RPA AS CHARGEBACK DEFENSE

CONTEXT

RPA is now automatically defending unmerited chargeback claims, while the business team focus on exceptional and reimbursement cases.

Our client, a global German sports apparel manufacturer, faced a very time-consuming Chargeback Defence process due to badly integrated systems. This resulted in a highly manual process and a big backlog of claims to defend.

Roboyo was engaged to automate the process via RPA with the objective to:

1) Reduce the backlog of unprocessed claims.

2) Decrease the lead time of each future claim.

3) Reduce overall manual intervention on the process.

KEY FACTS

Over a period of three weeks, three Roboyo process consultants worked on this automation in close cooperation with the process experts that usually perform the process manually. The project took place in Portugal, at the Global Business Center of our client and Roboyo deployed resources locally to work in Portuguese and English with the client SMEs.

An initial 80/20 analysis was performed and it was found that 95% of the claims arrived from three bank channels - these three banks were taken under the scope of automation and together with the business team, thresholds for human intervention were defined (e.g. claims above a certain amount) and all business rules were mapped out.

OUTCOME

The Roboyo team designed a robotic solution that first classifies the claims and waits for human approval to proceed further.

Once the business is confident that the robots are working according to their standards, the human validation checkpoint will be removed.

Robots took on the responsibility of the automatic claim defence of all unjustified cases, while the business team focused on the analysis of unclear claims and on any necessary reimbursement.

END RESULTS

The Chargeback defence is now performed on a daily, continuous basis saving 200 hours per week.

A total of 4 FTEs (full-time employees) can now be allocated to other business processes allowing the team to better handle month-end closing periods.

The backlog of claims has been dealt with, without human intervention, resulting in a faster and better customer experience.