

The FIS logo is positioned in the top left corner. It consists of the letters 'FIS' in a white, sans-serif font. Above the letter 'I', there are three small white dots arranged horizontally. The background of the entire slide is a low-angle, upward-looking photograph of a large, modern architectural structure with a curved, ribbed ceiling and a glass facade supported by a complex metal framework. The lighting is bright, creating strong shadows and highlights on the architectural elements.

FIS

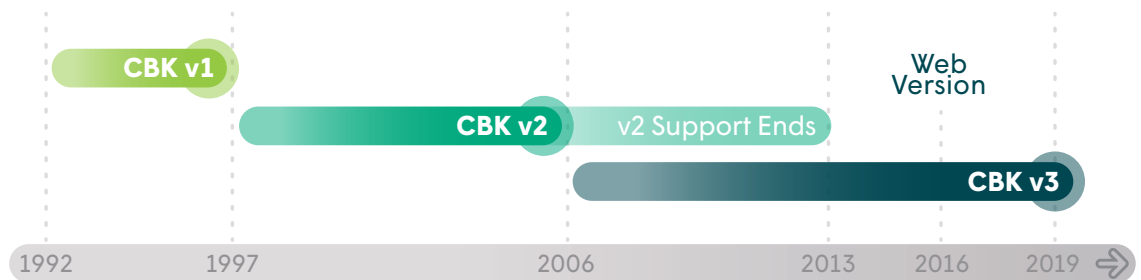
CBK V3

Dispute Management Solution
Chargeback and Fraud Reporting

CBK V3

Value-added tool for banks and payment processing centers

25+ years' experience



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

Overview

General information

Card Number: 541238*****6556 Merchant Nb: 270575873

Cardholder Name: Chains: 334092

Acquiring Ref: 55519208115151156825314 Merchant Name: DAVE *****

Claim Type: Standard Issuer: 00000002111

Total value: 0.00 EUR Acquirer: 00000005198

Network: GCMS

Responsibility and Progress

Creation Date: 04 / 13 / 2019 Last Modified: 04 / 08 / 2019

Opened By: By: cbkadm

Progress: RR1

Owner Id: cbkadm

Clk Id: 200

Queue Name: S-R

Claim Navigation

Overview Events and Items Clearing Merchant Auto actions Additional Information

Claim List View II Super-Case List View Work Queue View Document Queue View Approval Queue View

claim 10 of 46

CbkId	Host Id	Card Number	ARN	Claim Value	Clearing Network	isVisible	isOpen	Type
200002004383		541238*****8421	05519208116114530000906	20.42 USD	GCMS	Y	Y	Fraud
200002003207		491993*****6133	74867457030041012613308	0.00 EUR	VCR	N	Y	Standard
200002003286		541238*****6556	55519208115151156825314	0.00 EUR	GCMS	N	Y	Standard
200002003305		541238*****9628	55519208115849831230660	0.00 EUR	GCMS	N	Y	Standard
200002003157		491993*****4467	74867457037067170214584	-1,148.15 EUR	VCR	Y	Y	Standard
200002003269		541238*****7261	75189549292123585500190	-70.00 EUR	GCMS	Y	Y	Fraud

Create and Send Chargeback

Enter chargeback details (3 warnings)

A chargeback should not be processed after 120 days from OT processing date.
Reason Code 4863 not valid because POS Data of the related authorization contains one of the values indicating card presence.
Create CB: documentation is required for intra-european transactions

Reason code: 4863 - Cardholder Does Not Recognize.Potential Fraud

Document Indicator: 0 - No supporting documentation is provided.

Member message text: MULTIPLE TRANSACTIONS

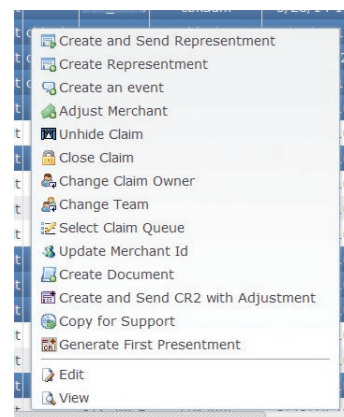
Partial chargeback: ☐

Amount: 8.00 EUR

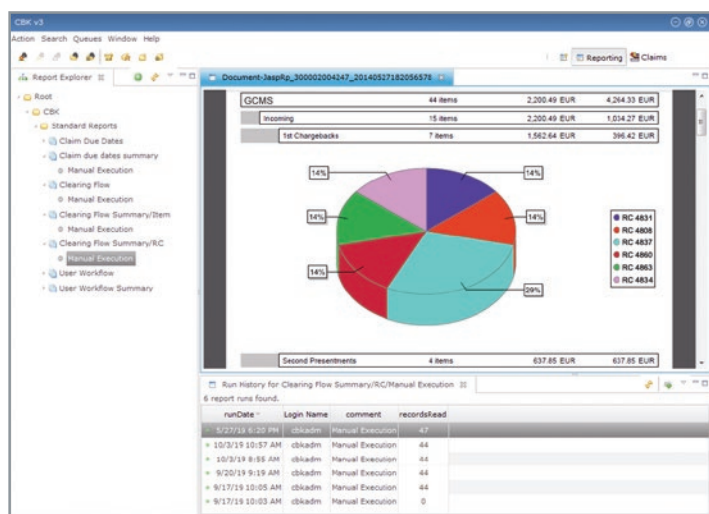
Next > Finish Cancel

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

A screenshot of the CBK V3 application interface showing the 'Create and Send Representation' form. The form includes fields for: Select representation details (2 warnings), Reason code, Document Indicator, Member message text, Amount (43 EUR), and a table for Support Documents. The table has columns: Doc class, Notes, Pages, Sequence, and Page range. The form also includes a 'Next >' button and a 'Cancel' button.

- 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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