









**PayTic Dispute
Management Module
Chargebacks**

The Challenge : Dispute Management is Draining Your Resources and Costing You Money

Current Industry Reality

Financial institutions, acquirers and issuers, face these critical challenges in dispute management :

<p>Manual transaction data hunting </p> <p>Teams waste hours parsing through daily transaction files to find transaction details</p>	<p>Cumbersome spreadsheet tracking </p> <p>Heavy shared spreadsheets become unwieldy and error-prone for case tracking</p>	<p>Siloed information access </p> <p>Due to PCI compliance, often only one person has access to certain data, creating bottlenecks</p>
<p>Limited case visibility </p> <p>No clear view into the progression of dispute cases through various stages</p>	<p>Eligibility uncertainty </p> <p>Inability to determine if transactions are eligible for chargebacks, wasting time and money on unwinnable cases</p>	<p>System fragmentation </p> <p>Staff must log into multiple systems throughout the day (Mastercom for MC, VROL for Visa, CBS, CMS, CRM, Spreadsheets...)</p>

“ Financial Institutions lack dedicated infrastructure for chargeback management, leading to operational inefficiencies and a frustrating customer experience. ”

The PayTic Solution : End-to-End Dispute Management in One Platform

Unified Chargeback Management Dashboard: One System for All Disputes

PayTic consolidates all dispute activities into a single interface:

Complete case visibility from submission to resolution



Hourly status updates providing unprecedented visibility



Clear status coding and action prompts for each dispute



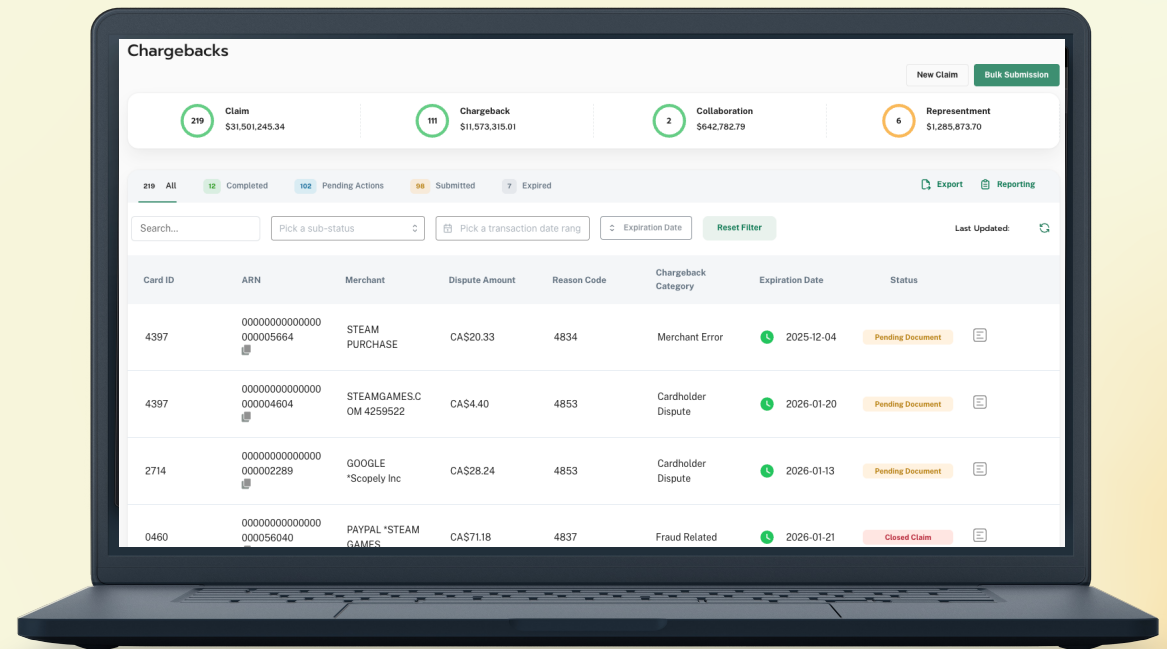
Consolidated view across networks (Visa, Mastercard, and Domestic Networks)



Upload and Access supporting documents across the entire lifecycle of the dispute.



Single source of truth for the entire customer support



The PayTic Solution : End-to-End Dispute Management in One Platform

Intelligent Dispute Eligibility & Guidance: Proactive qualification

Our system ensures you only pursue viable disputes:

Automated eligibility assessment before case submission



Dynamic, customized dispute forms that adjust to transaction metadata



Collection of only relevant information based on dispute type



Clear guidance on required documentation and evidence



Elimination of time spent on unwinnable disputes



The PayTic Solution : End-to-End Dispute Management in One Platform

Streamlined Case Submission: Eliminate Silos

PayTic removes the barriers to efficient case processing:

Direct network submission

(Visa, Mastercard) without separate logins



Secure document upload and management

in compliance with PCI standards



E-signature functionality for cardholder documentation



Bulk dispute handling for high-volume situations



Immediate submission confirmation with case tracking number



The PayTic Solution : End-to-End Dispute Management in One Platform

Complete Case Lifecycle Management: Monitor proactively

Our platform ensures optimal dispute outcomes:

Automated deadline tracking to prevent case expiration



Clear notification system for required actions



Complete case history for audit and compliance purposes



Proactive alerts for approaching deadlines



Analytics on win/loss rates to improve dispute strategies





COMMON QUESTIONS ABOUT PAYTIC CHARGEBACKS

How does PayTic improve our dispute resolution success rate?

Can we integrate with our existing systems?

How does PayTic handle PCI compliance concerns?

How does PayTic improve our dispute resolution success rate?

PayTic transforms dispute management from a reactive, manual process to a proactive, data-driven system:

Intelligent eligibility screening

prevents pursuit of unwinnable cases



Dynamic forms ensure

complete information collection first time



Deadline management

prevents case dismissals due to missed timeframes



Case analytics

help identify and address systemic issues




Can we integrate with our existing systems?


► **Yes** ◀ PayTic enhances your current infrastructure:

API integration

available for your existing systems



Works alongside current customer service platforms



Secure file upload option

if integration isn't immediately possible




Bulk processing capabilities

for high-volume environments



Accessibility for both internal teams and cardholder-facing applications


with Maker/Checker flows and Case Management



How does PayTic handle PCI compliance concerns?

Our platform is built with security and compliance as core principles:

PCI Level 1 Compliant
infrastructure

A hand is shown typing on a laptop keyboard. The laptop screen displays a large white checkmark inside a gear-like border, signifying compliance or a successful audit.


Role-based access controls
restrict sensitive data to authorized users

A hand is shown interacting with a digital interface. A key icon is highlighted within a circular selection, surrounded by binary code and a lock icon, representing access control.


Complete audit trails
for all case activities

A hand is holding a magnifying glass over a document that contains various charts and graphs, symbolizing a thorough audit or investigation.

Secure document management
for cardholder documentation

A hand is holding a folder icon over a keyboard. Several document icons are visible on the screen, representing secure document management.

Data encryption
at rest and in transit

The background consists of a vertical stream of binary code (0s and 1s). A large padlock icon is overlaid on the code, representing data encryption.

Three Simple Steps to Transform Your Dispute Management Process

Step 1: Access Your Comprehensive Chargebacks Dashboard

Take control of your entire dispute portfolio from a single interface:

View all cases by status (Pending Actions, Submitted, Completed, Expired)



Filter and search by criteria like merchant, amount, or transaction type



Access detailed case information without switching systems



Initiate bulk actions for efficient case management



Export data for reporting and analysis



Three Simple Steps to Transform Your Dispute Management Process

Step 2: Create and Submit New Dispute Cases with Ease

Streamline the entire dispute creation process:

Simple case initiation with guided steps



Intelligent form generation based on transaction metadata



Document upload functionality for supporting evidence



E-signature capability for cardholder authorization



Direct submission to card networks without system switching



Three Simple Steps to Transform Your Dispute Management Process

Step 3: Monitor and Manage Case Progression

Never lose track of case status or approaching deadlines:

Real-time status updates on all cases



Clear visual indicators of required actions



Automatic deadline tracking to prevent missed timeframes



Complete case history for resolution verification



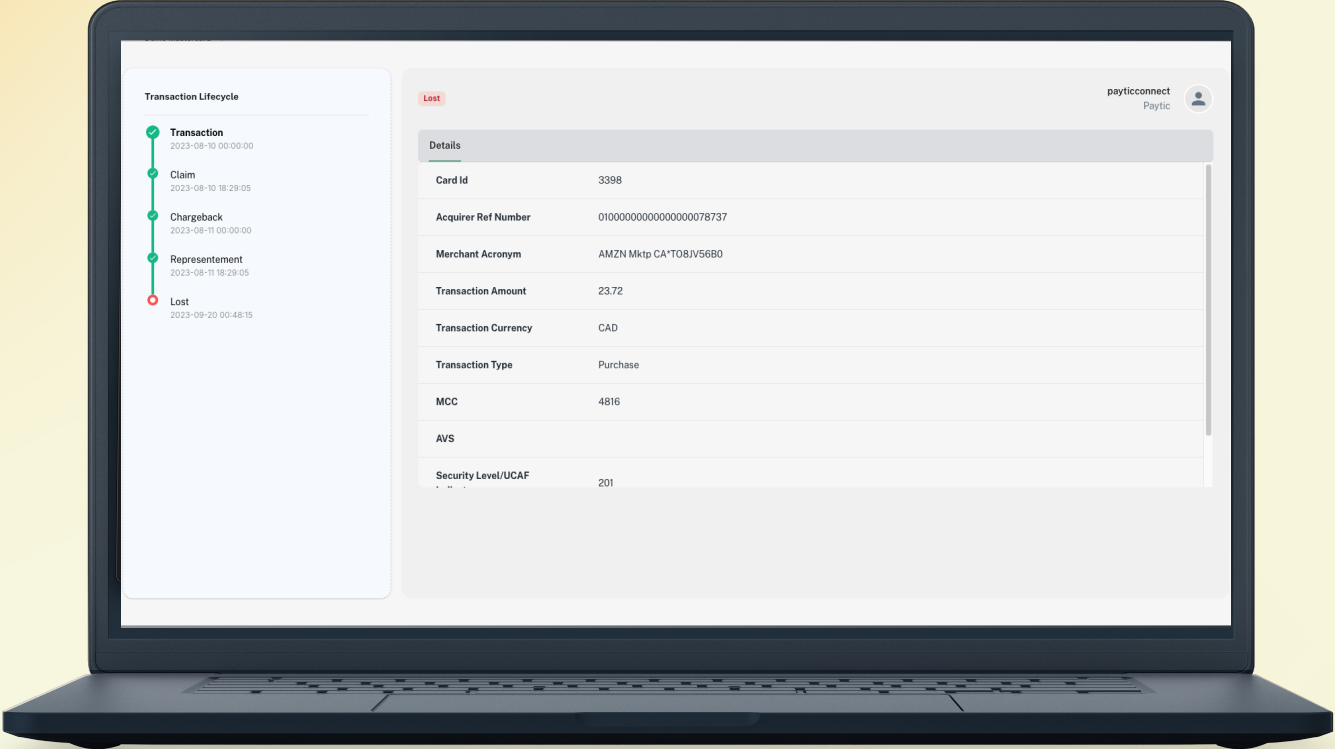
Performance analytics to improve dispute strategies



Three Simple Steps to Transform Your Dispute Management Process

Step 3: Monitor and Manage Case Progression

Never lose track of case status or approaching deadlines:



Client Success Story: From Spreadsheet Chaos to **98%** Win Rate

Never lose track of case status or approaching deadlines:

Challenge:

A regional bank was struggling with a dispute resolution process that relied on spreadsheets and multiple systems. Their dispute win rate was only 68%, and staff spent 30+ hours weekly just tracking case status. A significant bottleneck existed because only one employee had access to certain transaction data due to PCI restrictions.



PayTic Solution:

Implemented the Chargebacks Module with unified dashboard, intelligent eligibility screening, and role-based access controls to maintain compliance while removing bottlenecks.

Client Success Story: From Spreadsheet Chaos to **98%** Win Rate

Results:

<p>Dispute win rate increased from 68% to 98%</p>	<p>Time spent on case management reduced by 75%</p>	<p>PCI compliance maintained while eliminating information bottlenecks</p>	<p>Staff redeployed to customer service rather than dispute administration</p>
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“ PayTic transformed our chargebacks process from a compliance headache to a revenue opportunity. The system guides our team through each step, ensures we only pursue winnable cases, and has dramatically improved our success rate. What used to be a dreaded process is now a streamlined operation that actually recovers significant revenue. ”

Regional Bank Operations Director

The PayTic Chargebacks Advantage: Why It's Different

Complete End-to-End Solution

Unlike competitors that only address parts of the dispute process, PayTic provides:

Full lifecycle management from identification to resolution



Direct network integration without system switching



PCI-compliant document handling within the platform



Analytics and reporting to continually improve outcomes



The PayTic Chargebacks Advantage: Why It's Different

Proactive Approach to Dispute Management

Move beyond reactive case handling to a proactive strategy:

Automatic identification of potential chargeback opportunities



Eligibility pre-screening to focus resources on winnable cases



Real-time fraud case reporting to relevant scheme databases



Deadline management to prevent case expirations



The PayTic Chargebacks Advantage: Why It's Different

Immediate ROI with Flexible Implementation

Start seeing benefits from day one:

No-code implementation gets you running immediately



Drag & Drop functionality for file-based operations



API options for deeper integration when ready



Measurable impact on win rates and operational efficiency



**Ready to
Transform
Your Dispute
Management
Process?**

▶ **What's Next:**

Schedule a personalized
demo to see PayTic
Chargebacks in action
with your data

Contact us today at
contact@payticconnect.com
or visit www.payticconnect.com

