Total Issuing™ Dispute Management

Unlock a streamlined dispute lifecycle, from intake to resolution

FIS® Total Issuing™ Dispute Management enables front-line agents to assist cardholders with creating disputes, and guides them through the intake of claims. A module of Total Issuing™ Customer Service, Dispute Management workflows help agents navigate through association requirements to ensure a more seamless transition to the chargeback process.

Problems it solves

- Operational deficiencies in chargeback processing
- Building integration points with card brands
- Ensuring required documentation is exchanged to verify consumers' work with merchants or verify that a product or service was not received
- Paper and manual processes that increase risks for operational errors

How it works

- Automates intake details of a dispute case to assist in recovery decisions
- Supports auto write-off, cardholder liable and chargeback recovery
- Suggests appropriate chargeback reason to improve efficiency
- Automates financial adjustments and fraud reporting to the associations
- Maintains case through lifecycle of dispute, including representments, pre-arbitration, arbitration, pre-compliance and compliance
- Retains documentation as part of the case

Capabilities

Integrated
Integrated with payment brands like Visa and Mastercard through the Dispute Management module of Total Issuing™ Customer Service

Advanced
Case management capabilities enable work to be performed across teams

Dashboard
View of tasks to date, outstanding work and financial recovery

Compliant
Ensures agents work through the best resolution for each claim

End-to-end
Dispute management from intake to chargeback to arbitration

The true cost of a chargeback...

24%
global chargeback volume growth 2025-28[1]

$10
$9.08 to $10.32 average cost to process a chargeback in 2025[1]

200+FTEs
On average, it requires one back-office full-time employee for every $13,000-$14,000 of cardholder disputes annually, resulting in millions of dollars in FTE costs every year[1]

[1]Mastercard blog: 'What's the true cost of a chargeback?" 2025

Key benefits

Guided experience for first point resolution

- Selects authorizations for automatic matching to incoming posted transactions
- Checks for duplicate dispute cases and presents potential credits
- Manages automated write-offs
- Guides intake questions to capture information as a part of dispute cases to suggest the next best action

Integrates with payment brands

Keeps agents in a single user interface, leveraging tools from Total Issuing™ Customer Service

Compliance

Ensures the bank remains in compliance with regulatory mandates

Simplifies and automates

Reduces paper and manual processes for efficiency, and automates the chargeback and recovery process

Dispute Management use cases

Omnichannel view of friendly fraud

Brennan sees an unrecognized authorization on his credit card. He calls his bank and connects with a call center representative who quickly identifies the authorization in question. She works with Brennan to shut down the compromised account and create a fraud claim.

Brennan is assured the authorization will be monitored. If it should post, he'll receive a timely credit and be notified of any updates to his account. Brennan is pleased his account has been protected. He feels confident that he will be kept in the loop on any updates to his claim.

Efficiencies in chargeback recovery

Natalie, in the bank's back office, is impressed. While working a legitimate dispute case with a merchant that refused to refund an undelivered package, Natalie's team saved time and resources with automation from Dispute Management.

It guided all the intake questions, suggested each next action, prompted proper chargeback reason codes and automated financial adjustments. Compliance was applied throughout the process. Later, retained documentation proved invaluable as the case was reviewed in an audit.

Learn more