



The 2025

# State of Dispute Management

Performance Report

Benchmarking Trust-Driven KPIs Across the Industry

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Presented by



auriemma  
**roundtables**



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# Introduction

Managing fraud and disputes has become a critical challenge for financial institutions, payment processors, and fintech companies. The complexity of fraud tactics, the continuous evolution of payment technologies, and increasing consumer demands for transparent resolutions have made it essential for organizations to prioritize key performance indicators (KPIs) that foster trust, build loyalty, and enhance customer experience.

Since 2015, Quavo has worked with more than 40 financial institutions—and in doing so, we've uncovered a painful truth: most organizations struggle to effectively measure their performance in fraud and dispute management, and many aren't tracking meaningful metrics at all. Quavo has compiled this comprehensive report in partnership with Auriemma Roundtables to address this critical gap, highlighting the metrics that truly matter in delivering fair dispute resolutions quickly and building long-term customer loyalty.

## What's in this Report

Our research analyzed the 2024 performance of 26 Quavo clients, representing a diverse mix of banks, credit unions, fintechs, and payment processors. In this report, you'll find performance metrics segmented by issuer type—categorized as “Bank,” “Credit Union,” “Fintech,” and “Payment Processor.” We've also included the benchmark label: “Quavo Best-in-Class,” highlighting the highest outcomes achieved. These comparisons provide valuable insight into both the typical performance clients can expect with QFD® and the potential of best-in-class results.

To provide context, we've benchmarked Quavo client results against an industry average, derived from data on over 30 elite financial institutions. This industry data, **shown in red** and labeled as “Industry”, is sourced from Auriemma Roundtables, a leading provider of business intelligence for financial services.

The objective was to define core metrics that accurately reflect performance across four key dimensions: customer satisfaction, operational efficiency, financial performance, and recovery.

By carefully measuring these metrics, financial institutions can gain actionable insights that transform their approach to dispute management. Organizations can now shape customer experience strategies, benchmark against industry leaders, understand their operational nuances, and ultimately exceed customer expectations.

## Key Findings

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The research revealed several critical insights that underscore the importance of strategic dispute management. Automated thresholds emerge as a game-changer, enabling expedited claim resolution and quickly making customers whole. QFD®'s process automation demonstrates remarkable potential, eliminating over 80% of manual work and significantly increasing the number of disputes each full-time employee can process monthly.

Customer satisfaction improves significantly when institutions prioritize timeliness, clear communication, and a streamlined dispute experience. While the industry averages 11 days to issue first credit, Quavo's top-performing institutions set a higher standard— providing peace-of-mind through provisional and permanent credits in just one day.

A positive employee experience is foundational to delivering exceptional customer service and high-quality outcomes. By streamlining dispute resolution through automation that eliminates redundant administrative tasks, full-time investigators are empowered to focus on meaningful, high-value work. Among Quavo clients, high-performing investigators are 180% more productive than the industry average—demonstrating the impact of intelligent automation on workforce efficiency and performance.

Fraud losses present a significant challenge, averaging 40% across the industry, but thorough investigations can meaningfully mitigate these risks. The data reveals that although there is no direct correlation between chargeback speed and success rates, faster processes often result in win rates over 60% - a testament to the power of automation-powered investigations.

Recapture rate offers a more proactive view of financial performance. Rather than focusing solely on minimizing losses, recapture emphasizes maximizing positive outcomes— such as recovering funds and appropriately denying invalid claims. By addressing both recovery and denial opportunities, recapture becomes a key metric for improving operational effectiveness and reducing risk. While the industry average recapture rate is 62%, top Quavo clients achieve an impressive 93%, highlighting the impact of a strategic, data-driven approach.

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**80% Manual Work  
Eliminated**

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**Disputes Resolved  
in 12 Days**

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**180% Investigator  
Productivity**

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**+90% Disputed  
Funds Recaptured**

# Dispute Management as a Driver for Customer Satisfaction

Fraud and dispute resolution are more than transactional interactions; they are pivotal touchpoints that can either strengthen or completely undermine customer satisfaction. In today's competitive financial landscape, these moments define an institution's commitment to its customers.

A recent Quavo survey of 1,000 cardholders revealed that 66% of consumers would be highly likely to switch banks due to lengthy and complicated dispute resolution processes.

[1] This statistic highlights a fundamental truth: cardholders view dispute handling as a key measure of an institution's reliability and customer care.

## Key Findings

Based on industry performance, the average financial institution takes over 10 days to issue credit, potentially signaling to customers that their needs are being deprioritized. In contrast, top issuers powered by automated dispute tooling demonstrate a more customer-centric approach, issuing both provisional and final credits often same day, meeting compliance requirements while protecting customers.

## Measuring Days to First Credit

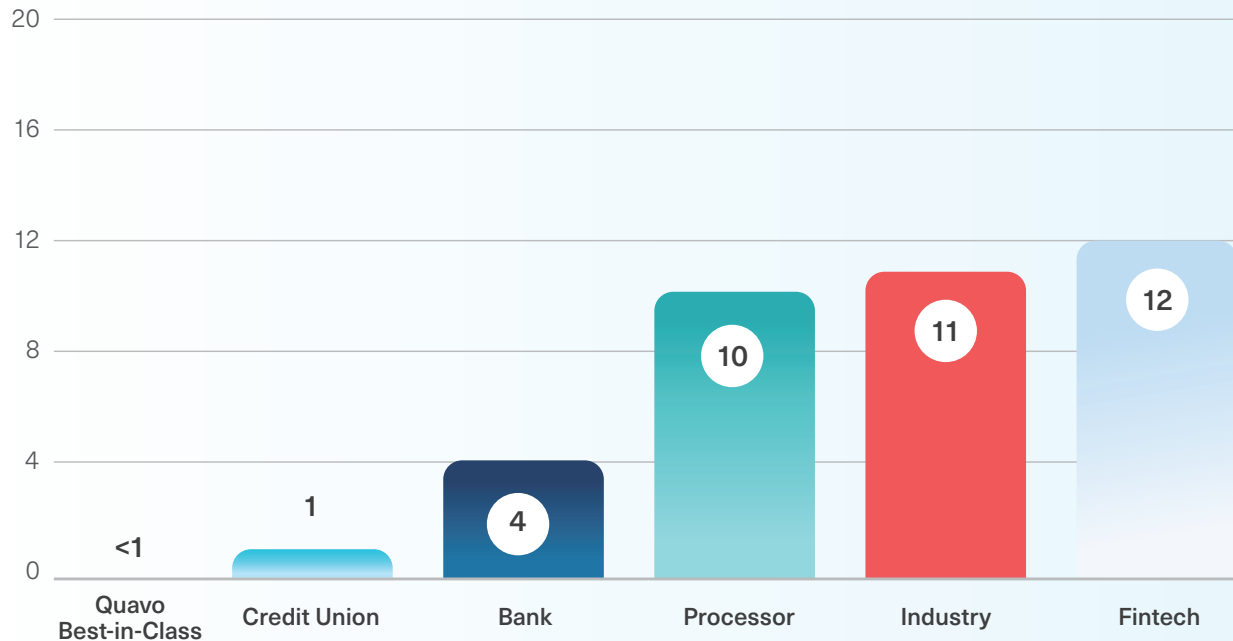
Days to First Credit is a critical metric because it marks the moment when the customer is made financially whole and can move on with confidence. Delays in issuing credit can prolong financial stress, especially for credit card disputes where the charge may increase the cardholder's balance or reduce available credit. Measuring this metric helps to prioritize timely relief, reinforcing trust and demonstrating a commitment to customer well-being. Importantly, issuing credit quickly does not hinder the recovery process; many successfully recover funds after credit has been extended.

## Trends

Credit unions using QFD® distinguish themselves with the shortest path to credit issuance, taking just 1 calendar day. This is driven by high automated provisional credit thresholds, often over \$500 for each disputed transaction, that begin at intake, ensuring day-zero protection for customers. Fintechs partnered with Quavo present a contrasting picture, with the highest days to credit issuance, primarily attributed to Regulation Z, which does not require temporary credit to be issued within a short window.

[1] <https://www.quavo.com/download/turning-fraud-challenges-into-customer-loyalty-opportunities/>

## Days to First Credit



*Quavo's best-in-class performers issue credit same-day, providing near-instant resolution to customers. Figures in calendar days.*

## The Goal: Reducing the Days to Customer Credit

Financial institutions must strike a balance between delivering timely dispute resolutions and conducting thorough investigations. One of the most meaningful ways to achieve this is by measuring and optimizing Days to First Credit—the moment when a customer is made financially whole. Prompt credit relieves financial stress, especially for credit cardholders managing outstanding balances, and signals that the institution prioritizes their well-being.

Crucially, speeding up credit issuance doesn't mean sacrificing recovery. Many institutions successfully recover funds through representments or chargebacks even after credit has been issued. With the right technology in place, you can improve customer experience and still protect your bottom line.

Dispute management platforms like QFD® make this possible through robust automation and configuration capabilities. From instant write-offs for low-dollar claims to accelerated chargebacks and denial scenarios for straightforward cases, you can resolve disputes quickly while maintaining control over compliance and risk.

By automating administrative tasks—such as accounting entries and regulatory correspondence—your team can focus on the investigations that matter most. The result is faster, more empathetic experiences that transform a potentially trust-breaking event into a relationship-building opportunity.

# Fairly Evaluating Operational Efficiency

Although dispute operations rely on efficiency to build trust and improve customer loyalty, many organizations fall into the trap of maintaining the status quo, even when deficiencies are evident. Leaders often acknowledge the need for improvement, but when the current system isn't causing too much pain, they hesitate to invest in transformation. This perpetuates inefficiencies that burden both employees and customers, missing out on opportunities to build satisfaction and loyalty.

## Key Findings

In 2024, autopay rates for both billing and fraud disputes among Quavo clients remained below 10%. While automation plays a key role in streamlining dispute resolution, this figure underscores the value of a configurable platform—enabling institutions to automate strategically, based on their risk appetite and operational goals.

On average, full-time investigators in the competitive industry manage more than 900 disputes per month—substantially outperforming those relying on legacy systems, where monthly volumes typically range from 300 to 500 disputes per investigator. Notably, Quavo clients demonstrate exceptional

operational efficiency, with most teams exceeding 1,100 disputes per investigator each month. Quavo bank clients, in particular, stand out, with investigators handling more than 1,300 disputes monthly, showcasing the platform's ability to scale performance without adding headcount.

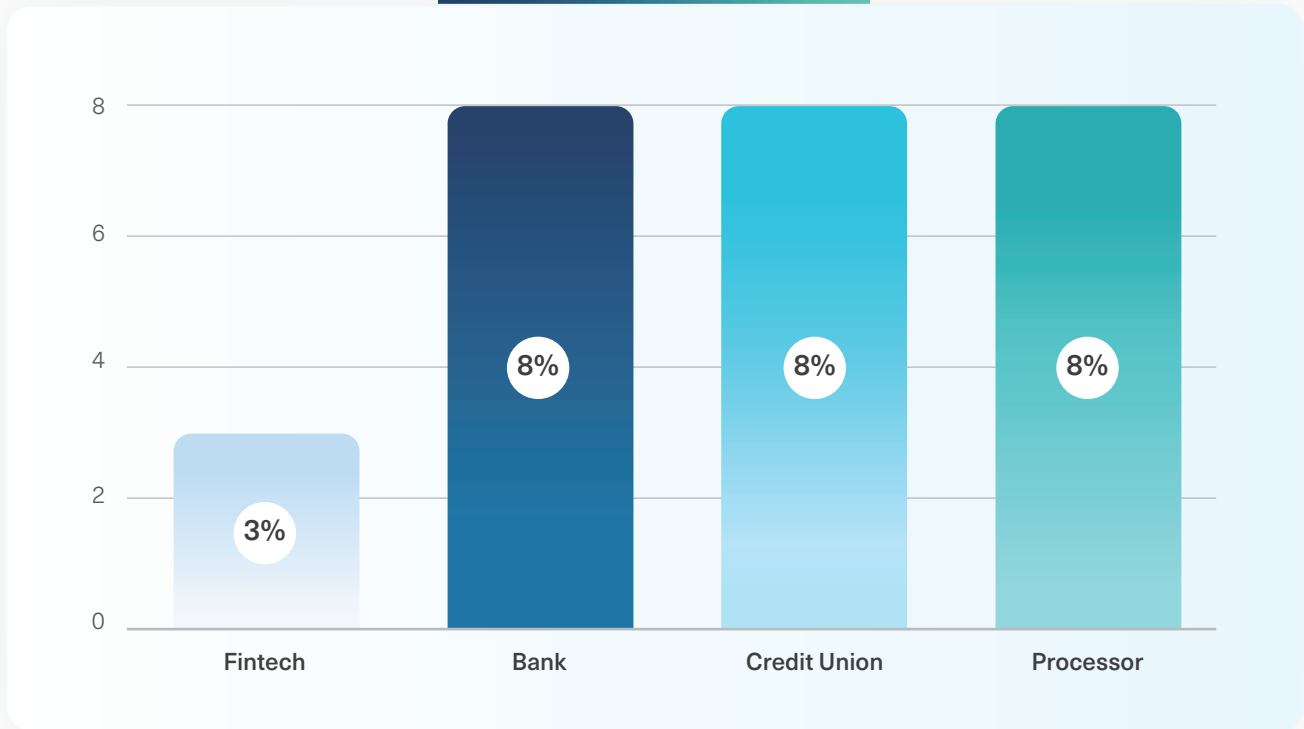
## Measuring Autopaid Disputes

Customers expect swift, accurate resolutions when fraud or disputes occur. Delays or errors in these processes erode trust and damage relationships. Providing immediate resolutions through pre-determined dispute or claim thresholds demonstrates to customers that their concerns are a top priority. And even after an autopayment, issuers can still recover funds—creating a win-win: the customer moves on with confidence, and the issuer avoids financial loss.

## Trends

In 2024, Quavo clients generated over 12 million disputes. Of these, 5.4% were resolved through autopay. When comparing across institution types, banks, processors, and credit unions using QFD® autopaid approximately 8% of disputed transactions.

## Autopay Rate



*Quavo's clients autopay less than 10% of disputes, opting for strategic automation elsewhere in the dispute lifecycle.*

## The Goal: Achieving Wins-Wins through Autopay

As demand for faster resolutions grows, many issuers are increasing their use of autopay to meet service expectations and improve the customer experience. Others are more cautious, focusing on tighter controls to minimize potential write-offs. There's no universal approach—finding the right balance between speed and financial performance depends on each institution's strategy and risk appetite.

Despite the concern that autopay may increase losses, many issuers still recover funds after an automatic credit is issued—either through

successful chargebacks or other recovery processes. This creates a win-win scenario: customers receive immediate resolution and peace-of-mind, while issuers preserve opportunities to recover disputed dollars.

Quavo's dispute management solutions support this balance with configurable thresholds and built-in controls. These safeguards interrupt the autopay process for specific scenarios—such as invalid disputes, manually added transactions, or outdated charges—ensuring complex or questionable claims are flagged for manual review. This approach enables institutions to deliver fast resolutions without negative financial impact, while preserving oversight in higher-risk situations.

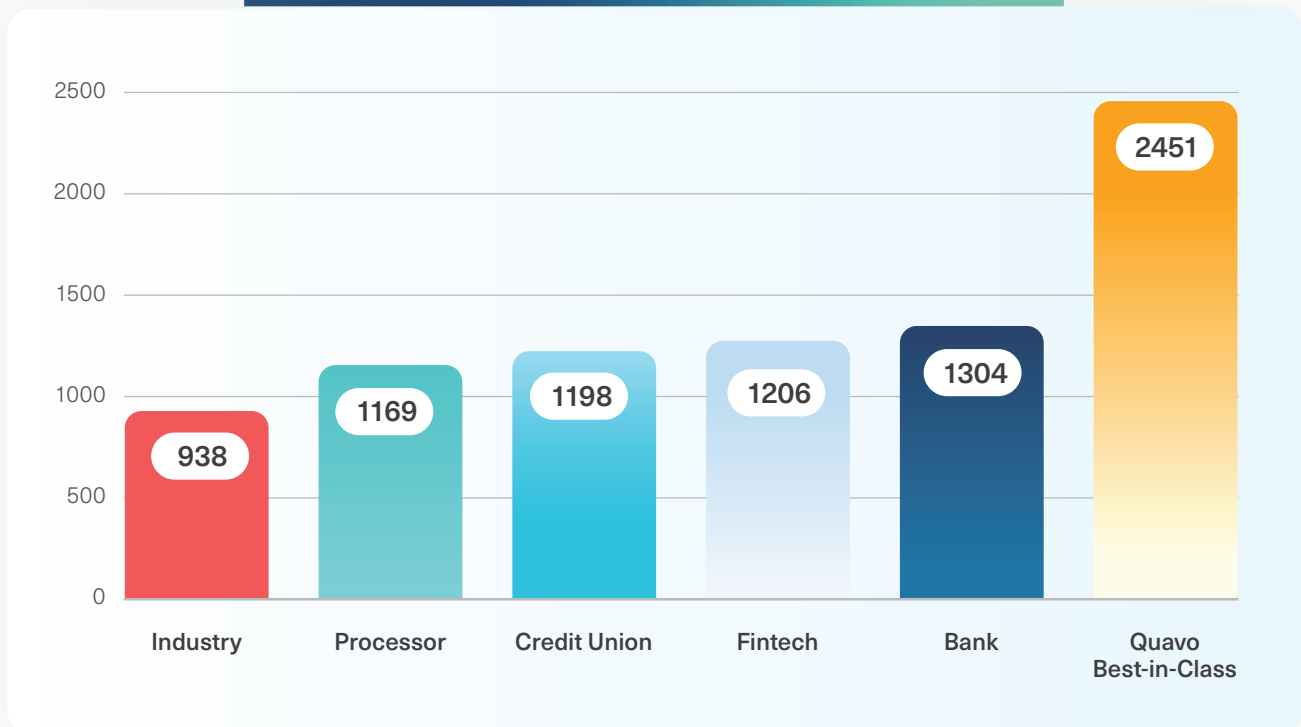
## Measuring User Productivity

Investigation teams frequently face time-consuming, inefficient, and often confusing processes that contribute to employee burnout and churn. These operational bottlenecks hinder their ability to deliver exceptional service, ultimately impacting customer satisfaction and eroding trust in the organization. A higher productivity score signals the presence of a more proficient system, one that demonstrates to customers that your organization is prepared, reliable, and fully committed to meeting their needs.

## Trends

Banks using QFD® stand out with the most efficient dispute resolution teams, processing over 1,300 disputes per month. This far exceeds the industry average and highlights the impact of Quavo's solutions in enhancing team productivity through advanced automation and robust user management features.

### Disputes Processed per Month per User



*While Auriemma Roundtables' data shows that even the most innovative issuers have room to improve efficiency, Quavo clients consistently surpass the industry average—demonstrating the impact of QFD® in driving superior performance.*

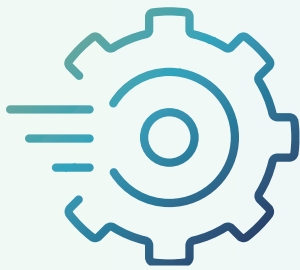
## The Goal: Refocusing Investigators to Analytical Work

Traditional productivity measurements in dispute management often fall short of capturing the true value of investigative work. The common approach of simply counting case volumes creates a misleading narrative that fails to recognize the nuanced nature of dispute resolution. Not all investigative work is created equal – some cases require deep analytical thinking, while others involve straightforward, repetitive tasks.

Without automation, leaders face a significant challenge in fairly evaluating performance. Typically, this results in setting performance baselines that align with the lowest common denominator, creating an artificial and potentially demotivating performance curve that fails to recognize individual expertise and potential.

Automation emerges as a transformative solution to this long-standing challenge. By leveraging technology to handle routine, repetitive tasks, investigators are freed to focus on high-value, analytical work that requires human expertise. This shift does more than just streamline the dispute resolution process – it fundamentally reimagines the role of investigators.

Performance evaluation becomes more meaningful and precise. By removing simple, one-step processes from the assessment criteria, leaders can develop a more nuanced approach to measuring investigator performance. This shift in measurement creates a more holistic and fair evaluation framework. Investigators are now measured on their true value-add capabilities, rather than being judged by the volume of basic tasks completed.



Top-performing Quavo clients resolve **49% of disputes** automatically, eliminating the need for manual handling and accelerating resolution times.



**89% of tasks** are automated by QFD for top-performing Quavo clients.

# Achieving Financial Performance Insights

Fraud and disputes significantly impact financial performance, making lower losses and higher recaptured dollars crucial for organizations to focus on. Dispute management is not only tied to the organization's bottom line, but also to customer trust and loyalty.

## Key Findings

Quavo clients achieve recapture rates ranging from 78% to 95%, demonstrating strong performance in fund recovery and minimal write-offs. The average financial institution experiences a 40% fraud loss rate, overshadowing the comparatively modest 13% rate of top issuers partnered with Quavo, revealing a considerable performance gap.

## Measuring Recaptured Dispute Dollars

Traditional metrics such as chargeback submission and win rates offer a limited view of financial recovery. Recapture, by contrast, provides a more comprehensive measure of dispute resolution effectiveness—capturing the true retained value for financial institutions. As the inverse of loss, recapture encompasses

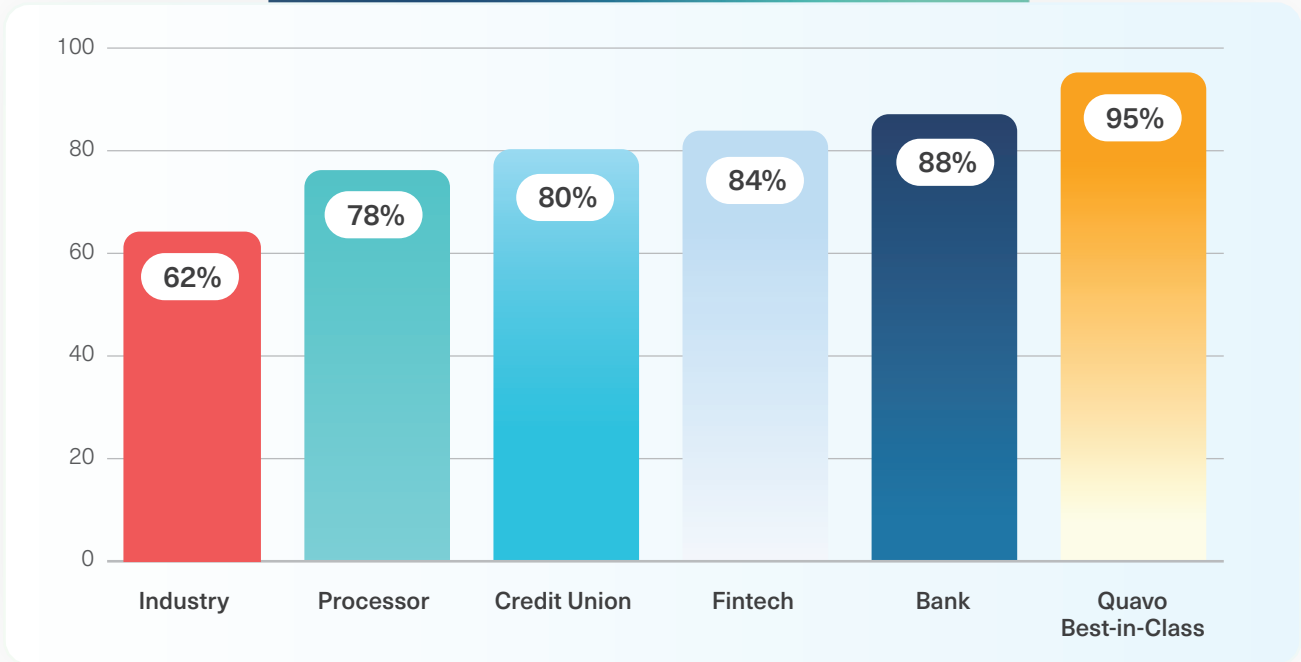
all forms of fund recovery, including merchant refunds, denials, and successful chargebacks, offering a clearer picture of overall financial performance and informing more effective fraud and dispute strategies.

## Trends

Credit unions, fintechs, and banks using QFD® are recapturing 80% or more of disputed funds by combining thorough investigations, fair denials, and effective recovery strategies. Several top-performing Quavo clients exceed a 90% recapture rate, largely due to their commitment to comprehensive, deliberate investigations.

These organizations typically take more than two weeks to resolve a claim, with some extending beyond 30 days—highlighting the critical balance between delivering timely resolutions for customers and achieving strong financial performance through robust investigative practices.

## Recaptured Dispute Dollars



*Quavo's clients, at minimum, do not take losses on 78% of disputed dollars—a direct result of thoughtful recovery work, fair denials, and transaction monitoring.*

## The Goal: Increasing Recaptured Dollars as a Multi-point Initiative

Issuers that excel in recapturing disputed funds strategically balance automation with human expertise. By enabling autopay and provisional credit through automation thresholds, top-performing institutions prioritize early investigation before issuing credit—enabling fair denials or well-informed approvals.

Targeted automation plays a critical role in optimizing recovery. High-confidence chargebacks are automated with strong success rates, freeing teams to focus on proactive investigations rather than manual recovery efforts. Additionally, by reducing manual reviews through chargeback automation and seamless recovery rights evaluation, these

issuers allow the system to select the best recovery reason, complete dispute forms, and submit chargebacks directly—streamlining the process and boosting efficiency.

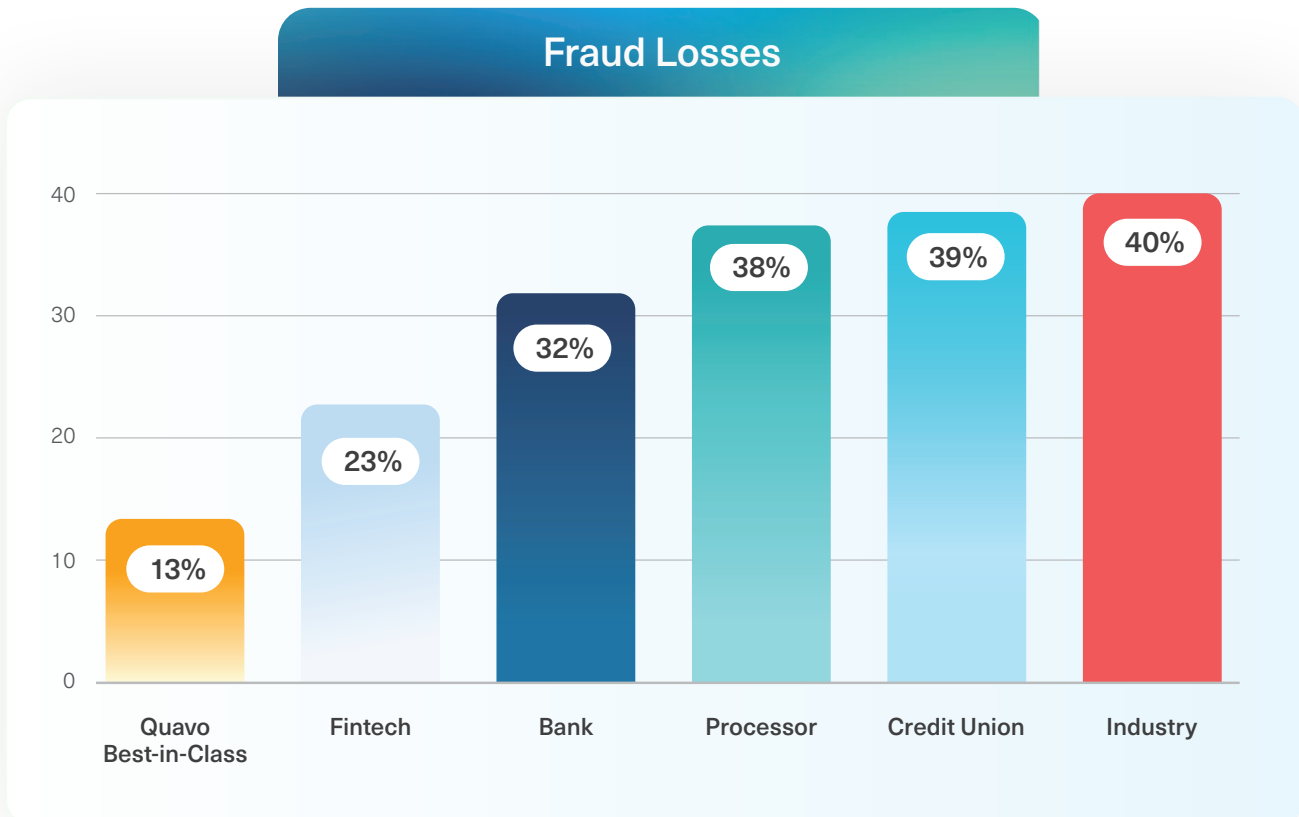
Effective loss mitigation starts with visibility. Dispute management platforms integrated with core banking systems provide richer data, enabling comprehensive reviews of customer transaction activity and dispute history. This leads to stronger, fairer outcomes across both fraud and non-fraud claims. Access to key insights—such as purchase history, location, and behavioral patterns—is essential for investigators to assess claim validity. By unifying these data points through technology, institutions can eliminate the inefficiencies of switching between systems and empower teams to focus on high-impact analysis and decision-making.

## Measuring Fraud Losses

Sophisticated fraud schemes lead to direct financial losses if not addressed effectively. Advanced fraud deflection and handling solutions minimize the financial impact of fraudulent activity while reducing the number of disputes filed by customers. Apt fraud and dispute management systems protect both the bottom line and customer confidence, aligning security with trust.

## Trends

Fintechs using QFD® stand out with their low fraud loss rate of 23%, demonstrating an impressive aversion to potential losses following their typically risk-sensitive approach. In contrast to the performance of Quavo's clients, industry financial institutions experience some of the highest fraud loss rate at 40%, highlighting significant variations in fraud management across different types of financial service providers.



*The gap between Quavo's top performing clients and industry performance data provided by Auriemma Roundtables is significant, indicating a wide variation in how fraud claims are managed.*

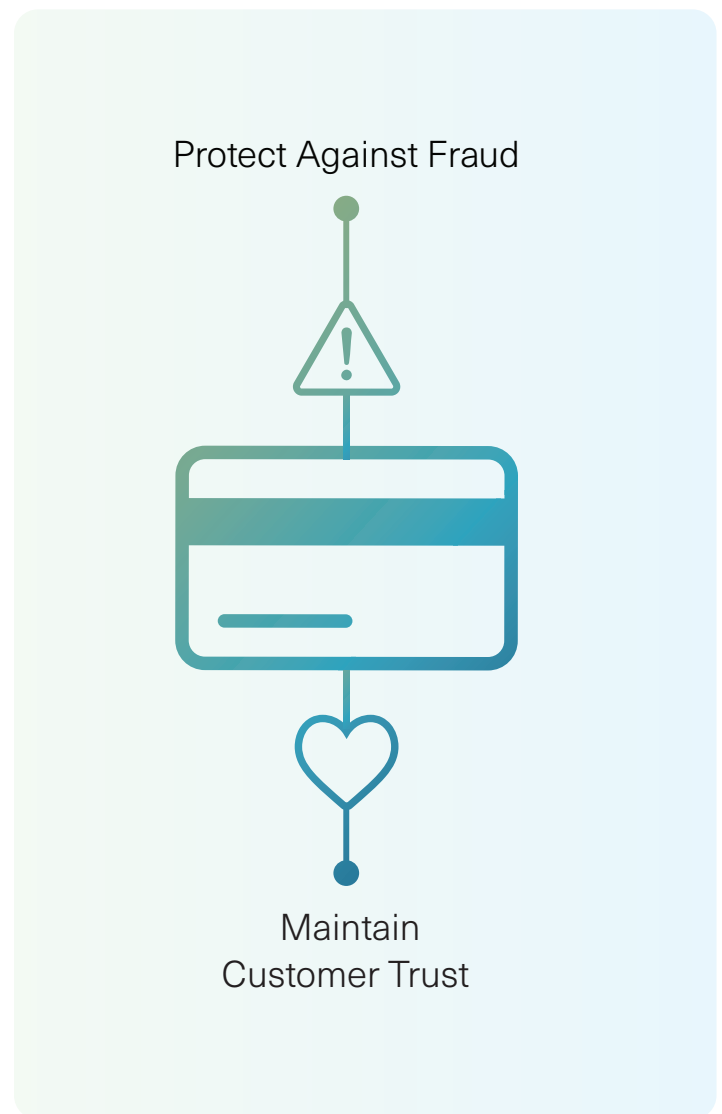
## The Goal: Reducing Fraud Losses While Providing Excellent Service

Financial institutions must walk a fine line between protecting against financial losses, maintaining customer trust, and ensuring regulatory compliance. This challenge goes beyond simple risk mitigation—it requires a fair, transparent, and efficient resolution process that safeguards both the institution and its customers.

Historically, fraud management has leaned toward opposing strategies. Some institutions chose to decline most fraud claims to minimize losses—often at the expense of customer relationships and regulatory scrutiny. Others relied on manual investigations, dedicating extensive time and resources to reviewing each case individually. While thorough, this approach led to inefficiencies, inconsistencies, and operational bottlenecks.

Today, FIs face an even more complex challenge: first-party fraud, or “friendly fraud.” False claims are a growing concern, leading to increased claim abuse, losses, and strained resources.

Modern technology provides a smarter way forward. Automation and advanced fraud handling tools allow institutions to identify and mitigate first-party fraud by analyzing behavioral patterns and transaction data in real time, distinguishing true fraud from friendly fraud without adding unnecessary friction to legitimate claims.

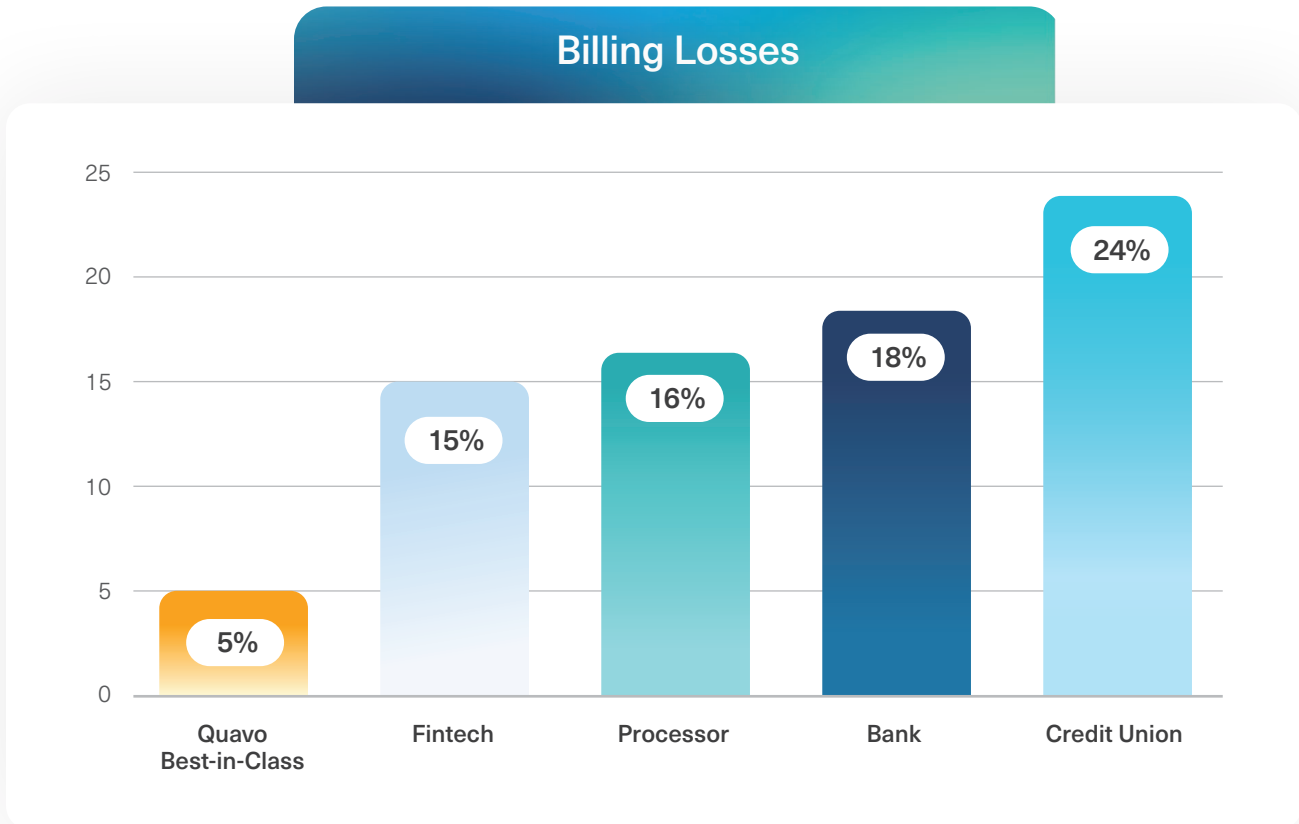


## Measuring Billing Losses

Having your customer's back when there's an issue with a purchase fosters their trust and satisfaction. A billing dispute is often a frustrating and exhausting situation, so alleviating those and supporting your customers reflects your commitment to not only their finances but their well-being, too.

## Trends

Credit unions using QFD® report higher billing losses at 24%, which may reflect a strategic emphasis on member experience over strict financial recovery. Amongst Quavo clients surveyed, fintechs, by comparison, exhibit the lowest billing losses with just 15%, effectively illustrating their ability to not only meet compliance requirements quickly but also collaborate with merchants to achieve fair and balanced resolutions.

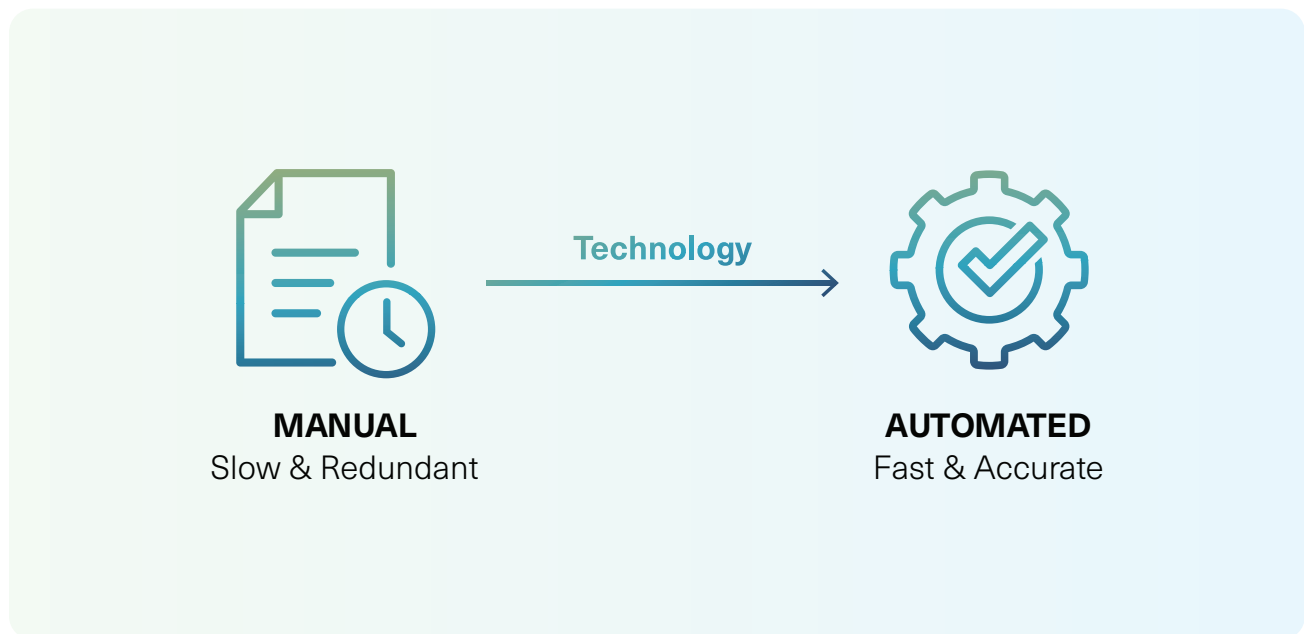


*Leading Quavo clients maintain a remarkably low billing loss rate, made possible by the platform's automation—driving higher recapture rates in both fraud and billing cases.*

## The Goal: Implementing Technology for Improved Investigations

Technology has transformed dispute resolution from a manual, time-consuming process to an intelligent, efficient system. Software solutions offer automated refund verification that occurs multiple times throughout the dispute lifecycle, leading to no-touch resolutions that are both fast and cost-reducing. Quavo's QFD® boasts an innovative intake process that requests necessary details and documentation upfront, accelerating chargeback filing, enhancing resolution quality, and minimizing unnecessary customer interactions.

While billing disputes involving merchandise or service issues may not always be protected by regulations, they represent critical opportunities to build customer trust. Proper handling of these disputes demonstrates an organization's commitment to reliability and customer care, transforming a potential point of frustration into a relationship-strengthening interaction.



# Analyzing Recovery-Driven Data

Successful dispute recovery is a cornerstone of customer satisfaction, directly influencing trust, loyalty, and the overall customer experience. It represents a strategic opportunity to strengthen relationships and drive long-term value, exemplifying expertise in investigations and merchant collaboration.

## Key Findings

When measuring recovery performance, it's tempting to rely on familiar metrics like stick rate. But stick rate can be misleading—it reflects how many disputes stuck, not how many dollars were actually recovered. The more meaningful metric is dollars recaptured. Quavo's bank clients lead in this area, supported by high automation rates and strategic filing practices. Their results show that true recovery success comes not just from speed, but from a smart balance of automation, strategy, and persistence.

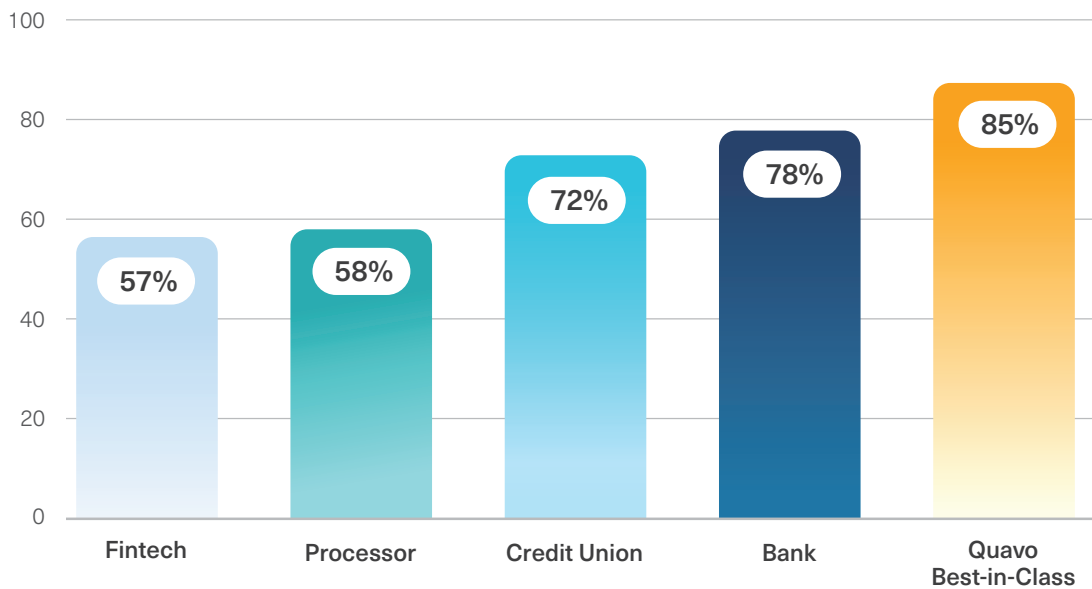
## Measuring Recovered Dollars

Efficient chargeback processing and merchant collaboration create a smoother, less burdensome experience for customers. When they don't have to repeatedly follow up or provide additional documentation due to slow or disjointed processes, it enhances their satisfaction and confidence in your organization. For the business, higher recovered dollars indicates the organization's competence in case work. Positive experiences during disputes shape overall perceptions, influencing cardholders to view your institution as trustworthy and customer-centric.

## Trends

Banks and credit unions using QFD® lead the way in recovered funds, with over 70% of disputed dollars successfully returned. Quavo's best-in-class performers in this category recover over 80%, highlighting a strong emphasis on recovery strategies. Many of these high-performing institutions achieve strong recovery outcomes through diligent monitoring of merchant activity and a high volume of representments, often resulting in refunds rather than formal chargeback wins.

## Recovered Dollars



*Quavo's clients recover between 57% and 85% of funds as a part of the chargeback process and beyond, including representments, pre-arbitration filings, and arbitration rulings.*

## The Goal: Increasing Recovered Dollars

Maximizing recovered dollars starts with establishing chargeback criteria that go beyond the minimum required by card networks. A narrow approach to chargebacks limits potential recovery, so taking a more assertive stance can significantly impact financial outcomes. The key is to set clear internal guidelines that optimize recovery efforts while maintaining compliance.

One of the most effective ways to do this is by defining a minimum chargeback threshold—the lowest dollar amount for which your team should file a chargeback. If you already have this threshold in place, it's worth revisiting periodically. Have your costs for filing changed? Have industry trends or merchant response

patterns shifted? Adjusting your strategy based on these factors ensures you're not leaving recoverable dollars on the table.

It would be a missed opportunity not to consider fund recovery options beyond the chargeback process. Closely monitoring merchant activity offers two advantages: First, it allows for the prompt resolution of disputes in cases where a refund has already been issued—enabling your team to focus on active claims and demonstrating to customers that their concerns are being proactively addressed. Second, it provides your team with sufficient time to review and respond effectively to merchant representments. Taking a holistic approach to recovery filing ensures that every recoverable dollar is pursued, ultimately strengthening your organization's financial outcomes.

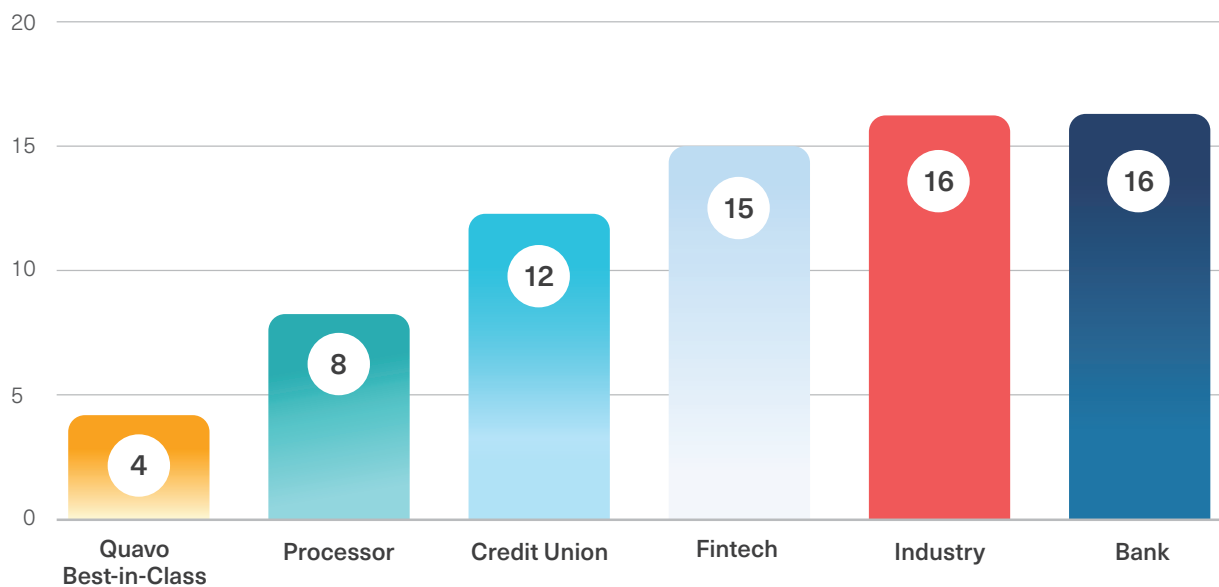
## Measuring Days to Chargeback

Gain insights into fraud investigations, dispute resolution efficiency, and financial risk management by understanding bottlenecks in the chargeback submission process. A shorter time frame may indicate proactive investigation tactics, while a longer period could suggest delayed evidence collection or inefficiencies in dispute handling. Tracking this metric helps financial institutions optimize their chargeback processes, improve customer trust, and refine recovery strategies.

## Trends

Processors using QFD® demonstrate the fastest chargeback submission times, driven primarily by automated workflows and lower thresholds for initiating chargebacks. With innovative chargeback automation for Visa and Mastercard, Quavo's top clients submit chargebacks in as little as four days.

### Days to Chargeback



*Industry data provided by Auriemma Roundtables indicates that the average issuer takes more than two weeks to file a chargeback, while most of Quavo's clients are speedier. Figures in calendar days.*



Early Filing  
(60+ Days)



Accelerates  
Processing



Higher Recovery  
& Customer Trust

## The Goal: Finding an Appropriate Timeframe for Chargebacks

Filing a chargeback is just one step in the recovery process. To optimize your chances of success, you need to file with enough time to accommodate merchant representations and follow-up actions. While some institutions aim to process chargebacks within ten business days of the card network deadline, top Quavo clients have found that filing early—at least 60 calendar days before the next recovery deadline—yields the best results.

Automation plays a key role in making this happen. Quavo's technology accelerates chargeback processing by automatically

handling Visa and Mastercard disputes, ensuring that the majority of in-network chargebacks are filed without manual intervention. A faster chargeback process benefits financial institutions not just in terms of efficiency but also in customer perception. Speedy dispute resolution reassures cardholders that their bank is acting as their advocate, reinforcing trust and satisfaction.

By leveraging automation and strategically setting chargeback timelines, financial institutions can improve recovery rates, minimize losses, and enhance the customer experience—all while maintaining compliance with evolving industry standards.

## Conclusion

Fraud and disputes represent more than operational challenges—they're strategic opportunities. Organizations that prioritize customer satisfaction and process efficiency see measurable gains in Net Promoter Score (NPS), customer lifetime value, and brand equity. Investing in advanced dispute resolution solutions is not just a cost but a driver of competitive advantage. By addressing fraud and disputes with a focus on trust, loyalty, and customer experience, organizations can transform these moments of vulnerability into defining opportunities to strengthen their relationships and position themselves as leaders in the financial industry.

These insights aren't predictions—they're a roadmap for operational efficiency, improved financial performance, and stronger recovery strategies. Use them to refine your approach to investigations, optimize recovery efforts, and demonstrate measurable value to both customers and leadership alike. The fraud and dispute ecosystem is constantly evolving, and with the right strategy, you'll always stay ahead.

### About Our Research

Between January and December 2024, Quavo evaluated the performance of 26 clients, each of whom had been using QFD® at full volume for a minimum of three months. Additionally, performance data from Auriemma Roundtables was used to establish a competitive industry average.

Auriemma Roundtables is a leading provider of business intelligence, specializing in financial services, payments, and consumer lending. With decades of experience and an extensive network of industry participants, Auriemma Roundtables delivers robust benchmarking and actionable insights to help organizations drive strategic decisions in functions such as risk and compliance, fraud and disputes, collections and recoveries, and customer service.

## Research Team



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### About Quavo

Quavo is a leading technology partner and strategic advisor, helping financial institutions (FIs) build trust-driven customer relationships through faster, more transparent dispute resolutions.

Our mission is to restore financial trust by simplifying fraud and disputes. Quavo's award-winning technology automates the entire dispute lifecycle, from intake to resolution. FIs can pair this end-to-end solution with our expert-led back-office investigation team in one turnkey managed service. Scalable for institutions of all sizes, Quavo's solutions reduce losses, ensure compliance, and enhance customer loyalty.



[www.quavo.com](http://www.quavo.com)