crisis has had a profound impact on Banks and Card Issuers to meet increased and instant access to finance. This surge of transactions adds pressure to resolve customer disputes, fraudulent claims in a timely and efficient manner. Manual processes, errors and lack of communication can lead to a loss of customers, operational efficiency, revenue and reputation, which runs the risk of incurring regulatory fines



## Estimated Costs

- Annually the Top 15 US banks spend approximately \$3 BN on disputes processing combined
- Annually, the US Banks resolve roughly \$50 to 100 million disputes in the US
- Average cost per dispute ranges from \$10 to \$50



## Dispute Process

- Identify the Dispute Transaction
- Qualify the Dispute
- Create the Dispute Form
- Raise the Dispute
- Settle the Dispute.



## 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.

## SSDM Features



## What the Solution Delivers

The solution enhances the output in the below areas

- Clear View of the Dispute
- Real Time Dispute Status
- Reduction in Call Volumes
- Reduce the Average Dispute Handling Time
- Reduction in Human Error
- Provides Efficient Customer Service
- Productivity Gains
- Large Cost Savings
- Increased Customer Satisfaction
- Improved Banks Performance Impact

## Benefit to End User

- Saves Time for Banking Customer
- 24x7 Access to Raise Disputes
- Ease of Use
- Real Time Status Alerts
- Tracking
- Reporting Capabilities



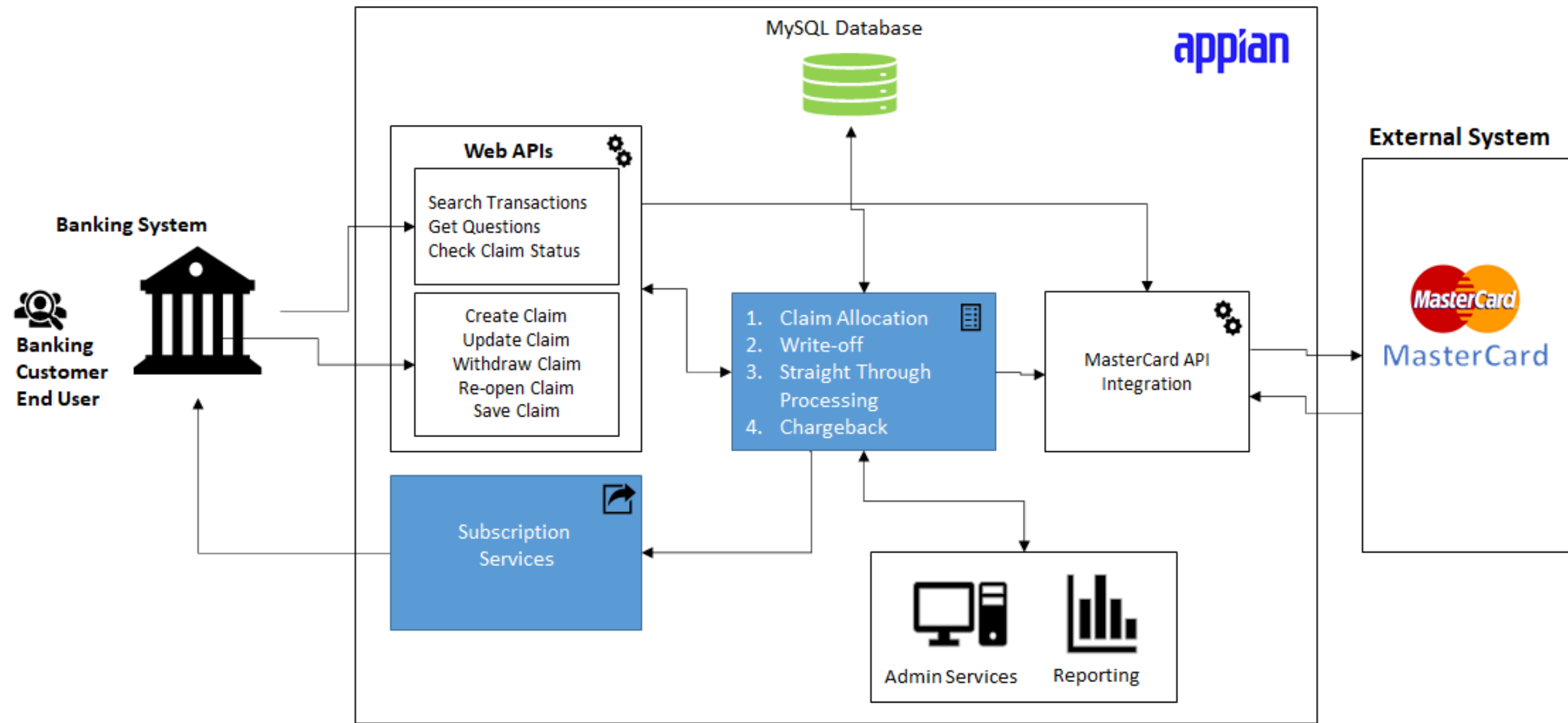
## Benefit to Card Issuing Bank

- Configurable
- Reduces Cost
- Reduces Human Errors
- Ease of Deployment
- Less Time To Market
- Increases Productivity
- Dashboard and Reports
- Low-Code Solution



Crochet Technologies is a Global Delivery and Implementation Partner For Appian Low Code Solutions

# Architecture Diagram



Appian Self Service Tool For Digital Banks

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**Appian Website Summary**

Claim Id	MasterCom Claim ID	Acquirer Reference Number	Dispute Amount	Currency	Status	Assignee	Created date	Is Write-Off
C-0077	200002020654	0541336436500000000667	100.00	USD	Pending		030/22/2021	No
C-0075	200002020654	0541336436500000000667	150.00	USD	Pending		030/22/2021	No
C-0073	200002020654	0541336436500000000667	401.17	USD	Pending		030/22/2021	No
C-0072	200002020654	0541336436500000000667	401.17	USD	Approved	Ranjan Kaundal	030/22/2021	No
C-0070	200002020654	0541336436500000000667	6.00	USD	Resolved		030/22/2021	Yes
C-0069	200002020654	0541336436500000000667	100.00	USD	Pending		030/22/2021	No
C-0068	200002020654	0541336436500000000667	5.00	USD	Resolved		030/22/2021	Yes

**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](#)

**Reports**

Claim Reports

Date From: 01 Feb, 2021 | Date To: 23 Feb, 2021

**Monthly Chargeback Requests**

- Completed: 88.5%
- In Progress: 11.5%

**Monthly Claim Requests**

- Resolved: 7.2%
- Cancelled: 18.3%
- Rejected: 1.3%
- Approved: 29%
- Pending: 44.2%

**Claim C-0077**

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

MasterCard Claim ID	Acquirer Ref. No.	Dispute Amount	Currency	Status	Assigned To	Dispute Date
200002020654	0541336436500000000667	100.00	USD	Pending	Ashish Deshmuh	Feb/22/2021

**DISPUTE DETAILS**

- Did the cardholder contact the merchant and attempt to resolve the dispute? Yes
- Select appropriate condition for the chargeback. Interruption of ongoing services.
- 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](#)



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With 100% focus on driving digital transformation through lean and technology-driven approach, Crochet has gained popularity with its "Cloud Services" offering within banking, financial services, insurance and public affairs sectors.

Our 200+ Tech team comprises of world-class hands-on certified Technology Experts, Lead Architects, Digital Design Visionaries. The leadership team has more than 150 Years of Combined BPM Industry expertise.

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