



INTEGRATE REG-E TRACKING INTO YOUR DNA® CORE Customize Workflow while Automating Credit Processing

REG-E COMPLIANCE AFFECTS US ALL

All credit unions are required to comply with Reg-E dispute notification and resolutions timelines for Debit and ATM card disputes. Tracking each milestone for each dispute while generating an auditable record can be time consuming without supporting automation. Making sure that the right team members across the organization can see the status of any dispute at any time adds another layer of complexity. Using spreadsheets, document management systems, or CRM to manage disputes and Reg-E compliance may require significant effort and customization. Managing disputes outside of your DNA® Core means maintaining another database and managing accesses separately.

MANAGING CREDITS AND DEBITS

Resolving disputes involves issuing credits and debits against the member account and general ledger accounts. These credits and debits may be moved from account to account multiple times as the dispute is worked, potentially reversing back against the member account. Implementing this part of the process manually is time consuming and

potentially error prone. Automating credit and debit issuance tied to the workflow step the dispute is in can ensure accuracy while reducing effort by the agents implementing and reviewing the dispute resolution process.

AUTOMATE DISPUTE TRACKING

The Redstone Consulting Groups (RCG) ATM Debit Card Dispute Tracking Research application helps credit unions comply with Reg-E provisions while also automating the processing of provisional and final credits. Available through the Fiserv® maintained DNA App Store (<https://www.dnaappstore.com/atm-debit-card-dispute-tracking-research1.html>), the tool automates tracking of key dispute events and the issuance of credits and debits. The application integrates into the DNA® core, where its visibility and access are controlled using the DNA® interface your personnel are already familiar with. Dispute information is maintained within the DNA® database, eliminating the need for a separate database and backup plan.

KEY FEATURES OF DISPUTE TRACKING

Institution Wide Visibility

Automated Credit Processing

Integrated Dispute Search

Data Stored in DNA®

Customizable Workflow

Link transactions to the Dispute

Filtered Reporting on Disputes

DNA Managed Accesses

Automated Write-Off Limits

Track Notification Dates

PCI Schema View for Export

Minimize Staff Training

ATM/Debit Card Dispute Research

Search Criteria

Dispute Number
 Card Number
 Account Number
 From Date:
 Dispute Type:
 Preview

Dispute Number:
 To Date:
 Dispute Status:
 Include Resolved

ATM/Debit Card Dispute Details

Status History | View Linked Transaction

Dispute Number	Dispute Type	Card Number	Account Number	Card Owner's Name	Status	Transaction Amount	Currently Debited Account Number	External Txn Number	Terminal Id	Transaction Date	Reasg Disp
2020011403	Fraud	XX9421	700033062	Dennis okin	Provisional Credit O...	200.31	700001043		5461509801189...	12-08-2008	Member dis

Auto Hide

Edit ATM/Debit Card Dispute Details

Dispute Type:
 Dispute Number:

Card Number:
 Card Owner's Name:

Account Number:
 Reason For Dispute:

Dispute/Transaction Amount:
 Status:

External Txn Number:
 Status Change Description:

Terminal Id:
 Final Credit Letter Date:

Transaction Date:
 Final Letter Due Date:

Merchant Name:
 Case Opened on Date:

Item Detail:
 Communication Date:

Notification Date:
 Processed By:

Provisional Credit Due Date:
 Reviewed By:

Provisional Credit Date:

Close Clear Review

BENEFITS TO CREDIT UNIONS

- **Customized Workflow** – Tailor the tool’s dispute resolution workflow to match your dispute types dispute statuses. Create a custom workflow steps by linking dispute type and status together.
- **Single Source of Truth** – everyone involved in managing disputes sees the same information at the same time.
- **Consistent Process** – Through automation ensure all your team members follow the same workflow when processing disputes
- **Central Visibility** – The dispute status information is available inside DNA®, making it widely accessible across your entire operation without having to implement a second solution.
- **Reduce Workload** – Automate debit and credit processing as the dispute moves

through your workflow. Ensure accurate entries while eliminating manual effort.

- **Auditable Records** – Maintain records within DNA® of how each dispute was processed, tracking when key events took place and who made the changes.
- **Automated Charge Offs** – Set charge off limits for Disputes and for Fraud independently. Automatically remind agents of those limits when new disputes are entered and allow them to automatically charge off the dispute amount and close the dispute.

Community. Innovation. Service.

Redstone Consulting Group is a wholly owned but legally separate subsidiary of Redstone Federal Credit Union®. We serve the credit union community through technologically innovative solutions that enable our customers to serve their members better.



www.redstoneconsultinggroup.org/ACET

info@redstoneconsultinggroup.org | (256) 344-8600