



Case Study

Global Clients: ABN Amro Bank |
Barclays | Capita | Citigroup | DBS
Bank | GE Consumer Finance |
HBOS | HDFC Bank | TransUnion |
True Credit | UOB Bank | Vodafone
| Wausau Financial Systems

Merchant Dispute Management system

Background

The client is one of the leading private sector banks in India. Incorporated in August 1994, the bank now has a wide network of over 531 branches across 228 cities in India, and over a thousand networked ATM's.

The Bank provides a wide range of financial services including personal financial services, private banking, commercial and corporate banking, corporate finance, capital market activities, asset management and credit card services.

Saksoft has worked extensively with the customer and has built multiple satellite systems around the Credit cards Receivables system (Vision Plus). This system is called the Credit Cards Offline System and includes various modules like MIS, Dedupe, GL interface, Insurance on Activation and several others, of which the Dispute Management System is one such module.



Problem Statement

The bank was using a home-grown system for managing acquiring disputes. This increased the TAT for Dispute resolution and the reporting mechanism was also not structured. Hence there was a need for creating automated workflows for Dispute Management, a robust reporting framework as well as auto-population of the Charge backs and Representments templates for Visa and MasterCard as required for processing of disputed transactions.

The Solution

As part of the entire Credit cards Offline system, a Central database was built that comprised of Customer, Account and Transaction information from V+, along with the Metadata. The Dispute Management System used the same database and had the following key features:

Workflow Automation of On-Us Disputes: This involved maintenance of details of the On-us disputes and updating the status of the disputes, so that a common repository of information was always available. Such automation also reduced turnaround time for processing requests from the bank's side

Analytical and operational MIS for Disputes processing: Some of the reports generated included an MIS for Accepted and Disputed Transactions and Summary report on Chargebacks, Copyrights and Representments.

Auto population of templates for Visa and MasterCard: Based on transaction files, the information was fetched and auto-populated in the predefined templates for Chargebacks, Representments and Copy Requests. These templates were then uploaded to a common folder for further processing.



Query Module: A query module was built so that based on multiple filter criteria like card number, transaction date, transaction amount, reference number and merchant category code.

Some sample screen shots are as below:

MIS on Accepted and Rejected Transactions

Card No	Accepted Transaction Details						Disputed Transaction Details						Amount debited
	Txn Date	Post Date	Txn Amt	Me Name	Me City	Auth Code	Txn Date	Post Date	Txn Amt	Me Name	Me City	Auth Code	
1234567887654321	09/12/07	01/04/07	500	raj	delhi	ACD1	03/12/07	08/06/07	800	gopal	mumbai	ACD2	1000
1234567887654321	09/12/07	01/04/07	500	raj	delhi	ACD1	03/12/07	08/06/07	800	gopal	mumbai	ACD2	205152
1234567887654321	09/12/07	01/04/07	500	raj	delhi	ACD1	03/12/07	08/06/07	800	gopal	mumbai	ACD2	205152
1234567887654321	09/12/07	01/04/07	500	raj	delhi	ACD1	03/12/07	08/06/07	800	gopal	mumbai	ACD2	205152
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1234567887654321	09/12/07	01/04/07	500	raj	delhi	ACD1	03/12/07	08/06/07	800	gopal	mumbai	ACD2	205152

Query Module details:

SI No	Product Type	Dispute Type	Card Number	MCC	Merchant City	Transaction Amount	Merchant Name
1	visa	Chargeback	1234567887654321	MCC1	Delhi	234.56	rahul
2	Master	Copy request	1234567812345678	MCC2	Mumbai	789.67	rakesh



Technology

The application was built on the following technology guidelines:

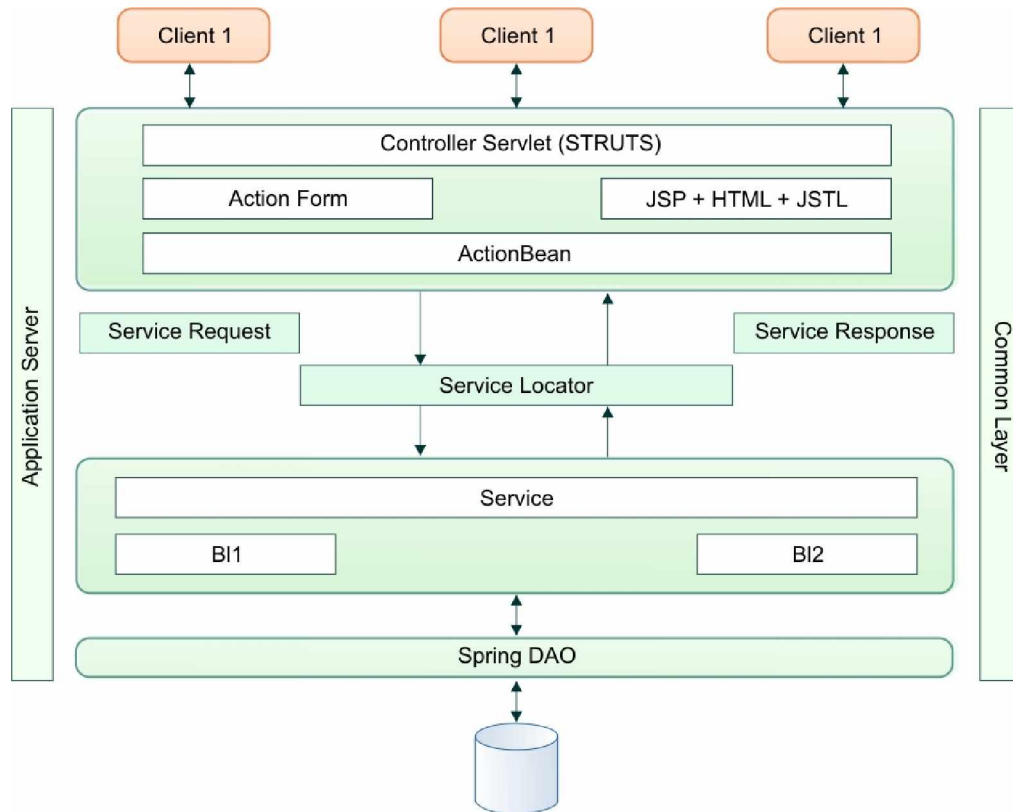
- **Flexibility:** The solution needed to be flexible and adaptable to the growing environment of information need. Validations and exhibit templates had to be restructured easily.
- **Loose Coupling:** Each business service published was basically an aggregation of one or more core services internally. Hence, adding or deleting a service from the aggregation had no impact thus easing out the maintenance of the application in a long run.
- **Scalability:** As with standard J2EE implementations, both horizontal and vertical scalabilities are possible without changing anything in the code thus supporting spikes in volumes as the business grows.
- **Easy Integration:** With the usage of custom tag libraries and style sheets, co-branding with different customers was made a trivial task as everything was parameterized to allow new co-branders to use the site with their customizations with very little development efforts and time frame.

The application is being developed using Java Development Kit 1.4.2, Struts 1.2.7, Spring framework 1.2.6, IBM Websphere 6.0 and MS SQL Server 200.

Struts framework is best suited for web service oriented applications. Services Oriented Architecture (SOA) and the Spring DAO are best suited for the current application.



The high-level architecture diagram is as below.



The Result

The application is in production for the past 2 years and has helped in reducing the TAT and meeting the project's business objectives.

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