

# Commerce Control Dispute Alerts

Get ahead of disputes before they impact your bottom line

With Commerce Control Dispute Alerts from Fiserv, merchants can accelerate dispute resolution to minimize chargebacks and combat fraud.

The growth of eCommerce is driving double-digit increases in disputes and chargebacks, with fraud-related chargebacks steadily on the rise.

324M

anticipated chargeback volume by 2028

\$42B

projected global chargeback value

45%

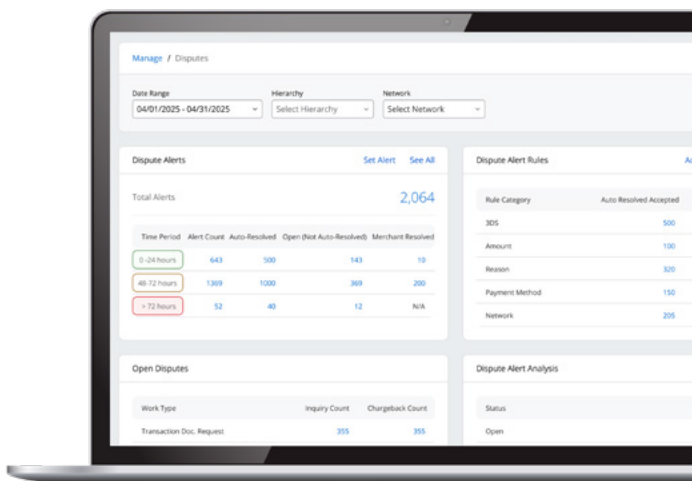
of merchants' chargebacks are fraudulent

Data source: "2025 State of Chargebacks Report," Mastercard, March 2025



## From near real-time notifications and automated handling to fraud prevention

The Commerce Control Dispute Alerts solution notifies merchants shortly after their customers file a dispute – long before it reaches the costly chargeback stage. With the ability to automate handling rules, refund customers directly and act on suspected fraud sooner, merchants can save on operational costs, protect revenue and improve customer satisfaction.



## How it works

By connecting issuers, merchants and networks, Commerce Control Dispute Alerts provides merchants with the visibility and control to act on disputes before they become chargebacks.



1 Shopper disputes a charge through their card issuer



2 Dispute data is shared with Fiserv in near real-time



3 Merchant immediately receives an alert from Fiserv\*



4 Merchant actions on the dispute (automatable)

If merchant accepts the refund request, Fiserv issues refund to card holder



5 Outcome is shared back to the issuer

\* Alerts sent through Commerce Control Center or as a direct data feed (API, Data-as-a-Service)

### Key benefits

- **Reduce chargebacks:** Avoid potential chargebacks and excessive chargeback programs
- **Prevent the loss of goods:** Halt order fulfillment when issuing refunds or detecting fraud
- **Stop repeat fraud:** Spot connected fraud attempts and set rules to prevent future hits
- **Delight customers:** Resolve disputes fast and issue refunds quickly and directly



### Supported dispute alert types

- **Consumer alerts:** Issuing bank indicates consumer is requesting refund
- **Fraud alerts:** Issuing bank indicates potentially fraudulent transactions

### Supported payment networks

- Visa, Mastercard, American Express and Discover

### Connect with us

To learn more about Commerce Control Dispute Alerts and whether it's available to you:  
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Discover how at [fiserv.com](https://www.fiserv.com).