Worldline Dispute Management

Disputes handled. Revenue protected. Growth focused.



WORLDLINE

Payments to grow your world

Context

As payment fraud becomes increasingly sophisticated and chargeback volumes surge, managing disputes efficiently is critical for merchants and acquirers. The dispute resolution landscape is evolving rapidly, with AI and automation emerging as essential tools to combat rising fraud costs and improve operational efficiency.

Friendly fraud dominance

Friendly fraud now accounts for approximately 70% of all disputes.[1] This consumer-driven fraud category is driving merchants to invest in advanced detection and prevention tools, as traditional authorization rules prove insufficient to address this growing challenge.

AI-powered fraud detection & prevention

AI technologies are revolutionizing dispute management by enabling real-time pattern recognition and predictive analytics. Machine learning models can identify fraud indicators before chargebacks occur, reducing dispute rates and minimizing false declines.

Increasing digital transaction volumes & E-commerce growth

The accelerating shift toward digital and e-commerce transactions has expanded the dispute ecosystem. With global e-commerce projected to reach €10.2 trillion by 2030[2], managing chargebacks at scale has become a competitive necessity, requiring integrated solutions.

Regulatory pressure & compliance requirements

Stricter payment scheme rules, PSD2, and emerging regulations are raising compliance standards for dispute handling. Organisations must demonstrate robust dispute response processes, transparent evidence management, and faster resolution timelines.

Rising chargeback costs & ROI pressure

Merchants face an average cost of $191 per chargeback when including operational overhead, investigation time, and lost merchandise. For financial institutions, chargeback processing costs range from $10-$50 per dispute.[3]



1 2025_VISA Global-Fraud_Payments-Report
2 Mastercard Chargeback Report 2025
3 Mastercard "The chargeback window of opportunity report 2025"

Worldline Dispute Management

Worldline's Dispute Management solution provides a complete, end-to-end platform covering both Acquirer Processing and Issuing value chains. We deliver comprehensive dispute management services to Acquirers, Issuers, and PSPs through flexible SaaS or BPO delivery models, enabling organisations to optimise operations with increasing self-service capabilities.

Key Clients

- ✔ Acquirers and issuers
- ✔ PSP
- ✔ Fintech

Our key features and differentiators

Complete dispute lifecycle management

One solution for Issuers & Acquirers

Highly automated case handling

Supports all major schemes

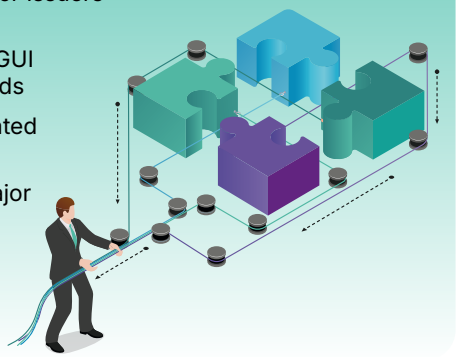
Key use cases

- Automated Scheme-Compliant Response Handling
- Proactive Dispute Resolution via Merchant Engagement
- Unified Evidence & Dispute Lifecycle Management



Product features

- Full chargeback-cycle management
- Bulk actions capabilities
- Auto-rule agents capabilities
- One solution for Issuers and Acquirers
- User friendly GUI and Dashboards
- Highly automated case handling
- Support all major schemes



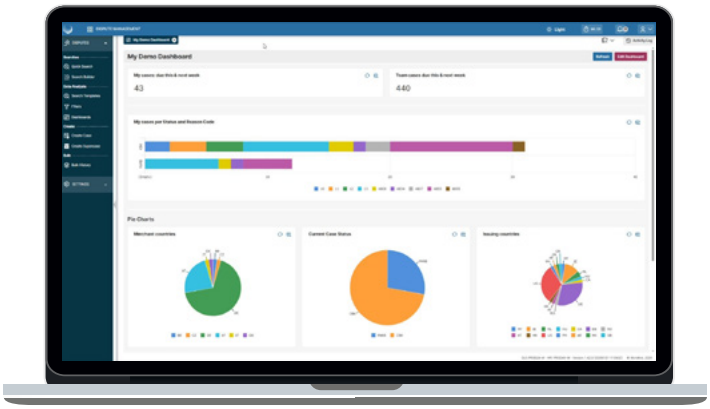
Our application offers a suite of features tailored to meet the needs of dispute officers, ensuring Efficiency, Accuracy, and Compliance at every step.

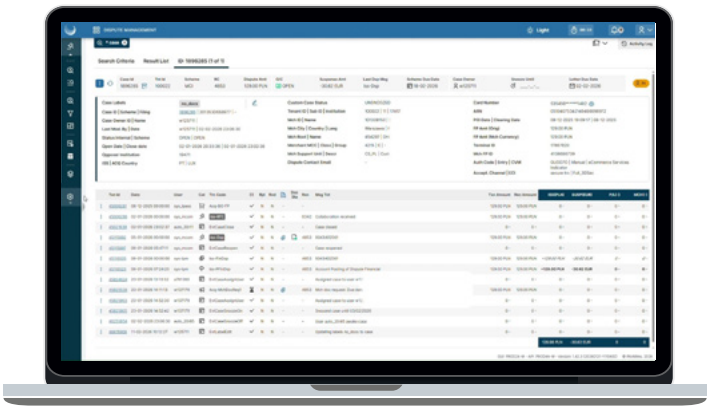
Scheme-agnostic and **back-office**-agnostic

Capable of supporting **any number** of Schemes in **different roles**

The **solution** is built to **manage** disputed transactions throughout their **entire lifecycle**, providing extensive **workflow automation**, **customisable dashboards**, and **reporting options**.

Worldline Dispute Management unparalleled customisation





Customisable dashboards

Create crosstab tables, case lists, and various charts for a complete overview of cases and trends

Customisable filters

Design filters that act as work queues

Customisable search templates

Save frequently used queries to quickly address recurring requests

Customisable columns and screens

Tailor your screens to display the information relevant to your needs

Highly automated case handling

Efficiency is key

- Preliminary checks for valid reason codes, document indicators, timelines, and other essential criteria
- Bulk processing applies actions to multiple cases simultaneously
- Auto Rule Agents automates routine tasks based on system scans

Extensive collaboration tools

- **Current user presence:** Monitor real-time user activity on cases.
- **Real-time updates:** Instantly reflect changes made by any user across all screens.
- **Sharing:** Share configurations with view or edit rights within your organisation.

Supporting all major schemes and services

- ✓ **VROL and MCOM fully automated including full Arbitration and Compliance flows**
- ✓ **Carte Bancaire available for Merchants and Acquirers**
- ✓ **WERO, Diners, UPI, JCB manually supported**
- ✓ **Real-time and batch interfaces with target dispute platforms**
- ✓ **On-Us schemes on-demand either manual or automated**
- ✓ **Configurable FX rate tables, BUY/MID/SELL Rates**





Reduce operational burden

Our solution helps you with intelligent automation that routes cases, generates communications, and enforces predefined business rules.

It handles hundreds of related disputes simultaneously with bulk actions, eliminating repetitive work across high-volume operations.

You'll spend less time managing disputes and more time focusing on strategy, reducing costs in the process.



Master the complete dispute lifecycle

You can resolve chargebacks with confidence. Whether your business involves issuers or acquirers, our unified Dispute Management platform delivers a complete solution that covers the needs of your customers.

We support the entire dispute lifecycle across major schemes—Visa, Mastercard, Cartes Bancaires, and more, ensuring every chargeback is handled efficiently.

Faster resolution. Protected margins. Happier merchants.



Stay compliant, focus on growth

Dispute management turns compliance complexity into a competitive advantage by covering scheme rules, regulatory requirements, and audit trails with confidence, while Worldline handles GDPR compliance, PCI DSS certification, and regulatory oversight so you can focus on growth; spend less time on compliance and more time optimizing your dispute strategy, speed, and outcomes, and benefit from expert-level security and full regulatory oversight for peace of mind.

Key customer benefits

- ✓ **Minimize financial loss**

  Protect revenue through efficient chargeback resolution across all payment schemes

- ✓ **Reduce operational costs**

  Automate case routing, communications, and closures to lower manual processing expenses

- ✓ **Improve customer satisfaction**

  Faster dispute resolution and transparent communication strengthen merchant and cardholder relationships

- ✓ **Ensure regulatory compliance**

  Built-in PCI DSS, GDPR, FinMA, and SBSA compliance with complete audit trails



Why work with us

We support Acquirer and Issuers to transform dispute management from a costly operational burden into a competitive advantage.

End-to-end dispute management across value chains

Self-service capabilities for merchants & payment institutions

Streamlined dispute investigation & resolution

Compliance & regulatory framework

Scalable platform for growing dispute volumes



About Worldline

Worldline [Euronext: WLN] is Europe's leading operator of critical infrastructure and payment services. With a presence across the entire value chain, the Group offers its customers unique expertise in processing and securing their payments, thereby promoting their growth. Worldline is leveraging its 2030 strategic plan and its technological innovation capabilities to build the European reference payment partner for merchants and financial institutions. With over 1.2 million customers, Worldline achieved €4bn in revenue in 2025. **worldline.com**

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