One in three eligible disputes never has to become a chargeback.

FIntegrate® TECHNOLOGY

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The Experience: BSA | Payments | Financial Crimes

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Three products, one problem set

1

FusionDMS

Dispute Management System

Cards, ACH, and check fraud in one system. Intake through resolution, with the Reg E clock tracked at every step.

2

FusionCRS

Collections and Recovery System

Automate collections and recovery, strengthen compliance, and see the whole relationship.

3

FusionLRS

Legacy Research System

Access your legacy data without paying legacy conversion prices.

Birmingham, Alabama

100% U.S.-based implementation and support

Over 100 clients

$60M community bank to $180B regional bank

25+ years

Of domain expertise on our team

3X Best Place to Work

Best in Fintech, American Banker, 2026
3X Best in Alabama

Two clocks start when the customer calls. The third started without you.

Your fraud team

Working out whether this is actually fraud: a first-party claim, a merchant service problem, cardholder error, or genuine unauthorized use.

Reg E

Provisional credit is owed within ten business days of the customer reporting it, finished investigation or not. This is the one the examiner opens first.

The card networks

Their windows run from the transaction date, not from the day the customer calls. Miss the window to file and the recovery right is gone.

11 days is the industry average to first provisional credit, against a ten-business-day deadline.

Fraud is judged on whether you got it right.
Reg E is judged on whether you were on time.

Auriemma Roundtables, survey of 30+ institutions.

What your core charges to investigate a dispute

Cores bill per transaction, not per claim. One compromised card can mean one claim and several billed transactions.

$30 to $90 is what institutions tell us they pay their core to investigate a single claim.

WHAT THAT ADDS UP TO IN A YEAR

25 disputes a month	50 disputes a month	100 disputes a month
$9,000 to $27,000	**$18,000 to $54,000**	**$36,000 to $108,000**

If the merchant refunds the cardholder first, these costs never happen.

Customer-reported. No core processor publishes dispute pricing, so the only place to confirm this number is your own invoice.

And the volume is climbing

83%

of issuers say dispute volumes are rising

42%

rank fraud and disputes among their two largest platform operating costs

75%

of disputing consumers go straight to their issuer, not the merchant

8 in 10,000

transactions are disputed; 2.6 of those generate an issuer loss

Whatever your dispute team is handling today, it is not the peak.

Javelin Strategy and Research, January 2026. PYMNTS Intelligence, July 2026. 2024 PULSE Debit Issuer Study.

FusionDMS Cards, ACH, and checks in one system

- Distributed intake
- Automated Reg E deadline tracking with alerts
- Provisional credit automation
- Automated letter generation
- Complete, timestamped audit trail
- Examiner-ready case history
- Dashboards and reporting
- Credits post back to your core, no re-keying
- Integrates with all major cores
- Roughly 45-day implementation

You own the Reg E obligation. We make it defensible.

How one in three never becomes a chargeback

1

Intake

Your officer opens the dispute exactly as they do today. Nothing new to learn.

2

Eligibility

The system checks eligibility and applies Reg E guardrails on amount and case type.

3

One click

Submits the transaction to the merchant network.

Not just the ones above your write-off threshold.

4

Merchant window

Seconds to 72 hours. Provisional credit is not due for ten business days, so the clock allows the wait.

31% of merchant-first inquiries end in a refund or a replacement.

Cases that resolve this way are never investigated, never billed, and never filed.

Javelin Strategy and Research, on merchant-first inquiries. Separately, Datos Insights, March 2025: 73.6% of disputes become chargebacks.

What comes off that invoice

Core investigation fees avoided on claims that resolve with the merchant first. Same three volumes as before.

25 disputes a month

$2,000 to $6,000

a year

50 disputes a month

$4,000 to $12,000

a year

100 disputes a month

$8,000 to $25,000

a year

Two things decide whether this is your number

- **Does your core bill you to investigate?**

  If you investigate in house, the saving is staff hours instead of fees, and it is a smaller number.

- **Do you hold the claim, or transmit at intake?**

  If it goes to your core the moment it is keyed, the fee is already spent before the merchant ever sees it.

Two Free Offers

1. What would FusionDMS and Chargeback Intercept be worth at your institution?

2. **Dispute Management System Buyer’s Guide**

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FusionDMS | FusionCRS | FusionLRS