

# Visa Risk-based Auto Dispute

Settle disputes faster by automating the fraud dispute submission process

**72%**

of disputes are determined to actually be fraudulent<sup>1</sup>

Digital commerce continues to grow, becoming more ubiquitous and more seamless for consumers. However, as commerce grows, cardholders are also more likely to dispute unfamiliar, often fraudulent, purchases.

## Processing fraud disputes can be a burden to issuers and cardholders



- Impacts revenue
- Manual processes require increased call center and analyst resources



- Undermines consumer confidence
- Provides a cumbersome cardholder experience

## Visa Risk-based Auto Dispute

Visa Risk-based Auto Dispute (VRAD) automates the fraud dispute submission process for issuers. After the cardholder notifies their issuer of a dispute, Visa Risk-based Auto Dispute then:

- Monitors the transaction for clearing
- Provides provisional credits automatically
- Checks for credits and adjustments
- Creates a dispute or a write-off based on configuration setting
- Eliminates invalid dispute fees
- Notifies merchant of potential fraud<sup>2</sup>

**VISA**



## How it works



## Elevate the cardholder experience

Boost cardholder satisfaction by more quickly resolving disputes and addressing fraud. In addition, Visa Risk-based Auto Dispute helps minimize the time call center analysts spend researching and tracking disputes—which benefits the bottom line.



## Learn more

Please contact your Visa account executive or visit [visa.com/PostPurchaseSolutions/issuers](https://visa.com/PostPurchaseSolutions/issuers)

1. VisaNet Data - January through December 2022  
2. If merchant is configured to receive such notifications