Use Case: Disputes QC Review in 30-seconds with Automation

1 Customer

1. Top 20 US retail bank

2 Business Situation

1. Faced challenges in quality control checks in the dispute resolution function for the Bankcards line of business

2. Manual quality checks needed to be performed on 100% of transactions to ensure that customer disputes were accurately investigated and relevant provisional credits/ appropriate interest charges had been made as per the guidelines

3 Solutioning

1. Team of 18 dedicated FTEs were aligned to review 22,000 disputed cases per month leading to higher fixed cost

2. Calculations needed to be performed on each transaction by referring to multiple applications

3. The entire manual QC process was not only time consuming but also led to higher number of human errors that led to financial losses

4 Execution

The Copasys® solution

1. Retrieved relevant data fields from source systems and mapped the data fields for automated upload

2. Configured rules in the application as per different business scenarios to meet process testing objectives

3. Validated and deployed new automated QC solution for dispute resolution process into the bank's production environment

4. Application provided automated results as 'Pass' or 'Fail' or 'NA' as along with the calculations

5. Immediate remediation actions further taken on failed tramsactions by audit agents

5 Value Delivered

1. **Reduction of QC review time from 2 hours to 30 seconds** The Copasys® algorithm was used to audit 20 transactions

2. **Improved accuracy in audits**

3. **Reduced QC cost dramatically with automation** 18 FTE reduced to 6 FTE