

# Visa Dispute Management Service

Optimize dispute management with our dispute experts

Fighting disputes can be an expensive, complicated, and labor-intensive process for issuers. As seamless ecommerce experiences grow, consumer confusion rises along with disputes<sup>1</sup>, making it harder for issuers to keep up with the necessary staffing, training, and process changes required by current consumer behaviors and evolving network rules and policies.

## Visa Dispute Management Service

Visa Dispute Management Service (VDMS), an on-behalf-of dispute case management service, can help issuers manage disputes for Visa transactions, freeing up issuers' time to focus on serving customers.

VDMS dispute analysts have over 500 combined years of dispute case management experience, enabling them to quickly answer questions and close cases.<sup>2</sup> This can help free issuer resources to focus on maintaining the relationship and interaction with customers, while VDMS handles all aspects of the dispute process behind the scenes.

VDMS analysts can help with:

- **Optimized recoveries:** VDMS's average dispute recovery rate is ~90%, plus an arbitration win rate of 93%<sup>3</sup>
- **Decreased costs:** VDMS can help reduce staff training requirements and simplify operational costs into a simple per case fee
- **Enhanced service:** VDMS dispute analysts are experts on dispute policies and network rules
- **Real-time reporting:** VDMS includes access to Visa Resolve Online (VROL) case reporting and monthly performance summaries



## Working together to improve the cardholder experience

Issuers submit cases through Visa Resolve Online and the VDMS team manages the dispute process.

### Dispute processing

- Contacts issuer to dispute a charge
- Performs preliminary research
- Works case through all stages
- Pursues financial recovery
- Initiates case in VROL
- Stops payment listings



### Dispute resolution

- Receives confirmation dispute is resolved
- Manages customer communications
- Provides provisional credit
- Handles fraud reporting
- Closes case at final resolution

Illustrative only

## Bringing greater efficiency to dispute management

### Issuer analyst (30%)<sup>4</sup>

- Case investigation and initiation
- Cardholder communication
- Fraud reporting
- Exception file listing
- Manages provisional and permanent credits
- Manages final credit and reversals

### VDMS analyst (70%)<sup>4</sup>

- Dispute (chargeback) and response (representation)
- Pre-arb, arbitration and compliance
- Pursues recoveries
- Maintains Visa core rules standard forms
- Manages network timeframes
- Monthly QA review

## Real-time Case Monitoring and Reporting

Issuers can leverage the Visa Dispute Tracking Scorecard in VROL to track cases and benchmark dispute performance.



### Tracking

Step by step history of each submitted case.



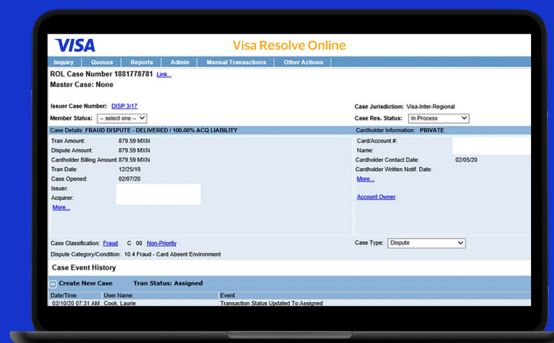
### Case volumes

Recovery rate and amount, disputes by category and total case volumes.



### Per case metrics

Cases won vs lost and average dollars per case.



Illustrative only

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1. 30% increase in disputes from 2019 to 2022. VisaNet data January 2019 through December 2022

2. The VDMS staff has over 595 years of experience working disputes (the VDMS Employee Dispute Experience Tracker, December 2022). Current as of release of this publication

3. Based on all transactions disputed via the Allocation and Collaboration flows within VROL as of February 2023

4. Percentages are illustrative only and may vary depending on the circumstances of each dispute