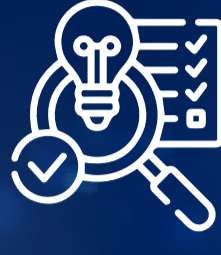


The Dispute Management Lifecycle From Identification to Resolution

Handling transaction disputes is more important than ever, with over **\$150** billion clocked every year. Financial Institutions (FIs) deal with issues like unauthorized ACH and ATM transactions, which increase check fraud, Point-of-sale disputes, and Zelle payment disputes. Using an automated system to manage disputes helps ensure compliance, cut losses, and build accountholders trust.

6 Key Stages of the Dispute Management Lifecycle



1

Identification

Disputes arise from unauthorized transactions, billing errors, fraud, or processing mistakes.

Accountholders notify their FI through online banking, call centers, or branch visits.

Early detection using automated driven fraud monitoring reduces losses by **up to 60%**



2

Investigation

The FI gathers relevant transaction details, accountholders complaints, and merchant responses.

Compliance requirements like **Regulation E** (for electronic fund transfers) mandate a thorough investigation.

AI-powered case management tools improve dispute resolution speed by **30-40%**



3

Documentation & Evidence Collection

Secure collection of transaction logs, receipts, accountholders affidavits, and merchant chargeback responses

FIs must retain dispute records for at least **five years** per regulatory mandates

80% of FIs struggle with manual dispute tracking, leading to delays and compliance risks



4

Decisioning & Compliance Review

FI assesses evidence, regulatory requirements (e.g., **Reg E, UCC, NACHA rules**), and internal policies

AI-driven analytics reduce incorrect decisions by **25%**, minimizing operational losses

Compliance automation ensures adherence to legal response timeframes, reducing FI penalties



5

Resolution & accountholders Communication

FIs notify accountholders of dispute outcomes and, if applicable, issue a credit or reject claims

Dispute tracking enhances transparency, boosting accountholders satisfaction by **45%**

Automated communication improves response time, cutting manual efforts by **50%**



6

Reporting & Continuous Improvement

FI records dispute trends, identifies fraud patterns, and refines fraud detection models

Compliance audits and internal reviews ensure adherence to industry regulations

Data-driven insights help reduce future disputes and improve operational efficiency

Quinte's CaseHUB A Game-Changer in Dispute Resolution



Handles ACH, POS, ATM, wire, check fraud, and Zelle disputes with advanced automation



Ensures regulatory compliance with configurable workflows to meet evolving FI needs



Reduces dispute resolution time while maintaining accuracy and audit-ready documentation



Empowers FIs with AI-driven insights, streamlining dispute tracking and resolution

CaseHUB is the ultimate solution for Reg E dispute management, ensuring seamless compliance, improved case tracking, and enhanced accountholders service

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