57% Reduction in Average Issuer Dispute Charge-Off Amounts

1 Customer

Issuing Bank, Client of Third largest merchant acquirer in U.S

2 Business Situation

1. Challenge managing dispute charge-off
2. Significant increase in disputes inventory leading to larger potential losses
3. Customer's existing average charge-off rate was high (at $0.14)

3 Solutioning

1. SLK **SmarTrans** methodology used for business analysis
2. Innovative Kaizen improvements to manage the inventory and streamline the process

4 Execution

1. Tiered dollar value-based checks created to mitigate potential high dollar losses
2. Quality rigor deployed by an autonomous quality organization focused on reducing repetitive errors

5 Value Delivered

Lower charge-off and operational cost

1. Charge-offs reduced from $0.14 to $0.06 per transaction
2. Additional labor cost savings of 50% for some work

Reduced risk

1. Risk of non-performance transferred to SLK

You guys are the game changers. We are now going strong to the market for more disputes
- COO, Payment Processing Company

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