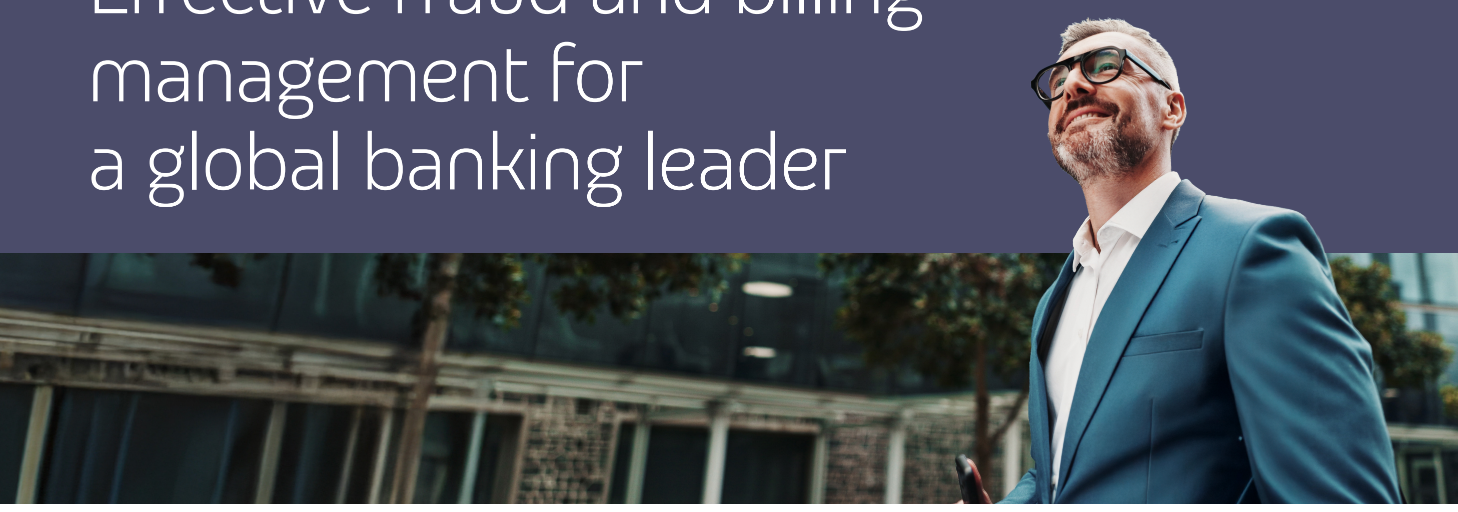
Effective fraud and billing management for a global banking leader



CLIENT PROFILE

A leading U.S. financial institution ranked among the top three banks, offering consumer and business banking services.

BUSINESS CHALLENGES

The bank struggled with escalating fraud, regulatory pressure, and service gaps.

Staff shortages in retail fraud and ACH billing disputes

Rising fraud complexity with AI-enabled scams and faster payment networks

Regulatory pressure from CFPB and OCC

Failure to meet 80/20 SLA, causing delays and unclear customer communication

Inconsistent complaint handling and record keeping

SOLUTIONS IMPLEMENTED

The client partnered with TP to effectively address these challenges using a three-pronged approach.

ACH billing disputes improvements

- Streamlined dispute resolution, boosting first-contact resolution rates
- Improved complaint handling consistency
- Achieved zero regulatory findings or concerns

Rapid capacity expansion

- Launched fast-track fraud and ACH dispute program with empathetic customer engagement focus
- Used advanced workforce forecasting for peak periods and higher workloads
- Enhanced team agility through better workforce scheduling

Quality and compliance improvements

- Deployed real-time quality checks and coaching for empathy and accuracy
- Standardized high-quality service through refined quality checks
- Simplified and personalized customer communication for quicker resolutions
- Built a closed-loop feedback system for continuous service and compliance improvement
- Incorporated customer feedback to address concerns and improve empathy
- Established regulatory compliance framework for audits and complaints

Expert workflow redesign

- Revamped investigation processes with fraud SMEs, reducing resolution times
- Utilized professionals with deep knowledge of fraud and claims processes
- Updated training and Standard Operating Procedures (SOPs) for evolving threats, patterns, prevention strategies, and multi-jurisdictional compliance
- Integrated AI-assisted tools for skill building and procedural adherence

REAL RESULTS

The solutions resulted in improved efficiency, strengthened compliance, increased customer satisfaction.

300

MORE FTES ADDED IN THE FOLLOWING SIX MONTHS, ENSURING RAPID FRAUD RESOLUTIONS AND RELIABLE TRANSACTIONS

200

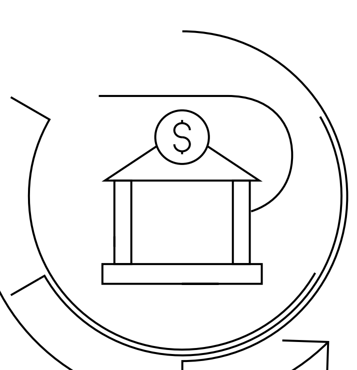
FTES ONBOARDED IN JUST FIVE MONTHS, FLUENT IN BOTH ENGLISH AND SPANISH, SURPASSING FILL RATE AND TRAINING TARGETS

12

MONTHS TO BEING NAMED TOP SUPPLIER FOR DELIVERY AND BRAND PROTECTION

40%

FASTER COMPLAINT RESOLUTION WITH ZERO REGULATORY FINDINGS



85%

SERVICE LEVEL (SLA) ACHIEVED AND SUSTAINED EVEN DURING SURGES

18%

LOWER FRAUD SPECIALIST ATTRITION THROUGH TARGETED COACHING AND CAREER PATHS

35%

REDUCTION IN ACH DISPUTE RESOLUTION TIME WITH HIGHER FIRST-CONTACT RESOLUTIONS