Case Study

57% Reduction in Average Issuer Dispute Charge-Off Amounts

SLK

1 Customer

- Third largest merchant acquirer in U.S

2 Business Situation

- Challenge managing dispute charge-off
- Significant increase in disputes inventory leading to larger potential losses
- Customer's existing average charge-off rate was high (at $0.14)

3 Solutioning

- SLK **SmartTrans** methodology used for business analysis
- Innovative Kaizen improvements to manage the inventory and streamline the process

4 Execution

- Tiered dollar value-based checks created to mitigate potential high dollar losses
- Quality rigor deployed by an autonomous quality organization focused on reducing repetitive errors

5 Value Delivered

Lower charge-off and operational cost

- Charge-offs reduced from $0.14 to $0.06 per transaction
- Additional labor cost savings of 50% for some work

Reduced risk

- Risk of non-performance transferred to SLK

You guys are the game changers. We are now going strong to the market for more disputes
*- **COO, Payment Processing Company***