



Streamlining Disputes Management

Online shopping is evolving

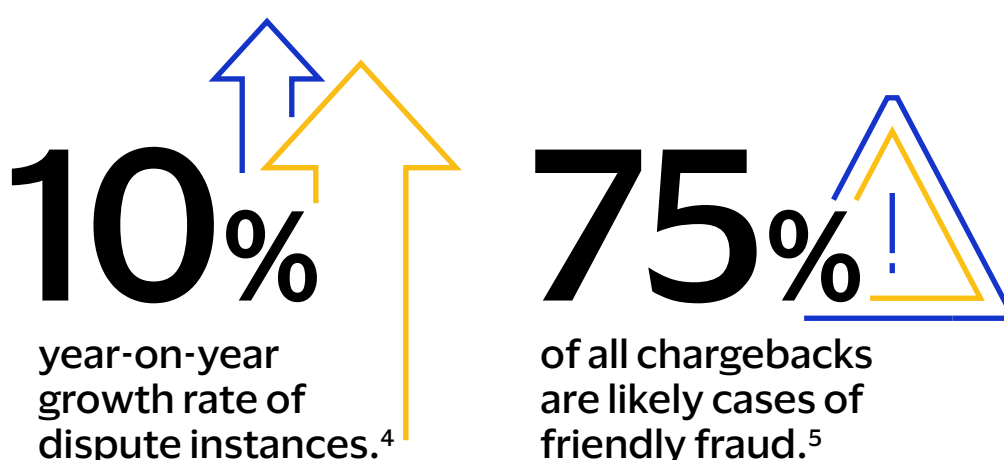
With saved card details, in-app payments and one-click purchases, digital payments have continued to transform at a rapid pace.¹

However, as we embrace new digital payment methods, fraudsters have found new avenues to thrive.

-  3-4x higher fraud online than in-store²
-  >3m payment fraud victims per year³



With this, consumers are more likely to suspect the worst when they see an unexpected payment...
 ...this is where payment disputes can emerge.



This poses a challenge for issuers...

Training staff to handle these disputes is time-consuming and costly, but failing to do so can impact brand reputation and loyalty, intensifying financial losses.



\$2 billion 
 in projected costs from disputes for European banks and merchants by 2026.⁷

This is where Visa can help!

Introducing Visa Dispute Management Service (VDMS)

An on-behalf-of dispute management service, featuring a team of experienced and dedicated VDMS analysts.



With their expert knowledge our analysts can help you:

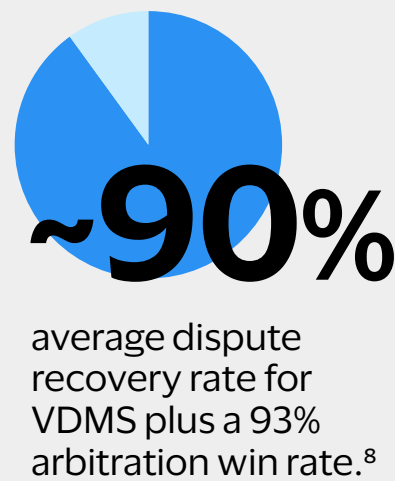
-  Optimise recoveries
-  Decrease costs
-  Elevate your service.



Plus!
 Visa's Resolve Online (VROL) portal delivers:

-  Monthly reports on disputes
-  Detail on each individual case
-  Live industry benchmarks.

With proven results



Shift your focus to strengthening customer relationships, while VDMS handles all aspects of the dispute process behind the scenes.

Email us today
IssuersCommunityEU@visa.com

1. Visa Payment Technologies, 2023 "How you pay matters"
 2. VisaNet data, 2023
 3. Visa Navigate September 2023. "Stepping up the fight against fraud"
 4. Based on VisaNet January 2024 Analysis
 5. Chargebacks: Increases in Credit Card Disputes Threaten Merchant Profitability, Nov 2021
 6. Emplifi research, 2022
 7. Payments Cards & Mobile, 16 October 2023. "The burgeoning growth of chargebacks"
 8. Based on all transactions disputed via the Allocation and Collaboration flows within VROL as of February 2023