

New GDM Launch

Migration from old tool DSP(Dispute settlement process) to newly automated GDM(Global Dispute Management) for processing disputed transactions for Triumph and Legacy process

Team: Kaizen

Contributors: Monika Sehrawat and Internal teams including Product, Tech and Development, Operations, Analytics teams at Amex

Resources: Internal Resources that can't be disclosed

Status: **Launched**

Last Updated: Thursday, May 21, 2020

Problem Alignment

An urgent need for an overhaul of legacy inefficient automation infrastructure (automated product) due to rise in the inventory of disputed transactions by the customers during COVID 19 and lack of capabilities to help the operations to solve them by using the previous tool of DSP (manual product).

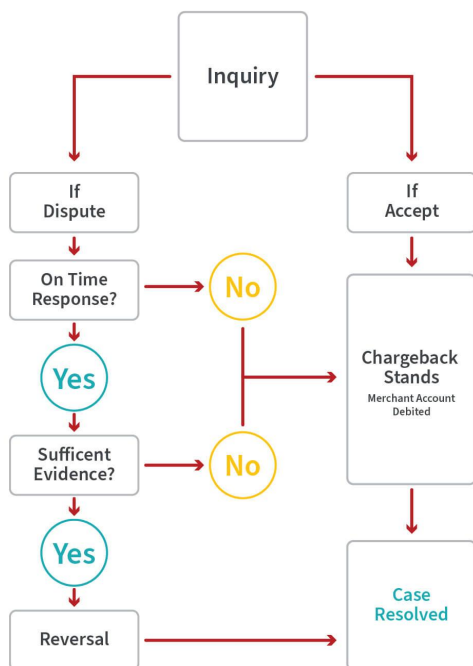
Risk: High inventory (disputed transaction inventory overflow)

- **Why?** To improve overall operational efficiency for the business and improve customer satisfaction by providing faster or on-time resolutions.
- **Insights/Evidence:** Rise in escalations in Triumph and Legacy Process resulting in high \$ Amex Error - Write-offs, Rise in new billing disputes by 8x and an exponential decrease in VOCM (customer satisfaction survey)
- **For Who?** Internal Customer Service Analyst team (CFN-Operations) to process disputed transactions

High-Level Approach

GDM (Global Dispute Management) is an existing product used for processing disputed transactions for International Markets like Australia, India, European countries, etc but not for the USA due to policy change. Provided the situation due to Covid, we need to onboard the Internal Tool GDM for the USA market as well as per the customization following the shown mapping of the dispute process.

Also, high focus on NKN (No Knowledge) and CRIN (Credit In) Billing Disputes to be resolved by BOT(Automation).



Narrative

For Eg. Thousands of Cases including Customers calling Amex that due to Covid19, were unable to board the flight and Delta has not refunded them back for the charged amount. Due to the Rise in inventory, Even the first level of Inquiry has not been sent to merchants.

Looking for a use case where after settling the dispute, automation could directly send inquiries on such cases without human interference.

Goals

- To improve the operational efficiency of Amex - CFN(customer fulfillment Network) by maintaining Triumph and Legacy inventory
- Improving the metric - VOCM (Customer Satisfaction survey) by giving faster resolutions. Maintaining Customer Loyalty is the key.

Non-goals

- Change in the mapping of dispute process or its policies
- Change in automation of Inventory
The inventory will run as is being run at DSP and CCPs will have real-time access to the same on GETNEXT.

Solution Alignment

Key Features

Plan of record

- **Must Have / Launched features**



- **Should Have**

1. SE settlement notifications,
2. Automation updating case notes for CRIN or AUCB on the case,
3. Notification while sending doc if the merchant is electronic or paper
4. Add a Special Program of affiliated SE within GDM to send the fax directly to those who are not enrolled in electronic mails.
5. Case notes are updated by automation once the case is closed by CCP with the required resolution.

- **Could Have**

1. Feature to reopen a new case (subject to change in policies)
2. Feature to enable no chargeback if the merchant has already credited in via notification

- **Won't Have this time**

1. Auto next once the case is resolved instead of get-next

Key Flows



Key Logic

1. Design and development guidelines to add the following features remain same as other existing features used for International Process:
 - Get Next
 - Adhoc Letters
 - Feedback loop
2. Another searching tab for linking the database of Transaction history

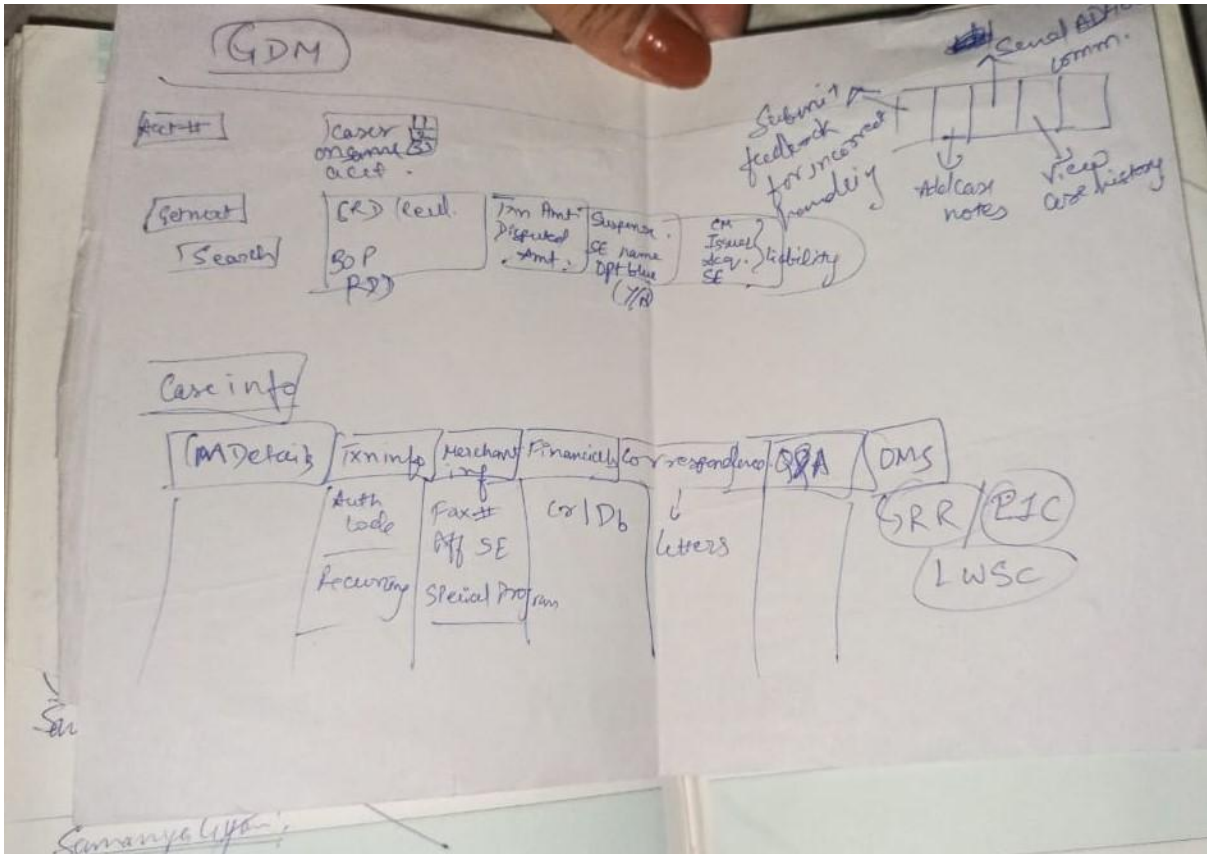


Image shared as discussed with Tech-team and design team

Launch Plan

Key Milestones

TARGET DATE	MILESTONE	DESCRIPTION	EXIT CRITERIA
2020-02-15	✓ Pilot	Internal testing with 10 customer service analysts for processing Only First time disputed transactions	No P0 or P1 bugs on a rolling 7-day basis
2020-03-01	✓ Beta	Group of SMEs(subject matter experts) from the entire operations of CFN are processing the cases of all types	Increase in efficiency of processing the cases along with VOCM metric and decrease in inventory by 5%
2020-04-01	✓ Early Access	40% of the CCPs are processing cases of all types	Improve in VOCM of these CCPs by the increase in # of positive surveys along with cases processed per day
2020-05-04	✓ Launch	All CCPs are deployed to start working on GDM	Increase in operational efficiency by 31% 3 months down the launch

Operational Checklist

TEAM	PROMPT	Y/N	ACTION (if yes)
Analytics	Do you need additional tracking?	Y	Real-time tracking is required from ... (Details can not be disclosed)
Sales	Do you need sales enablement materials?	N	
Marketing	Does this impact shared KPI?	-	
Customer Success	Do you need to update support content or training?	Y	Amex ECCO updated
Product Marketing	Do you need a GTM plan? (e.g. pricing, packaging, positioning,	N	
Partners	Will this impact any external partners?	Y	Details can't be disclosed
Globalization	Are you launching in multiple countries?	N	
Risk	Does this expose a risk vector?	Y	Breach of info
Legal	Are there potential legal ramifications?	N	All legal rights accessed

Appendix

Open Questions

1. Will the policies be changed for processing the number of cases per day?
2. Will I be able to fax directly through the portal?
3. Will we still get GNC no action
4. What if we get a VOCM survey on a case processed by automation first and then received as a redispute?
5. How to write letters from Ad Hoc letters?
6. Is it possible to process Hi roc cases from GDM?
7. Will I be manually assigned for the cases to be processed?
8. Will the merchant reply back time change as we will be solving the cases in a faster infrastructure?
9. Are we still going to use DSP for checking transaction history?

FAQs

Will the policies be changed for processing the number of cases per day?

No! The policies remain intact as of now. All the processing will happen as it used to happen while processing the transactions through DSP.

Will we still get GNC no action?

Please note that all the CCPs will process the transactions BAU, however, if reached to a stage of low inventory, you still will get cases which are needed to be pended. Connect with your SME or TL for further assistance.

What if we get a VOCM survey on a case processed by automation first and then received as a redispute?

The survey will be taken for the CCP to process the case and will be required to work the case as BAU. Connect with your SME or TL for further assistance.

Are we still going to use DSP for checking transaction history?

No! The Transaction search tab will allow you to view the transaction history of the respected card. Connect with respected SMEs for process knowledge.

Impact Checklist

- Permissions: Racf id
- Reporting
- API

Please note: PRD sent with edited content as contained sensitive data.