CBK V3
Dispute Management Solution
Chargeback and Fraud Reporting
Mastering the most advanced information technologies to process disputed transactions, FIS has implemented its innovative dispute management CBK solution in major banks, processing and service centers, managing claims for over 100 million cards all around the world.

CBK offers a single interface for both Issuer and Acquirer activities, covering all aspects of dispute processing. It cuts down the operational costs and ensures real financial control. Thanks to automated processes, it relieves users from repetitive and time-consuming tasks in order to focus on decision-making.

- Claim-centric processing
- Wizard-based actions
- Chargeback rules validation for major clearing networks
- Business rules validation
- History and event logs
- Automatically computed and controlled deadlines
- Reminder functions: ‘To-do list’ and ‘Time limit’ tracking
- ‘Post-it’ and notes (i.e., phone call conversation with a merchant or cardholder)
- Customizable user interface for more productivity
General benefits & features

- A single solution for both Issuer and Acquirer exception processing
- Support of the whole chargeback/dispute cycle, including documentation (no need to log on VROL nor MasterCom)
- System upgrades twice a year to comply with Network rules updates
- Global user satisfaction
- Multi-brand: Visa (via VCR API), Mastercard (via MasterCom API), American Express, Discover, UnionPay Domestic, etc.
- 4-eyes policy (multi-step approval of all functions)
- International, domestic and on-us disputes
- Multicurrency settlement configuration (domestic, regional, etc.)
- Multi-bins
- Multi-tenant
- Fraud reporting
- SLA computation and follow up
- High level of automation capability

- Bulk actions (same action automatically applied on multiple disputes/claims)
- Super case concept allowing:
  - Multi-transaction dispute
  - Bulk activity
  - Grouped letters
- Automatic work allocation
- Flexible work queues

- Reporting
  - Automated or manual refresh
  - Access rights
  - Report history
  - Access to archived reports
- Dashboard
  - Day-to-day management tool
  - Predefined layouts and widgets
  - Private/Public

- Incoming and outgoing documents
- Automatic letter and exhibit generation
- Document management and image storage
- Significant time saving at each processing level
Technical features

• Proven scalability
• Architecture for banks and card processing centres
• Webservices API
• Multiple integration points
  • Network services
  • Online interface to host systems (fraud, transactions, etc.)
  • Card Management Systems (CMS)
  • Merchant Management Systems (MMS)
  • Accounting System and G/L
  • Letter Creation and Document Management System
  • CRM, Customer Portals
  • Reporting
  • Supports LDAP and SSO
• Rich web interface
• Full Java application
• Running in J2EE application server on Linux or Windows
• RDBMS: DB2, Oracle, MS SQL databases on any OS

About FIS

FIS is a global leader in technology, solutions and services for merchants, banks and capital markets that helps businesses and communities thrive by advancing commerce and the financial world. For over 50 years, FIS has continued to drive growth for clients around the world by creating tomorrow's technology, solutions and services to modernize today's businesses and customer experiences. By connecting merchants, banks and capital markets, we use our scale, apply our deep expertise and data-driven insights, innovate with purpose to solve for our clients' future, and deliver experiences that are more simple, seamless and secure to advance the way the world pays, banks and invests. Headquartered in Jacksonville, Florida, FIS employs about 55,000 people worldwide dedicated to helping our clients solve for the future. FIS is a Fortune 500® company and is a member of Standard & Poor’s 500® Index. To learn more, visit www.fisglobal.com. Follow FIS on Facebook, LinkedIn and Twitter (@FISGlobal).

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