

A close-up portrait of a young woman with blonde hair tied in a bun, wearing a black headset with a microphone. She is smiling and looking slightly upwards and to the right. The background is a blurred office interior with large windows.

Through the targeted use of modern technologies, we minimize operational effort and risk, while prioritizing personal customer contact with debit card issuers and cardholders.

The diagram illustrates the Fraud and Dispute Services Unit's role in the payment ecosystem. It is structured into three main columns: **SIX**, **CUSTOMER INTERFACE**, and **CARDHOLDER**.

- SIX Column:**
 - Top: **SIX** logo.
 - Middle: *Bundled processing expertise for banks and cardholders*.
 - Bottom: **SUPPORT FOR PARTNERS WITH OUR FRAUD AND DISPUTE SERVICES UNIT**.
- CUSTOMER INTERFACE Column:**
 - Top: **CUSTOMER INTERFACE** header.
 - Middle: **BANK** icon (a building).
- CARDHOLDER Column:**
 - Top: **CARDHOLDER** header.
 - Middle: User icon (a person).

Arrows indicate the flow of services:

- A red arrow points from the **SIX** column to the **CUSTOMER INTERFACE** column.
- A red arrow points from the **CUSTOMER INTERFACE** column to the **CARDHOLDER** column.
- A red arrow points from the **SIX** column to the **CARDHOLDER** column.

SUPPORT FOR PARTNERS WITH OUR FRAUD AND DISPUTE SERVICES UNIT	Our Fraud and Dispute Services specialists support the handling of disputes and fraud cases. They also assist our agents in the Customer Service Center with complex clarifications.
SUPPORT FOR CUSTOMERS WITH OUR CUSTOMER SERVICE CENTER	Our Customer Service Center is available to cardholders 24/7 in four languages. Our agents provide efficient and professional support for standard issues such as card blocking/replacement and, on request, also for suspected fraud, disputed transactions, or questions relating to online card use and our mobile solutions. As the first point of contact for issuers, a dedicated general banking support team answers inquiries from in-house specialists on products, systems, reporting, clearing and settlement, and much more.

What Do We Offer? Our Solutions:

OUR SERVICE MODULES

SUPPORT FOR PARTNERS WITH OUR FRAUD AND DISPUTE SERVICES UNIT			CUSTOMER SUPPORT WITH OUR CUSTOMER SUPPORT CENTER		
SUPPORT DURING OFFICE HOURS (Fraud detection around the clock)			AVAILABLE 24/7		
FRAUD	DISPUTE	GENERAL BANKING SUPPORT	GENERAL CARD-HOLDER SUPPORT	DIGITAL SERVICES SUPPORT	TWINT
Contact with banks	Contact with banks/cardholders	Contact with cardholders			

Provided by our Fraud and Dispute Service unit:

Fraud

As part of our Payment Risk Management solution (PRISMA), our experienced analysts monitor and prevent fraud in all debit, mobile, and TWINT transactions. They continually analyze card transactions that have been flagged for clarification based on fraud rules stored in our systems and initiate the necessary follow-up measures and clarifications. The experienced team acts as an interface between debit issuers, the Fraud Competence Center, and schemes.

Dispute

SIX receives transactions disputed by issuers or cardholders and processes them based on the contractual provisions with the cardholder and the rules of the international card organizations. In accordance the issuer's instructions, SIX handles the retrieval and dispute cycle for national and international acquirers.

Provided by our Customer Service Center:

General banking support

Our card specialists are available as a direct point of contact for debit issuers with specific questions on topics such as e-reporting, clearing and settlement, or general support issues for debit, mobile and TWINT services.

General cardholder support

If cards are lost or stolen, they must be blocked as quickly as possible. SIX operates a card blocking center that is available to your customers around the clock.

If our fraud monitoring detects suspicious card transactions that require clarification with the cardholder, or if the cardholder notices unauthorized transactions, our agents can provide rapid and competent support.

Digital services support

On request, we support holders of the new debit card with questions about the online shopping process and the new digital services. This includes registration for 3-D Secure (e.g., with the debiX+ white-label app) and confirmation of payment via app or SMS during the shopping process. Our Customer Service Center also provides support for questions and processes relating to mobile payments, whether it's the manual approval of a token request, in-app provisioning or the other functions of the debiX+ app.

TWINT

If a TWINT account needs to be blocked, SIX provides a blocking center that is available around the clock.

Requirements for Outsourcing

Our outsourcing solutions are designed to cover issues relating to data security, customer identification, and call routing.

The various services can be purchased individually or in combination. Our solutions are designed as standard to leverage synergy potential. Each issuer is kept up to date on the relevant clarifications and card transactions via the proven interfaces.

With our telephone system, we can implement various call routing strategies using IVR as required. Together, we determine when and where which types of inquiries are received and answered.



What is IVR? Simply put.
IVR (Interactive Voice Response), also known as a voice response system, is an electronic voice menu. It automatically prequalifies incoming calls and forwards them to the right contact person. By pressing a button on the telephone, the caller can select their request and is then connected to the most suitable agent or department.

Synergy Effects as the Main Benefit.

Benefits for you as a bank		Benefits for your customers	
Relief 	Rather than your own infrastructure, expertise, and service organizations, you can delegate these tasks to us.	Office hours 	We are available 24/7 for card-holders in English, German, French, and Italian.
Flexibility 	You decide which tasks we take on. Our modular services can be combined with each other.	Expertise 	Our debit specialists and Customer Service Center agents are professionals who offer an optimal customer experience.
Cost reduction 	Reduce your costs by leveraging synergies and focusing on your core business.	Security 	Our specialists will process your customers' inquiries on your behalf reliably and in compliance with all necessary security precautions