

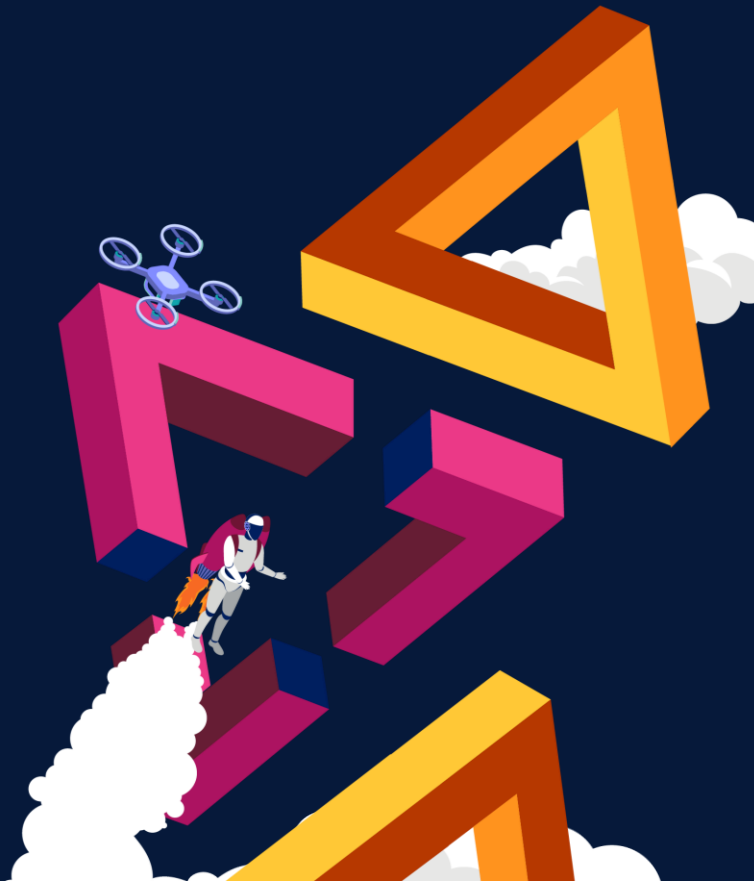


PegaWorld

JUNE 1-3, 2025 | LAS VEGAS

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# Achieving economies of scale with Pega Smart Dispute







# 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



Costa Rica



# How was the process before the centralization?

Front office

Back office 1

Back office 2

1



System A

Claim intake

Manual process

2



System B

Manual provisional credit

Manual process

3



System C

Chargeback Analysis

Manual process

4



Association interface

Sent to Association systems

Manual process

5



System B

Accounting process

**01** Manual Process

**02** Multiple systems

**03** Multiple Operational Risks



# BAC: Regional leader in the card issuing and acquiring business

## Issuer Process



BAC  
Cardholders



Other  
merchants

## Acquirer Process



Other  
Cardholders



BAC  
merchants

## On Us Process



BAC  
Cardholders



BAC  
merchants

VISA

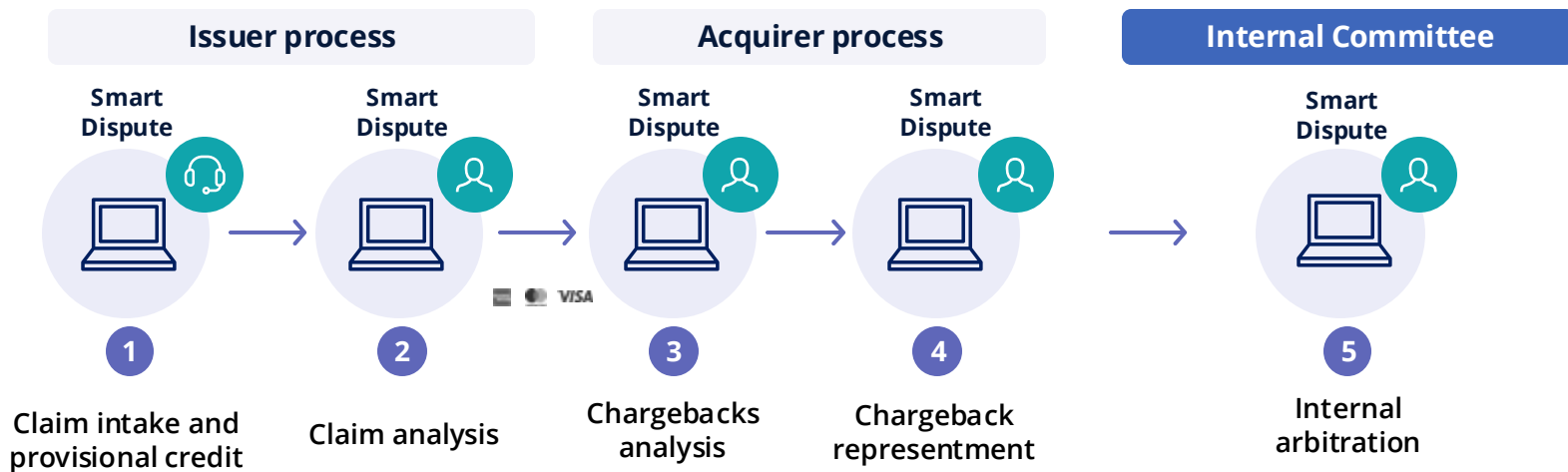
AMERICAN  
EXPRESS



mastercard.



# How does the **on us** process work?



**01** Faster process

**02** No association fees

**20%** BAC's dispute volume



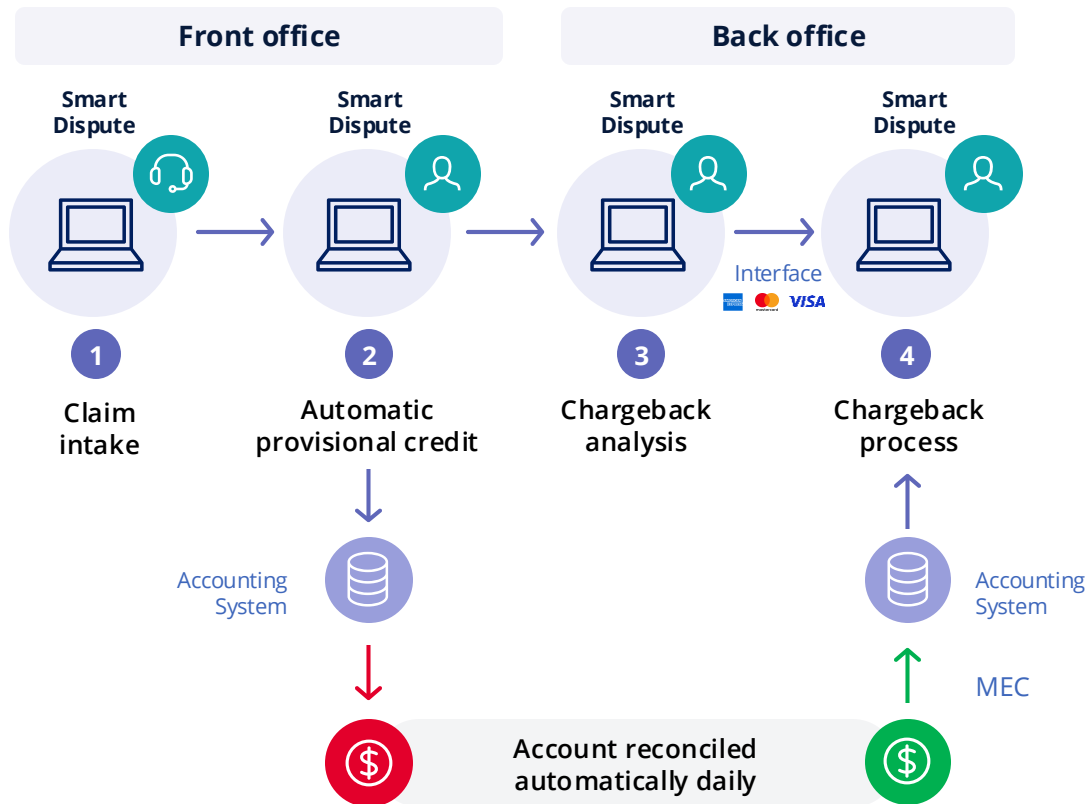


# Implementation Roadmap





# How is the process now centralized and with Smart Dispute?



**01** Simpler process

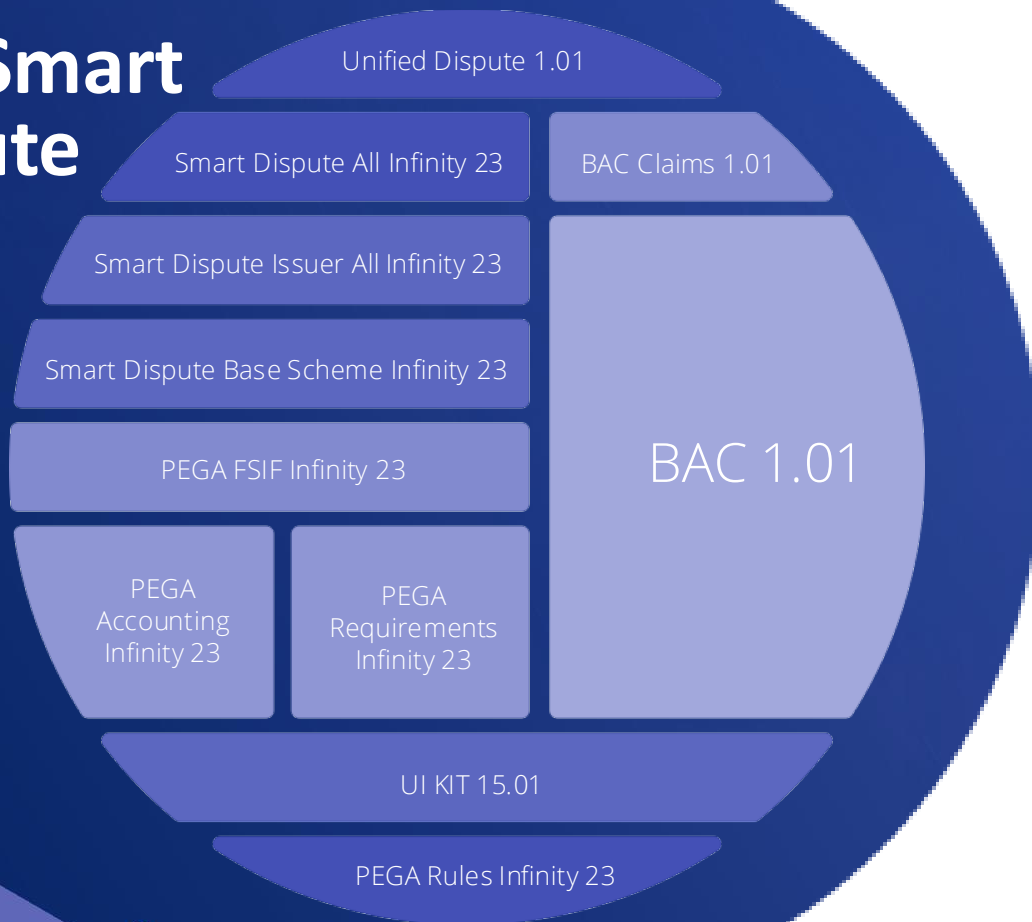
**02** Automated processes

**03** One system, one interface

**04** Risk reduction



# BAC Smart Dispute layer cake



## BAC Servers

As400

IBM i

- Customers
- Accounts
- Transactions

### Associations APIs

- VISA
- MasterCard

### Data warehouse

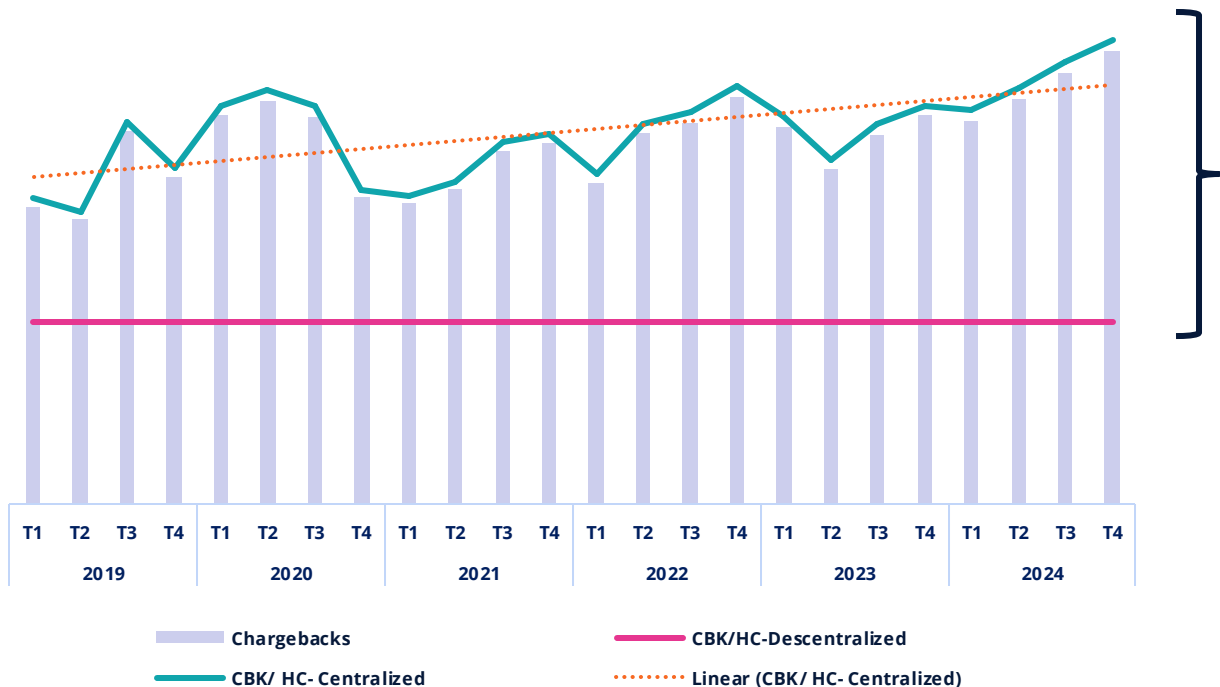
- Power BI
- KPI's



# 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





# Achieving economies of scale with Pega Smart Dispute







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