



PegaWorld

JUNE 1-3, 2025 | LAS VEGAS

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Achieving economies of scale with Pega Smart Dispute



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BAC's operation





BAC's operation

52%

Region's GDP
Passes through our banking
system

#1

Total
Assets

Loan
Portfolio

Deposits / Profits

 **+5M**
CLIENTS

 **+20K**
EMPLOYEES





BAC Latam as a Shared Service



2017

Multiple departments with the
same functions in different
countries of the region



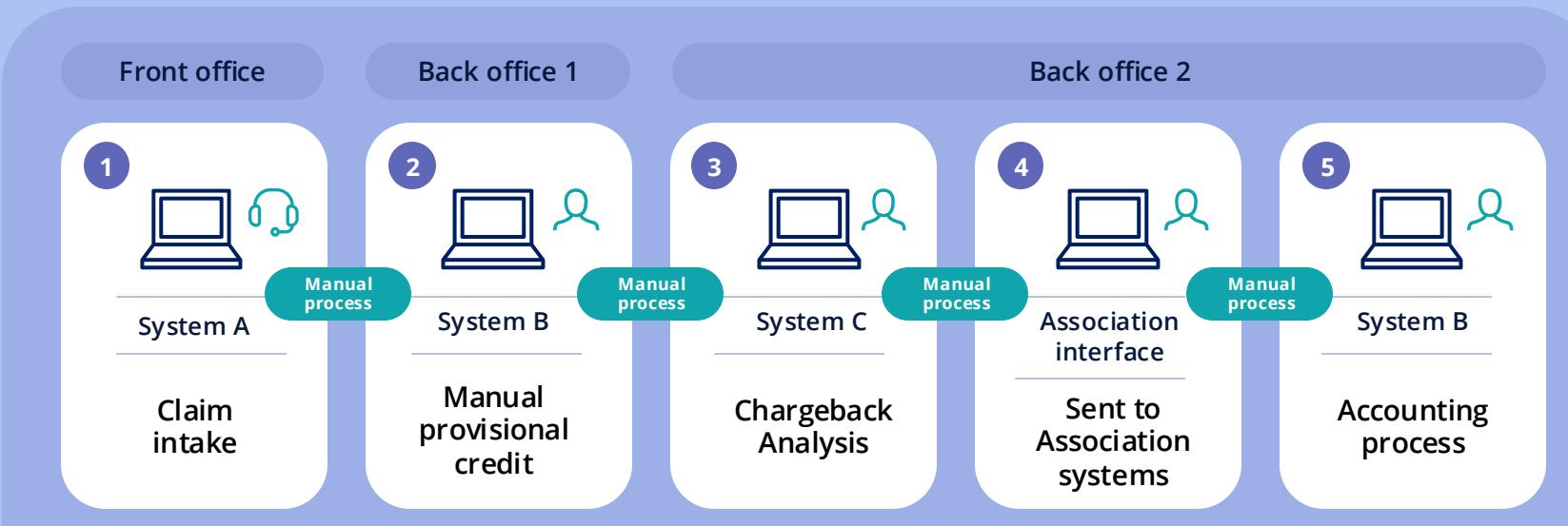
2018

A new company is created as a shared
service center. With centralized services,
one of them: Dispute Operations





How was the process before the centralization?



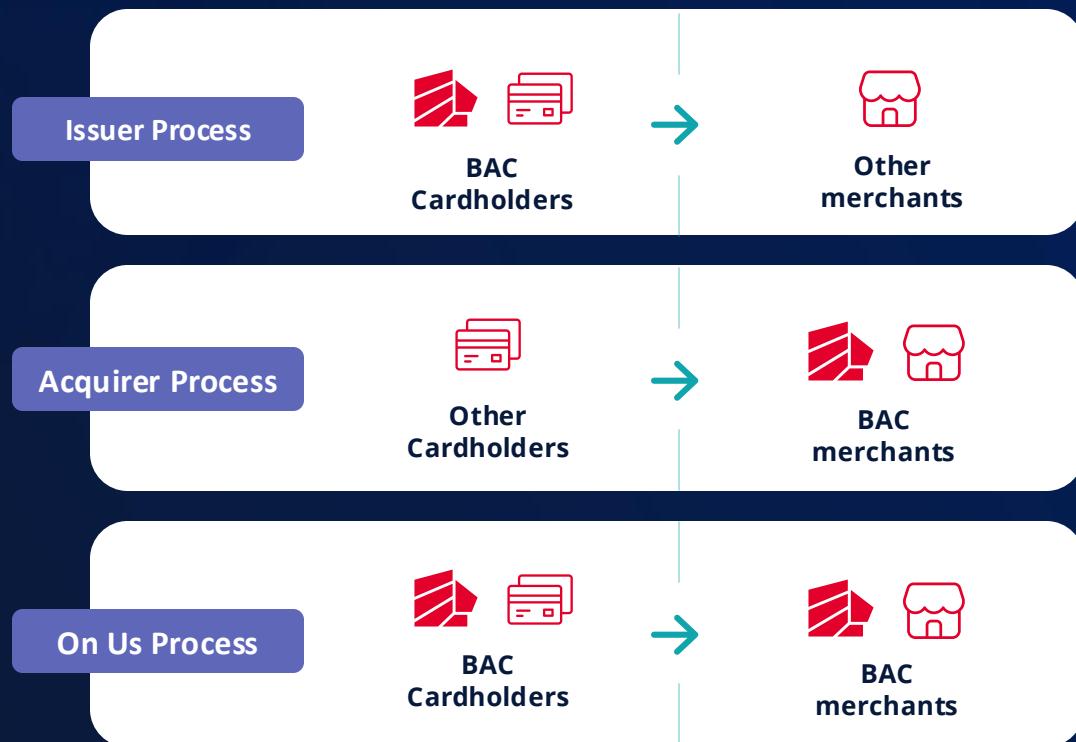
01 Manual Process

02 Multiple systems

03 Multiple Operational Risks

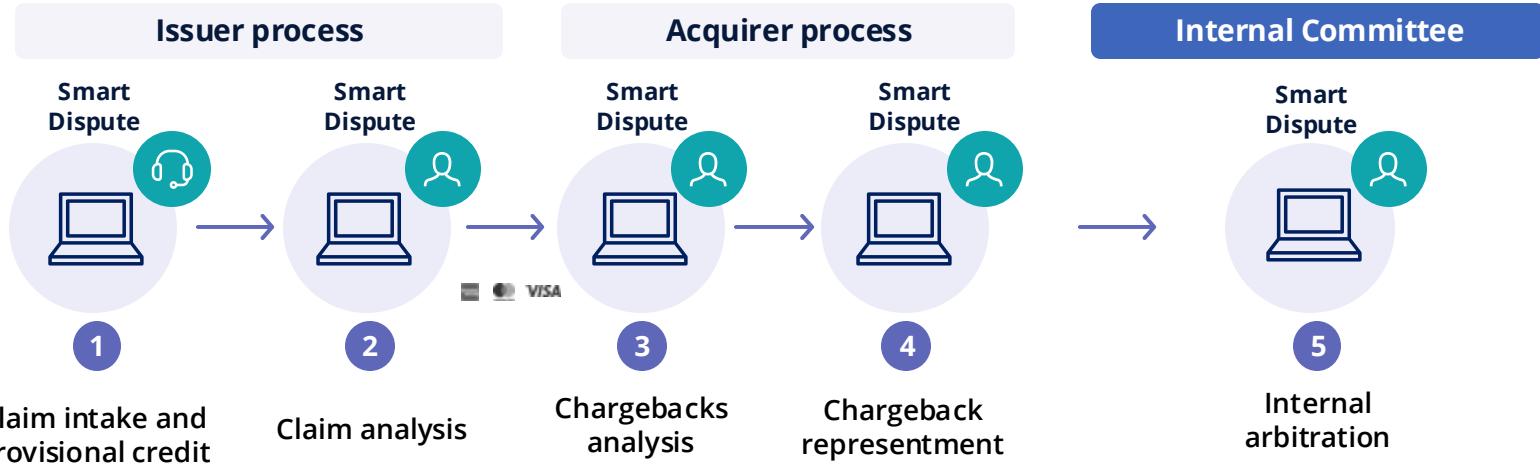


BAC: Regional leader in the card issuing and acquiring business





How does the on us process work?



01 Faster process

02 No association fees

20% BAC's dispute volume

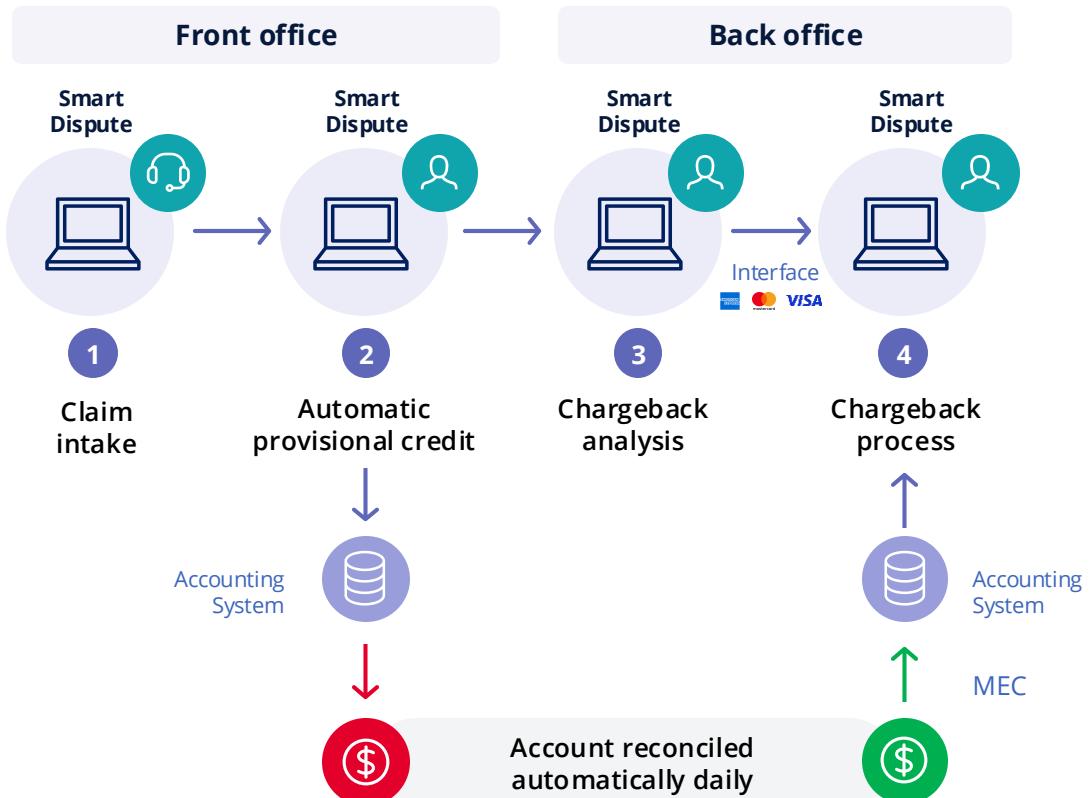


Implementation Roadmap





How is the process now centralized and with Smart Dispute?



01 Simpler process

02 Automated processes

03 One system, one interface

04 Risk reduction





BAC Smart Dispute layer cake



Unified Dispute 1.01

Smart Dispute All Infinity 23

BAC Claims 1.01

Smart Dispute Issuer All Infinity 23

Smart Dispute Base Scheme Infinity 23

PEGA FSIF Infinity 23

PEGA Accounting Infinity 23

PEGA Requirements Infinity 23

BAC 1.01

UI KIT 15.01

PEGA Rules Infinity 23

BAC Servers

As400

IBMi

- Customers
- Accounts
- Transactions

Associations APIs

- VISA
- MasterCard

Data warehouse

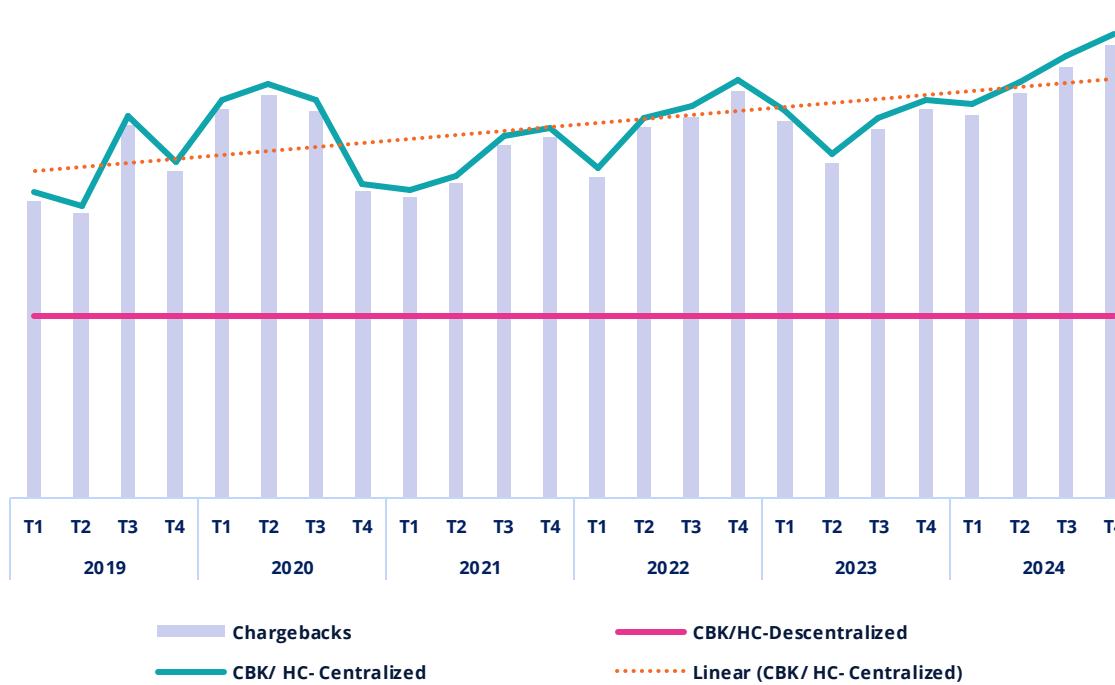
- Power BI
- KPI's





Benefits: Economies of scale

Chargeback volume vs Chargeback/HC



250%

+ Productivity



More Benefits



Automated e-mails
to cardholders and
merchants



Unique Interface of
Disputes for Amex, VISA
and MasterCard



Provisional Credit
Granted to 68% of the
cardholders the same
day of the claim intake



20 RPA Bots
Implemented
(More than 36k
automated hours)



Standardized KPIs
of the service



Automated Reports for
over 106 top merchants



Faster resolution
times



Stable and reliable
processes



Lessons Learned During the Process



1

Minimize changes to the PEGA Out of the Box Solution to ensure stability and efficiency.

2

Good work synergy with your Partners, Associations and Pega. (Rulesware / E&Y Panamá)

3

Develop internal expertise on Smart Dispute and Pega Solution to ensure seamless operations.

4

Maintain an effective risk management structure to minimize exposures if any part of the system fails



Next Steps

01

Upgrade to
Infinity 24.2



02

MC's Ethoca
Implementation.
Alerts module.



03

Develop
Automated
Testing for
mandates
and
upgrades



04

Use of AI for more
efficiency in the
operative process
and modifications



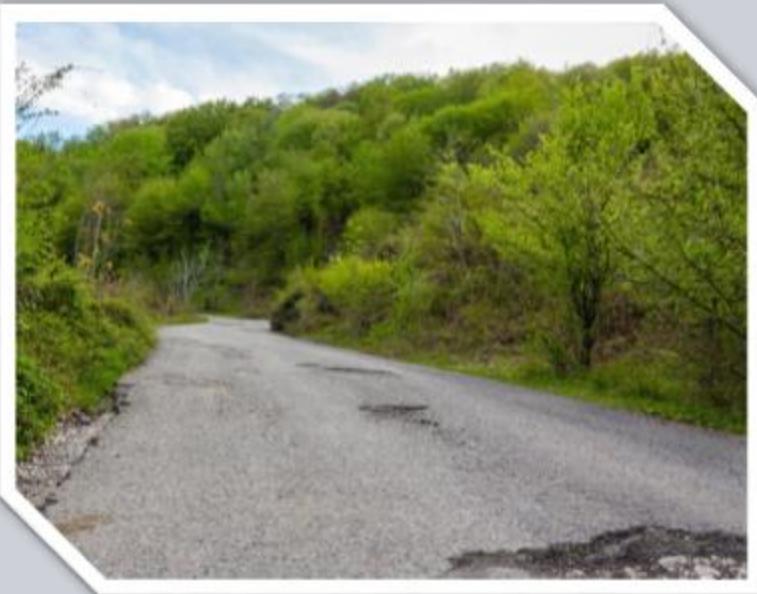
05

Merchant Portal
for self-service





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