

Dispute Management



OmniPay won the first-ever 'Processing Excellence' Award at European Card Acquiring Forum 2010. The ECAF is widely regarded as the most important European conference focusing exclusively on Merchant Acquiring, drawing over 300 acquiring professionals from Europe and beyond. At this year's conference, the organizers launched the Guiding Hand Awards, a series of nine awards intended to recognize merchant acquirers and one award to recognize Excellence in Processing.

The OmniPay RAM chargeback system provides cost-effective, highly automated, full-cycle management of exceptions for both domestic and international merchant acquirers, all via OmniPay's web portal, the Remote Access Module (RAM). Disputes can be worked via RAM either by OmniPay staff on behalf of acquirers, or by acquirers themselves. Merchants may also access information on chargebacks impacting their businesses and may upload supporting documentation.

The Dispute Processing service is just one of several parts of the Acquiring Value Chain that OmniPay provide, the others including Authorisation Switching, Scheme Clearing, Merchant Billing and Settlement, and Merchant Management functionality.

The RAM Chargeback System maintains all relevant authorization, presentment, refund and merchant data, as well as merchant actions, notes, and documentation in one centrally-managed dispute case.

Key benefits of OmniPay's Dispute Management offering include:

Web-based exception handling

Acquirers and merchants access all exception-related data and functionality via a single, web-based portal. There is no need to learn and maintain multiple applications and systems and no need for special hardware or separate workstations.

Full chargeback-cycle management

OmniPay's chargeback system offers full cycle management – from retrievals to arbitration – all from a single interface, thus enabling faster resolution at all stages in the dispute process.

Documentation management

Acquirers can automatically create merchant letters or exhibits by merging chargeback data with bookmarks in user-defined templates, and all documentation generated is automatically saved within the exception case. Additionally, merchants may upload images for submission to schemes via scheme-provided document interface systems. No more need to export data between applications, no more sending or faxing paper copies.

Full RAM integration with Visa's VROL and MasterCard's MasterCom Image Interface means users can submit any uploaded or automatically-generated documentation related to a case directly to the schemes. Similarly, the system automatically attaches all incoming documentation from scheme interfaces to the corresponding case. The result: more rapid turnaround of chargebacks and reduced chargeback losses due to missed scheme deadlines.

Easy access to data

Each dispute transaction automatically opens a dispute case, and for later stages in the dispute process, an addendum to a pre-existing case. The system automatically adds the original presentment data, authorization data and any potentially relevant refunds to the newly opened cases, thus enabling instant access to all pertinent data. Users can easily view the most commonly required data for each case on a single web page, enabling faster decision-making.

A single, comprehensive view of merchant activity

The RAM Chargeback System is fully integrated with OmniPay's Merchant Accounting and Settlement system, enabling a single, comprehensive view of all merchant activity and data. One application handling all aspects of merchant management enables quicker chargeback/issue resolution and improved management of the overall merchant relationship.



Extensive card brand support

The RAM chargeback system supports dispute processing for the following card brands:

*VISA
MasterCard
Maestro
Diners Club International
Discover
JCB*

No redundant data input

As the OmniPay chargeback system is fully-integrated with OmniPay's processing platform and the card schemes' exception handling interfaces, data never needs to be entered twice into the system. Once data relevant to a chargeback is in the system (authorization data, merchant account information, representation dates and status, etc.), it never needs to be manually entered again. The result is faster resolution times, fewer data-entry errors and reduced operational costs.

Local language support

All RAM screens and reports can be adapted to meet local language needs at the individual user level, resulting in improved usability and enabling a single, integrated chargeback tool for acquirers and merchants to use across all their countries of operation.

Customised page views branded by the acquirer

Each acquirer on the OmniPay platform can customise and brand RAM Chargeback System pages so that users and merchants experience the 'look and feel' that their acquirers wish them to experience.

Advanced monitoring and reporting capability

The RAM Chargeback System comes with a broad set of interactive reports that detail everything from system configuration options and user access to cases opened and actions taken enabling effective, easy-to-use chargeback monitoring.

Flexible deadline management

OmniPay's chargeback system automatically calculates deadlines based on configurable 'work by date calculation' rules, which can be customised by scheme, dispute type and even individual merchant. Additionally, clients may choose to subtract a number of days from due dates to ensure items are always worked and completed in advance of scheme deadlines.

Configurable case distribution for workload optimization

Users can define categories to control the distribution of cases, thereby allowing for the spread of workload based on operator number and experience. The system creates user work queues according to configurable case distribution, and supervisors may modify distribution rules or reallocate cases as their business requirements evolve.

Intuitive response management

Responses may be controlled via configuration to ensure only appropriate document indicators, reason codes, message text formats etc. are available to the chargeback user given the characteristics of each individual dispute, eliminating user error and reducing any requirements for chargeback operator training. Any scheme changes to dispute timeframes or processing requirements are easily amended and enforced.

Fully-configurable automatic and bulk actions

Automatic actions are actions created automatically which previously would have required a decision and an interactive action to be carried out by a user of the system. The RAM Chargeback System can be configured to perform automatic bulk actions resulting in quicker turn around of chargeback cases, fewer operator errors and lower operating costs. Automatic actions are easy to set up, are fully integrated into the RAM Chargeback System and require no third party or add-on modules.

Multicurrency support

OmniPay offer acquirers the freedom to select differing transaction, settlement, merchant funding and reporting currencies, enabling all players and levels in the acquiring relationship to transact and report as they require. Dispute transactions may be posted in a single nominated currency, or in multiple different currencies according to individual client requirements and chosen BIN/ICA/currency structures.

Acquirers may choose whether or not to protect their merchant clients from FX fluctuation. No decision is required by a chargeback user on what value to debit or credit – the system automatically pre-fills merchant debit/credit values based on whether the acquirer chooses to FX protect their merchant client from any variance.