

Dispute Management

OmniPay is your single global platform solution for all of your payment needs. With our efficient and cost effective Dispute Management services, you'll access cutting-edge payment processing technology that can help reduce time spent on disputes.

The RAM Chargeback System maintains all relevant authorisation, presentment, refund and merchant data, as well as merchant actions, notes, and documentation in one centrally-managed dispute case. Key benefits of OmniPay's Dispute Management offering include:

Web-based exception handling

Acquirers and merchants access all exception-related data and functionality via a single, web-based portal. There is no need to learn and maintain multiple applications and systems and no need for special hardware or separate workstations.

Full chargeback-cycle management

OmniPay's chargeback system offers full cycle management – from retrievals to arbitration – all from a single interface, thus enabling faster resolution at all stages in the dispute process.

Documentation management

Acquirers can automatically create merchant letters or exhibits by merging chargeback data with bookmarks in user-defined templates, and all documentation generated is automatically saved within the exception case. Additionally, merchants may upload images for submission to schemes via scheme-provided document interface systems. No more need to export data between applications, no more sending or faxing paper copies.

Full RAM integration with Visa's VROL and MasterCard's MasterCom Image Interface means users can submit any uploaded or automatically-generated documentation related to a case directly to the schemes. Similarly, the system automatically attaches all incoming documentation from scheme interfaces to the corresponding case. The result: more rapid turnaround of chargebacks and reduced chargeback losses due to missed scheme deadlines.

Easy access to data

Each dispute transaction automatically opens a dispute case, and for later stages in the dispute process, an addendum to a pre-existing case. The system automatically adds the original presentment, addendum and authorisation data, as well as any potentially relevant refunds to the cases, thus enabling instant access to all pertinent data. Users can easily view the most commonly required data for each case on a single web page, enabling faster decision-making.

A single, comprehensive view of merchant activity

The RAM Chargeback System is fully integrated with OmniPay's Merchant Accounting and Settlement system, enabling a single, comprehensive view of all merchant activity and data. One application handling all aspects of merchant management enables quicker chargeback/issue resolution and improved management of the overall merchant relationship.

No redundant data input

The OmniPay chargeback system is fully-integrated with OmniPay's processing platform and the card schemes' exception handling interfaces. The result is faster resolution times, fewer data-entry errors and reduced operational costs.

Local language support

RAM screens can be adapted to meet local language needs at the individual user level, resulting in improved usability and enabling a single, integrated chargeback tool for acquirers and merchants to use across all their countries of operation.

“

Dispute handling is the single most expensive element in a card operation today. On average, less than 2% of the card payments transaction volume contributes to 12% of the operating budget. OmniPay has been able to reduce the time to process a dispute by two thirds since 2005 and automates 5 out of every 6 disputes to hit its platform, without involving any operator interaction. Such solutions help in making an increased profitability to the card business. ”

LEON DHAENE
Chairman of the Guiding Hand
Awards. ECAF – February 2011

Awards and Nominations

MPE Awards 2013

Winner of Information Award

CNP Awards 2013

Customer Choice Award
for Best Processor

CNP Awards 2012

Customers Choice Awards for Best
Processor and Best Chargeback
Management Solution

MPE Awards 2012

Winner of Performance
Award and Shortlisted for
Processor Award

ECAF Awards 2011

Winner of Performance
Award and Shortlisted for
Processor Award

FST Awards 2011

Shortlisted for Payments
Innovation of the Year

ECAF Awards 2010

Winner of the First Ever
Processing Excellence Award

FST Awards 2010

Winner of the Best Business
Continuity Implementation

Contact us:

OmniPay Ltd.

Unit 9, Richview Office Park,
Clonskeagh, Dublin 14, Ireland

T. +353 (0) 1 219 4200

F. +353 (0) 1 219 4277

Customised page views branded by the acquirer

Each acquirer on the OmniPay platform can customise and brand RAM Chargeback System pages so that users and merchants experience the 'look and feel' that their acquirers wish them to experience.

Advanced monitoring and reporting capability

The RAM Chargeback System comes with a broad set of interactive reports that detail everything from system configuration options and user access to cases opened and actions taken enabling effective, easy-to-use chargeback monitoring.

Flexible deadline management

OmniPay's chargeback system automatically calculates deadlines based on configurable 'work by date calculation' rules, which can be customised by scheme, dispute type and even individual merchant. Additionally, clients may choose to subtract a number of days from due dates to ensure items are always worked and completed in advance of scheme deadlines.

Configurable case distribution for workload optimisation

Users can define categories to control the distribution of cases, thereby allowing for the spread of workload based on operator number and experience. The system creates user work queues according to configurable case distribution, and supervisors may modify distribution rules or reallocate cases as their business requirements evolve.

Intuitive response management

Responses may be controlled via configuration to ensure only appropriate document indicators, reason codes, message text formats etc. are available to the chargeback user given the characteristics of each individual dispute, eliminating user error and reducing any requirements for chargeback operator training. Any scheme changes to dispute timeframes or processing requirements are easily amended and enforced.

Fully-configurable automatic and bulk actions

The RAM Chargeback System can be configured to perform automatic bulk actions resulting in quicker turn around of chargeback cases, fewer operator errors and lower operating costs. Automatic actions are easy to set up, are fully integrated into the RAM Chargeback System and require no third party or add-on modules.

Multicurrency support

OmniPay offer acquirers the freedom to select differing transaction, settlement, merchant funding and reporting currencies, enabling all players and levels in the acquiring relationship to transact and report as they require. Dispute transactions may be posted in a single nominated currency, or in multiple different currencies according to individual client requirements and chosen BIN/ICA/currency structures.

FX protection

Acquirers may choose whether or not to protect their merchant clients from FX fluctuation. No decision is required by a chargeback user on what value to debit or credit – the system automatically pre-fills merchant debit/credit values based on whether the acquirer chooses to FX protect their merchant client from any variance.