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# Lean's AdjustmentHub™ exception handling capabilities save you time and money

AdjustmentHub™ CLAIMS/Manager and IMAGE/Manager solutions for Issuers, Acquirers and Processors automate exception handling workflows and manage claims from Entry, Review and Chargeback, to Representment and Arbitration.

AdjustmentHub™ operates in all environments: Debit and Credit, PIN and Signature, ATM, POS, ACH, BillPay and eCommerce online transactions and exception situations, managing both UsOnUs and network-switched claims.

This lets you:

- ✓ **Eliminate unnecessary write-offs**
- ✓ **Reduce dispute processing costs**
- ✓ **Increase processing volumes in a low-growth staffing structure**
- ✓ **Better manage fraud and other risks**
- ✓ **Cross-train staff and eliminate network-dependent expertise levels**
- ✓ **Extend dispute processing entry and review to outside customers and even cardholders with Internet access**



# AdjustmentHub™ integrates all of your exception handling and dispute processing needs into one cohesive system, reducing cost of processing and improving customer service through a single system interface

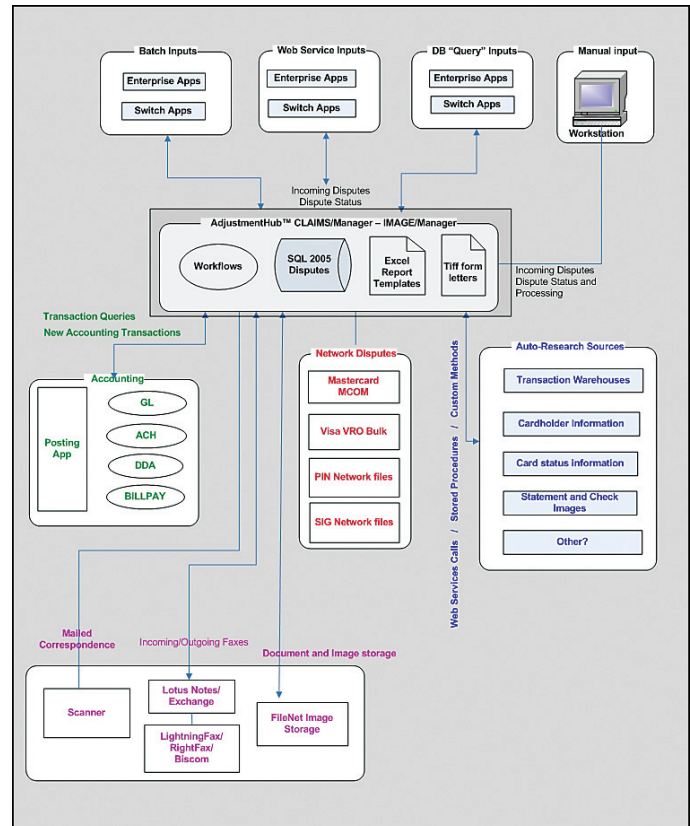
The AdjustmentHub™ product family from Lean Industries is designed to solve the needs of financial institutions in dealing with cardholder and merchant disputes. Two separate yet integrated subsystems - CLAIMS/Manager and IMAGE/ Manager - deliver comprehensive functionality to financial institutions, merchants and third-party processors, for UsOnUs and network-related claims.

Typically, dispute processing handles transaction claims and reversals initiated by cardholder complaints. These claims must be handled with appropriate procedures and steps, to ensure that the cardholder is treated in accordance with regulatory laws and internal/external rules.

High fees, complex rules, costly personnel and extensive write-offs make this a resource-consuming process. With ever-growing claims volumes, dispute analysts can have a substantial impact on customer satisfaction levels and transaction write-offs.

In addition to high staffing levels and high operating costs, financial institutions continue to record millions of dollars in annual write-offs.

Analysts commonly handle hundreds of open claims, putting enormous pressure on timeliness and productivity.



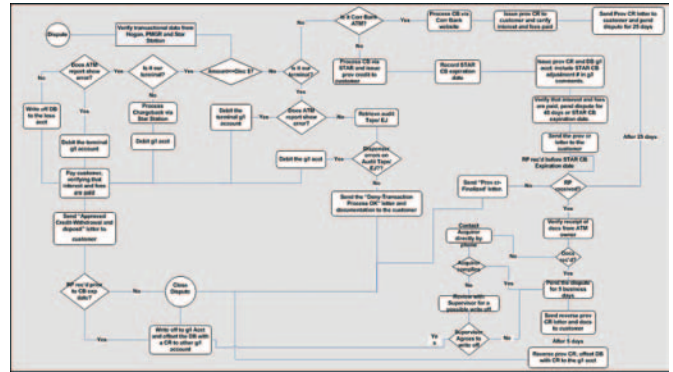
AdjustmentHub™ handles all aspects of dispute processing, for all of your payment products, in every issuing card and merchant acquiring environment . Using automated workflow processes the system will:

- ✓ Reduce costs and allow for significant claims volume increases
- ✓ Eliminate lost claims due to oversights and errors
- ✓ Minimize financial write-offs

# Dispute Processing Workflows

Dispute processing is driven by rules - Reg E and Reg Z government rules, Visa and Mastercard network rules, and internal performance-level rules. CLAIMS/Manager operates on the basis of these rules. Externally defined, they govern chargeback and adjustment rights, document requirements, reason codes, processing fees and timers, and workflow steps. The rules reside in CLAIMS/ Manager's database and can be adjusted as requirements vary. Analysts need no longer remember the various nuances in each set of network operating regulations - rights are automatically determined and timers automatically escalate when necessary. Reason codes are

segmented by network and claim type, minimizing the risk of picking the wrong one and CLAIMS/ Manager's intelligent timers with early-warning alarms can be configured to ensure that deadlines are always met.



# Image and Forms Processing

IMAGE/Manager eliminates paper and manual fax handling, manipulating cardholder claims letters and chargeback documentation as digital images. Images are seamlessly integrated into the dispute workflow, stored in case item "folders". Analysts can receive, view, print and transmit images to networks and cardholders using standard browser

screens, in the context of specific disputes. Interfaces exist to fax servers and scanners as well as Mastercard's MCOM and VISA's VRO Bulk image exchange systems. IMAGE/Manager handles all document types, including draft fulfillments, chargeback and representations, and customer claims and response letters.

# Transaction Warehouses and Network Access

Dispute processing requires validation of the original cardholder transaction. AdjustmentHub™ references these transaction warehouses using standard database channels. If warehouses are unavailable then Lean Industries' experts can assist in getting them built, using interfaces to

transaction platforms such as Postilion Office and ACI Base24. AdjustmentHub™ processes network raw data files and constructs network transactions and adjustments using existing switch interfaces to Postilion and Base24.

# Financial Transactions

AdjustmentHub™ workflows and analyst decisioning tools create appropriate financial transactions to effect cardholder debits and credits. These transactions can be formatted as database records, XML data streams or formatted

files and transmitted to enterprise settlement systems. Alternatively, AdjustmentHub™ can post to existing G/L and DDA accounts using available posting applications.

# User Interfaces and Work Distribution

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AdjustmentHub™ utilizes browser-based client interfaces, providing the claims analyst with comprehensive analytical and integrated tools. Information for managing disputes, such as transactions, adjustments, claims and images are presented on easily understood forms and panels. Dynamic analyst queues

manage workloads from pre-defined business criteria such as issuer/acquirer, network, PIN or Signature, claim amount levels and dispute types. Facilities exist to manage queues, workloads and analyst groups. Analysts can own claims or work from pools of claims.

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## Feature

## Benefit

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Dynamic workflows based on card products, network, issuer/acquirer and other factors

Reduces the dependency on case-specific knowledge resident with key personnel. Dispute processing tasks can be moved to any location with workstation access

Automated capture and manipulation of images from network imaging systems and digital fax servers and scanners

Significant people and time savings, timely response to document submission deadlines, with offline image storage replacing archived paper copies

Automated case open, tracking and matching

Reduces personnel workloads and allows for significant increase in case volumes with no increase in staffing levels

Automated processing of incoming and outgoing network adjustments

Eliminates paper report handling and ensures timely processing of adjustments

Extensive user analyst and call center facilities, including contextual questionnaires

Ensures that appropriate cardholder questions are asked and answered and that accurate reason codes are selected

Flexible analyst queuing system with multi-factored queues and pooling or personal ownership of cases

Enables flexible work rules based on management's varying needs

Full knowledge of internal and network processing rules, coupled with intelligent escalators and alarms

Reduces dependencies on analyst expertise and ensures that cases are actively tracked and deadlines are met, resulting in fewer write-offs and lost claims

Comprehensive reporting system with automatic scheduling, formatting and distribution of reports and data extracts

Easy access to information for all levels of executive and claims management personnel



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