

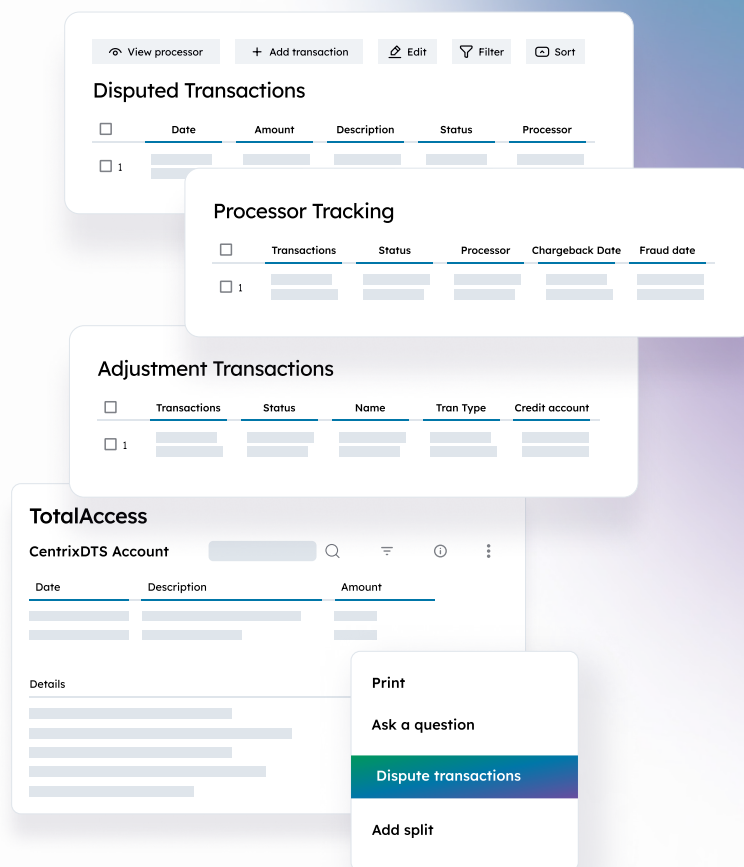
Centrix Dispute Tracking System (CentrixDTS™)

Resolve disputes and respond to fraud faster

With more ways for account holders to pay for goods and services than ever, financial institutions are facing a surge in transaction volume and disputes. Manual processes can slow their response times, increase error rates, and put them at risk for compliance violations—all of which can damage customer satisfaction.

CentrixDTS automates the entire case management process, so transaction adjustments, approvals, and letter production move swiftly through your FI—and in compliance with Reg E.

Everything you need for dispute management is available on a single screen, and automated alerts help staff manage timelines and meet deadlines. With CentrixDTS, account holders see the status of disputed transactions while you research and process claims. And staff can dig deep into dispute history, high-volume alerts, and compromised card files.



Resolve disputes faster

Research and clear disputes faster with automated workflows and integrated customer data. See case notes, attachments, letters, and adjustment transactions in one place.

Simplify compliance

Simplify the administration of disputed credit card, debit card, ATM, ACH, check, wire, Zelle, and remittance transfers with built-in Reg E and Reg Z compliance controls.

Stay ahead of fraudsters

Manage provisional credit deadlines and dispute expiration dates with alerts. You can also add fraud alerts to flag compromised cards and accounts that may be affected by a breach.

Simplify the entire case management process

CentrixDTS improves operational efficiency, enhances record-keeping, and instills comprehensive compliance controls for account holders and financial institution staff.

Seamlessly account for any transaction that is posted to an account, whether a dispute is made in person at a branch or online via self-service. Case and timeline management happen automatically with an audit-ready trail of adjustment transactions, approvals, and letters. Every activity associated with a case is saved and accessible for Reg E compliance.

Because CentrixDTS tracks comprehensive dispute data, you can spot important trends and vital statistics over time. Dashboards make it easy to see the status of dispute activity and even offer you the ability to quantify the potential impacts of fraudulent events.

Save time and resources across the entire case management process while creating end-to-end transparency.

Turn on full-featured case management

CentrixDTS makes it simpler to manage disputed transactions and track fraud. Add additional value as you grow with complimentary modules, such as:

Self-Service Disputes API: Account holders can dispute transactions and see their dispute status via digital banking without contacting your FI. Self-service is an efficient way to improve customer service.

Fraud Alert module: Upload compromised card files from Visa, Mastercard, and Discover to automatically flag fraudulent disputes. Reporting is simple so you can see the number of impacted disputes and cards and calculate the potential and actual losses caused by a breach.

DocuSign® API: Capture account holder signatures electronically and attach them to disputes. Automated workflow tools track signatures and change the status of disputes.

Visa DPS Integration: Drive efficiency by connecting directly to Visa DPS, enabling your back office to create a case or send for fraud reporting without leaving DTS. Even better, if a case is edited or additional documentation or transactions are added to a case, the update is sent directly to the card processor.

Nightly Extracts module: Reduce back-office workloads with this module, which allows you to submit disputes to card processors without manually uploading or indexing individual forms. It also extracts dispute letters to make them easier to archive.

Q2 is a leading provider of digital transformation solutions for financial services, serving banks, credit unions, alternative finance companies, and fintechs in the U.S. and internationally.

For more information, go to Q2.com or call (833) 444-3469.



We were doing all our dispute resolution manually, and the volume was getting overwhelming. **With CentrixDTS, a basic fraud case now takes maybe 10 minutes. It's so simple and user-friendly.**



– Patty Davis
Director of Card Services
Eastman Credit Union