Managing disputes made simpler

CentrixDTS add-on modules

Our collection of add-on modules gives CentrixDTS additional functionality to help your financial institution (FI) save time, reduce friction, and ensure Reg E compliance.

Available functionality includes:

- Breach impact reporting
- Digital banking integration for self-service disputing
- Paperless electronic signatures
- Integrations with core and card processors
- Nightly dispute form extracts

Get more from CentrixDTS™

The Centrix Dispute Tracking System (CentrixDTS) greatly simplifies the administration of disputed electronic transactions for the purpose of Reg E compliance.

This full-featured case management solution is designed to provide operational efficiency, enhanced record keeping, and compliance controls—making it easier for your FI to manage disputes, respond to fraud, and understand the impact card breaches have on your institution.

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CentrixDTS add-on modules

DTS Self-Service Disputes API

Make the fraud journey as painless as possible for your account holders by enabling them to dispute transactions via digital banking and look up statuses of previous disputes without having to contact your FI. The DTS Self-Service Disputes API offers multiple benefits to FIs and account holders in the form of efficiency, automation, and customer service.

DTS Fraud Alerts module

Determining the impact a payment card breach has on your FI is simple with the Fraud Alerts module. It enables users to upload compromised card files from Visa, MasterCard, and Discover directly into CentrixDTS. The system then automatically flags all of the appropriate fraudulent disputes and lets your FI easily generate reports that include the number of disputes and cards impacted, the potential and actual losses incurred by a specific breach, how much money is being returned by the card processor, and other details.

The Fraud Alerts module can create an analysis of a breach instantly, reporting the card numbers impacted and the total percentage of affected cards—helping your FI determine if it's appropriate to reissue cards in response to the breach. In addition to specific breach reporting, the module enables summary breach reporting to give your FI an overview of all fraud alerts. Your FI will be better informed FI, able to respond more effectively to fraud, minimize losses, and support account holders impacted by breaches.

DTS DocuSign® API

Go paperless! This easy-to-implement API enables your FI to capture account holder signatures electronically via DocuSign. It also attaches signed forms to the appropriate disputes and automatically changes the dispute status when signatures are obtained.

DTS Tablet Signature module

Like the DocuSign API, this add-on helps make the dispute management process paperless. Your FI can use tablets to easily capture account holder signatures in the branch—without printing dispute forms and scanning signed forms back into CentrixDTS. If the account holder isn't present to sign, this feature places the dispute into "pending" status. Also like the DocuSign API, once the signature is obtained, the Tablet Signature module automatically updates the dispute status.

DTS Signature Pad module

Like the Tablet Signature add-on, this integration with existing Topaz Systems signature pads lets your FI capture signatures in branch. This helps make the dispute management process paperless and error- free.

Centrix DTS Nightly Extracts

This module creates a nightly extract of the dispute forms created that day in CentrixDTS. This enables your FI to submit disputes quickly and easily to card processors without manually uploading and indexing each individual dispute form. The Nightly Extract module reduces back-office workloads and helps prevent the errors associated with manual keying, by allowing you to copy and paste data from index files into card processors' systems. In addition to creating form extracts, this module extracts dispute data for easy upload and also extracts the letters themselves along with the index file, making it easier to archive dispute letters.

DTS Jack Henry (jXchange™) API

This easy-to-implement API provides integration with the Jack Henry jXchange core processor, giving your FI access to customer and transaction data in real time and sending all adjustments to the core automatically.

DTS Jack Henry (symXchange™) API

Similar to the jXchangeTM API, this integration with the Jack Henry symXchange core processor gives you access to customer and transaction data in real time and sends all adjustments to the core automatically.

DTS Multiple Core Processor module

This module is a must for CentrixDTS customers with more than one core processor (for example, one for checking and savings, another for credit cards). It easily imports accounts, customers, and transactions from multiple cores, then sorts disputed transactions based on the applicable core and posts adjustments back to the appropriate core processor.

Visa DPS Integration

This time-saving integration connects CentrixDTS directly to Visa DPS, enabling your back office to create a case or send for fraud reporting without leaving DTS. Even better, if a case is edited, or additional documentation or transactions are added to a case, the update is sent directly to the card processor. Considering the large number of disputes possible during a breach, the potential time savings from this integration are enormous.

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Discover Integration

Like our Visa DPS Integration, this module connects CentrixDTS directly to the Discover card processor, enabling your back office to create a case or send for fraud reporting without leaving DTS. When edits are made to a case, or additional documentation or transactions are added, the update is sent directly to the card processor. Considering the large number of disputes possible during a breach, the potential time savings from this integration are enormous.

For more information go to Q2.com or call (833) 444-3469.