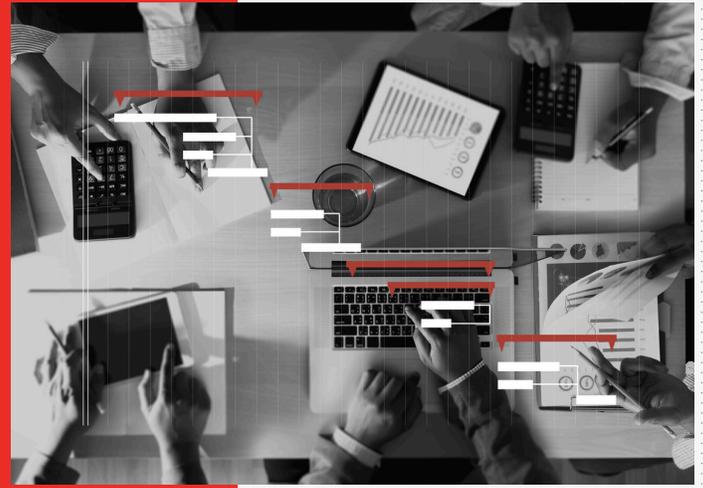


Rabobank



a LEAN case study

Faster dispute case handling with Automated Dispute Manager (ADM)



By implementing Automated Dispute Manager (ADM), Rabobank has taken a major step toward more efficient dispute case handling. Through automation, the bank significantly reduced processing times while increasing productivity and customer satisfaction.

Overview

Rabobank, a leading Dutch multinational financial institution, recognized the growing challenges in managing the complex and costly process of disputes within its payment systems. To address these challenges, the bank leveraged ACI Worldwide Automated Dispute Manager (ADM), developed by Lean Industries, to streamline its Visa and Mastercard dispute processing. By fully embracing ADM automation capabilities, Rabobank achieved remarkable improvements in operational efficiency, faster dispute resolution times, and enhanced financial recovery.

The Challenge

The increase in E-commerce volumes drives chargeback volumes. The manual process is not only cost intensive but also time consuming, therefore resolution times were not optimal. There was an opportunity to increase the customer satisfaction, increase the success rate to recover funds and optimize operational handling.

Key Results

- ✓ Major reduction in case review time
- ✓ A variety of dispute claims are automatically processed and charged back
- ✓ Very high success rate for low-amount chargebacks
- ✓ Increased productivity and improved customer satisfaction

Specialized Workflows for:

- ✓ Visa Debit & Credit Cards
- ✓ Mastercard Debit & Credit Cards





The Solution: Leveraging ADM Full Automation Potential

Thanks to the possibility to apply automation in the workflows of ADM, a significant part of disputes is now processed automatically. This results in faster decision-making, less manual work, and better use of available capacity. As a result, employees can focus on more complex cases that require additional attention.

This new approach has led to faster case resolution, higher success rates for chargebacks, and gained financial wins. Customers also benefit from quicker and more consistent claim handling. With this successful implementation, Lean and Rabobank demonstrate how automation can drive efficiency, improve outcomes, and enhance the customer experience. ADM proves to be a valuable solution for financial institutions looking to optimize their dispute management processes.

Conclusion

Rabobank's full adoption of Automated Dispute Manager (ADM) resulted in substantial improvements in its dispute management process. This led to faster dispute resolution, higher chargeback recovery rates, increased productivity, and lower costs.

Rabobank's success demonstrates the potential of automation to enhance financial processes, reduce risk, and improve customer experience. For financial institutions looking to optimize their dispute processes, ADM offers a scalable and effective solution to improve both operational and financial performance.

Key Benefits of ADM Automation



Automatically process various dispute types

by checking for chargeback eligibility and submitting necessary questionnaires to both VROL and Mastercom.



Reduce the time

to first review various dispute types of cases



Enhanced Customer Experience

enabled faster processing and more consistent outcomes led to quicker resolutions for cardholders, improving customer satisfaction and reducing complaints



Increased Operational Productivity

by automating the processing for various dispute types, Rabobank freed up valuable resources, allowing staff to focus on higher-priority tasks.

LEAN Industries & ACI Worldwide®

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. Since 2014, ACI and Lean Industries have been in partnership to enhance dispute management in the payments industry, resulting in the AdjustmentHub being fully integrated into the leading ACI Issuing and ACI Acquiring solutions

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