

30% faster turn times

.....

Increase customer satisfaction

.....

Achieve 100% adherence to  
regulations and business rules

.....

Reduce cost with automation

Drive higher speed, efficiency and  
profitability in your operations with our  
**End-to-End Card Issuing Solutions.**

# Card Issuing Solutions

Our comprehensive suite of Card Issuing Support Solutions ensure a quicker, streamlined, compliant and customer focused end to end dispute resolution operations using a blend of:



Business process management



Intelligent automation



Regtech & automated QC platform



Omnichannel customer contact

## Our Expertise

Deep domain expertise

All disputes/reason codes handled: fraud / non-fraud

Expertise in handling disputes for issuer & acquirer members

Proficiency in disputes rules of all associations: Discover, Visa, Mastercard, Amex

Supporting all intake channels: email, chat, call and social media

Chargeback avoidance solutions offered using a FinTech partner



## Business Value

Increased profitability and resource optimization with Business Process Management

Seamless intersection of customer facing and back-office operations using agile workflows, guided documentation processes, stringent quality control/compliance practices, and 20+ years of domain experience. 30% faster turn times, 98% quality and 45% reduced operational cost.

Enhanced operational agility and productivity with Intelligent Automation

Suite of Solutions using RPA, AI, OCR, NLP, Intelligent Document Processing, Conversational AI, Machine Learning, Machine Vision and Functional BOTS. Disputes for transactions executed in under 2 minutes.

Stringent QC and compliance with automation

COPASYS

Combination of automation and data analytics to deliver 20X faster testing, 100% sampling coverage and 100% accuracy.

Superior customer experience with Omnichannel Contact Center

24\*7 contact center operations with self care options, conversational AI and data analytics. 12% improvement in First Call Resolution.



# Core Capabilities

## Business Process Management

### Card Initiation, Servicing & Fraud

- Card Origination
  - Pre-processing support
  - Application Review/Processing
  - Credit Card Underwriting
  - Business Card Booking
- Card Servicing
  - Customer Service
  - Debit & Credit Adjustment
  - Promo Rates
  - Stop Payment
  - Lost & Stolen Card
  - Fee Waivers and Misapplied Payment
  - Credit Bureau Updates
- Card Reconciliation
- Card fraud detection

### Card Disputes

- Disputes Review
- Retrievals
- Chargebacks
- Representments
- Pre-arbitrations
- Chargeback Avoidance Solutions

### Contact Center Services

- Bankcards/ Credit Cards/ Cash Cards (Inbound Calls)
  - Balance & Funds Transfer, Card Replacement
  - Block Cards, Lost & Stolen
  - Dispute Intake
  - Customer Support for registration and activations
  - Escalation support
- Collections
  - Inbound & Outbound Early Stage General Collections

### Merchant Services

- Merchant Deal Boarding
- Chargebacks & Representments
- Merchant Maintenance
- Merchant Terminal Configuration
- Pricing & PCI Adjustments
- Research & Rekey Erroneous Transactions



## Point Solutions



### Intelligent Automation

RPA | AI | OCR | NLP | Intelligent Document Processing | Conversational AI | Machine Learning  
Machine Vision | Functional BOTS



### COPASYS® Automated QC and Compliance platform

Consolidated platform of rules and regulations, checklists, SOPs for testing | Dynamic testing automation operations, business controls, QC and compliance functions | Quality checks across all three lines of defense and insights to external auditors and regulators | Easy configurability and quick implementation | Data analytics and reporting



### Omnichannel Contact Center

Self-care channels | Bankcards/ credit cards (inbound calls) | Block cards, lost & stolen | Dispute intake & processing

## Illustrative Volumes (Annual)



### Card Issuing Firms

1.5M disputes  
170K representments



### Chargeback Management Firms

840K chargebacks



### Merchant Acquirer Firms

1.1M chargebacks  
100K second chargebacks/ prearbitrations

## Case Study

67% faster response rate to customer requests for a top 20 U.S. bank.

[Read Case Study](#)

57% reduction in average issuer dispute charge-off amounts

[Read Case Study](#)

QC review in 30-seconds with automation

[Read Case Study](#)

## About Coforge Business Process Solutions (Coforge BPS)

Coforge BPS offers digital platforms and solutions to multiple industries, including the financial services industry. Coforge BPS customers include 5 of the Top 25 U.S. Banks, Top 10 Lenders, Top 10 Insurance intermediaries and Fortune 500 Companies.

Coforge BPS offers services as well as platform-based solutions like Copasys for enterprise wide automated QC and compliance, LoanAccel for pre-underwriting loan origination support, RETS for real estate tax services, SmartProp for property owner search reports and SmartTrak for reporting property taxes.

We help organizations deliver:

### Transformation

using 12 digital platform solutions & 600+ business processes

### Effective business outcomes

supported by Digital Platforms, Intelligent Automation, RegTech, Data & Analytics, & Omnichannel Customer Service.

### Flawless execution

with a 100% commitment to SLAs and over 99% transaction accuracy.

### Scalability

with 21,000 professionals with 7,000+ dedicated to business process solutions supporting 0.5B transactions annually across 5 global centers

### Sustainable Business Growth

delivered with over two decades of industry

### Strong compliance

with 100% adherence to regulatory and business requirements.

Our optimal blend of people, process, and digital solutions across the business value chain has helped drive tangible outcomes for our clients, their customers and partners.



Banking



Mortgage Lending



Insurance



Cards



Title, Tax & Settlement



Enterprise Wide Services



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