

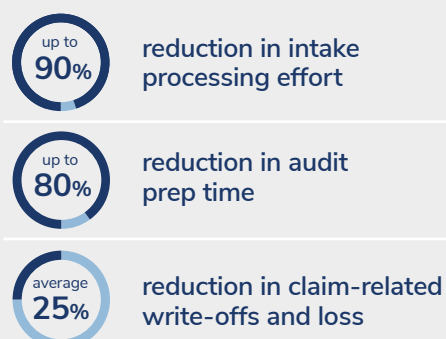
# FINBOA Payment Disputes Solution Digitizes and Automates Processing

Transform dispute management and improve compliance

FINBOA Payment Disputes solution leverages intelligent process automation to enhance operational efficiency, regulatory compliance, and customer experience by eliminating manual systems.

Designed for banks and credit unions of all asset sizes, our banking-centric software simplifies and streamlines dispute processing.

## Measurable Outcomes with FINBOA



## 5 Ways FINBOA Payment Disputes transforms the payment dispute process



### Digitizes Dispute Intake

Using FINBOA, FIs can digitize the intake process anywhere banks or credit unions exchange information with account holders.



### Automates Compliance Processes

By applying intelligent automation to inefficient, highly repetitive manual tasks/processes, FINBOA clients keep up with compliance requirements, minimizing risk.



### Facilitates Loss Reduction

FINBOA Payment Disputes enables FIs to reduce claim-related write-offs/losses.



### Streamlines Reporting and Data Access

Centralized data and document management enables timely decision-making with enterprise-wide access to information and reporting.



### Automates Decisioning and Provisional Crediting for Low-Value Disputes

Automates decisioning of under business minimum (UBM) disputes as determined by preset institution-specific criteria without human intervention and ensures timely provisional credit issuance for low-value disputes before Reg E deadlines.

# FINBOA Payment Disputes Solution

## Streamline payment dispute management using intelligent process automation

FINBOA Payment Disputes is a powerful, banking-centric SaaS solution designed to streamline dispute resolution. FINBOA eliminates the inefficiencies of manual processing and disparate systems. By automating dispute workflows, financial institutions reduce regulatory risks, enhance the account holder experience, and minimize the time and costs associated with oversight.

As a compliance process automation tool, FINBOA Payment Disputes empowers back-office teams with powerful features that streamline and automate repetitive dispute management tasks.

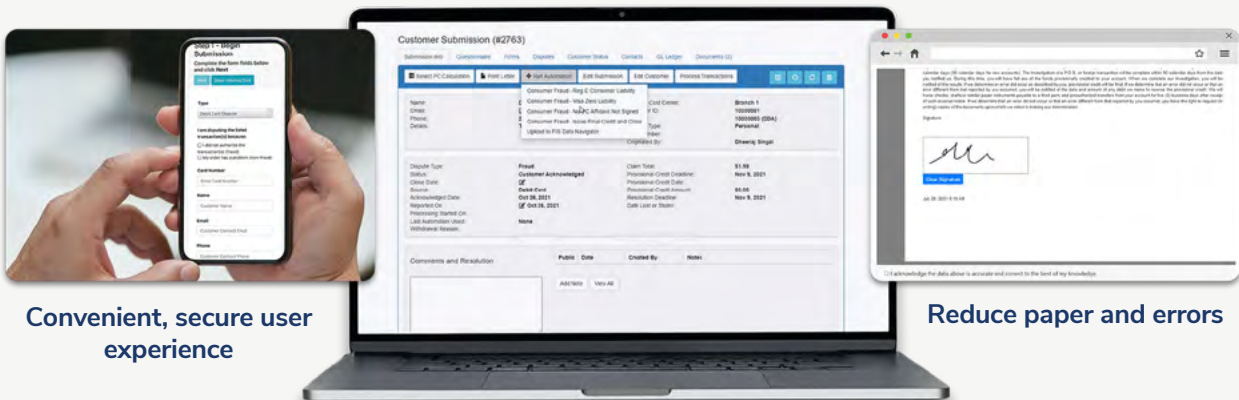
Intelligent automation features that increase operational efficiency include:

- Automated decisioning
- Timeline alerts
- Electronic signature capture
- Smart forms
- Compliance-based letter templates
- Digital dispute intake
- Central data and document management to power audit preparation and management reporting

FINBOA Payment Disputes software is easy-to-use, cloud-based, PCI DSS certified, SOC 2 Type II compliant, and offers data integration into many banking core systems.

## FINBOA Payment Disputes

## Built-in automation and compliance features



Convenient, secure user experience

Reduce paper and errors

FINBOA Payment Disputes provides compliance-based automated workflows for multiple payment types including:

- Debit Cards
- ACH
- ATM (Credit & Debit)
- Zelle®
- Bill Pay

- Credit Cards
- Check Fraud
- Wire Fraud
- Mobile Deposit
- Stop Payment (Check & Card)

\*Reg E and Reg Z fully supported

## What FINBOA Customers Are Saying

### FINBOA Payment Disputes improves productivity, service delivery and compliance outcomes

FINBOA Payment Disputes is a banking-centric solution built by experts in financial compliance process automation. We understand back office processes and critical regulatory requirements facing financial institution operations teams. The Payment Disputes solution is specifically designed for banking and is built with compliance and account holder service requirements in mind. Observe what others are saying about the FINBOA Payment Disputes solution in use at their financial institutions.



The FINBOA Payment Disputes and AutoDecision process is seamless. Our staff loves that they don't really have to touch it. For transactions under \$25, disputes auto-complete without any manual intervention. Our staff simply prints the notification letter and moves on to other tasks."

- First Oklahoma Bank, Senior Vice President/  
Senior Operations Officer



With a 500% ROI, cost savings were key to choosing FINBOA Payment Disputes automation. Automation not only reduces operational costs, but helps prevent fines, and streamlines processes for maximum efficiency."

- Carter Bank & Trust, COO.



We've reduced processing time by 50% or more over the manual systems that were in place. And a big plus for me personally, is FINBOA's Payment Disputes solution helps us keep track and stay compliant with Reg E timelines, even when I am not in the office."

- First Bank of Carmi, Operations Team Lead and Security Officer



If we get audited, we can actually pull from the FINBOA data and show that 99% of our claims were completed within the Reg E time frame. This allows us to pinpoint the one that wasn't and why."

- Sandia Area FCU, Card Services Manager



### About FINBOA

FINBOA provides intelligent process automation software to banks and credit unions to simplify dispute processing and improve regulatory compliance by eliminating manual systems. Leveraging extensive industry experience and a commitment to customer experience, FINBOA delivers transformative software proven to enable institutional growth by reducing operational costs and risk.

Headquartered in Houston, FINBOA is trusted to help over 400 financial institutions nationwide achieve targeted business outcomes and peace of mind.

Learn more at [www.finboa.com](http://www.finboa.com) or follow us on LinkedIn, Facebook and X.

