

# Save time and money with a simple, full-featured dispute tracking solution

## Centrix Dispute Tracking System

The Centrix Dispute Tracking System (CentrixDTS™) greatly simplifies the administration of disputed electronic transactions (debit card, ATM, ACH, and remittance transfers) for the purpose of Reg E compliance.\* The system is a full-featured case management solution designed to provide operational efficiency, enhanced record keeping, and compliance controls. Key features include a paperless, browser-based user experience for employees who take disputes, automated posting of adjustment transactions, timeline management, approval workflow, letter production, and comprehensive reporting.

The flexible architecture of CentrixDTS enables the system to be leveraged for all transaction disputes beyond Reg E.

\*The rules set forth by the Federal Reserve outlining procedures for electronic funds transfers, including rules pertaining to consumer liability for unauthorized card usage.



**I want to let you know how much time and effort the Centrix Dispute Processing System has saved our company.** The case management, automation and audit controls have greatly simplified our procedures and given us confidence that we are in compliance.

Scott Jennings, Chief Operating Officer  
Summit Financial Group, Inc.



# Time-saving features for case management and compliance

## Front Line Efficiency

- Integrated Customer and Member Data
- Digital Banking Integration
- Online Dispute Forms
- Automated Questionnaire
- Signature Pad Integration
- Workflow to Back Office
- Research (Lookup) Existing Disputes

## Compliance

- Compliance Reporting
- Automated Processing to Ensure Compliance
- Full Audit of All Activity
- System of Record for All Disputes

## Back-Office Administration

- Full Case Management
- Timeline Management
- Attach Supporting Documents
- Automatic Transaction Posting
- Automatic Letter Production
- Card Processor Integration
- Reporting

## Management Oversight

- Dispute History Alerts
- Management Alerts for High Volume
- Fraud Analysis by Breach
  - Visa (CAMS),
  - MasterCard, Discover
  - Loss Reporting

## CentrixDTS Fraud Alert Module: Simplify fraud and breach analysis.

For many financial institutions, understanding the cost of a data breach is often guesswork. The CentrixDTS Fraud Alert module makes the process more accurate and much simpler. Compromised card files from Visa, MasterCard, and Discover are processed into the CentrixDTS Fraud Alert module, which then provides an easy-to-understand automated fraud analysis report for each breach.

Reporting is available to summarize how the institution has been impacted by a specific breach, including potential loss, actual loss, number of disputes, and number of cards involved in the breach.

## Systems integration

**Core Processing System** to leverage customer/transaction data and streamline the dispute input process. Both real-time and batch implementation models are supported.

**Digital Banking** enables end users to initiate disputes (self-service disputing) and view the status of disputed transactions as the FI researches and processes the claim.

**Card Processor** to significantly reduce manual duplication of work.

**Signature Pads** to capture the signature on dispute forms using your existing hardware.

# Case management

**Single Screen** for all activity associated with a dispute, including case notes, attachments, letters, and adjustment transactions.

**Back Office Alerts** when critical dates approach such as the provisional credit deadline and the dispute expiration date.

**Chargeback, Re-resentation, and Pre-arbitration Tracking** enables net loss reporting for each disputed transaction.

**Administer Fee Refunds and Interest Adjustments** with automated posting as well as including these adjustments on customer/member letters.

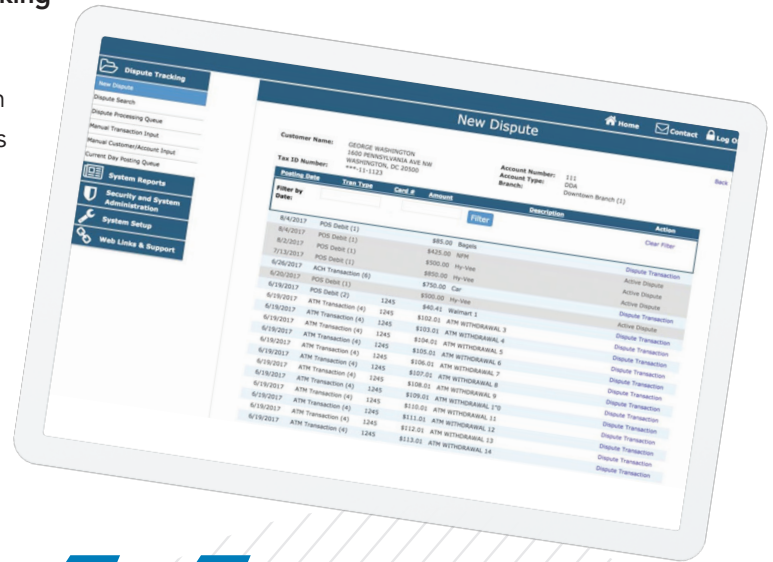
# Reporting

**Compliance Reporting** makes it easy to verify that regulatory timelines are being met for both the provisional credit and dispute resolution.

**Adjustment Transaction Reporting** for both current day adjustment transactions as well as historical adjustment activity.

**Dispute (Report) Tags** to be used by back-office staff to accommodate an unlimited number of unique reporting requirements.

**Management Dashboard** provides a quick snapshot into the fraud trends, dispute activity and other vital statistics over periods of time.



In the current landscape of card breaches and fraudulent transactions, [CentrixDTS] helps us identify compromised information much more quickly. Fraud Alerts will not only allow us to **minimize the dollars lost for the credit union, but will save hours of time** for members and staff in completing claims.

Cheryl Brown,  
VP of Operations & Program Management  
Gesa Credit Union



For more information go to [Q2.com](http://Q2.com) or call (833) 444-3469.