

Dispute ExpertSM with Ethoca Alerts

Mitigating fraud's impact on your bottom line

Consumers want faster, more seamless ways to pay during transactions. As merchants adopt more eCommerce, mobile and low-contact payment options, more fraud and chargeback risks may result for financial institutions.

Experience the power of Dispute Expert with Ethoca Alerts

As fraud increases, the upgraded Dispute Expert from Fiserv, now with Ethoca Alerts, will help you be better prepared for disputes and chargebacks.

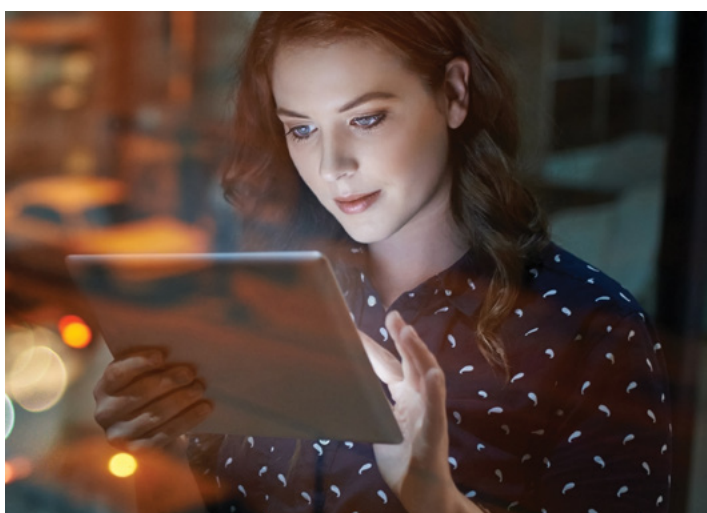
The new Ethoca Alerts feature of Dispute Expert bridges intelligence gaps throughout the purchasing journey. These alerts connect issuers to a network of over 15,000 merchants, acquiring banks and partners. The financial institutions and merchant partners determine dispute validity and decide the appropriate outcome for the customer's payment. As dispute resolution workflow happens outside the traditional card network, the process is significantly faster, and less expensive.

79% of cardholders contact their issuers when they don't recognize a transaction.

Data Source: The chargeback window of opportunity. Ethoca. 2025.

Having the right tools is essential with dispute and chargeback volumes on the rise. Dispute Expert with Ethoca Alerts provides meaningful transaction insights to clients about the claims journey to help resolve disputes and issue refunds faster. This streamlined process helps avoid lengthy dispute life cycles, saving time and money with reduced network chargeback fees and write-offs that hurt the bottom line. Financial institutions now get even more with the upgraded Dispute Expert with Ethoca Alerts.

Fiserv dispute resolution capabilities are stronger and more powerful than ever, providing added value to our clients.



More matters. Dispute Expert with Ethoca Alerts does more in response.



process the claim



speed up dispute process



reduce chargebacks

Select the option best for you

Fiserv offers three distinct service levels to choose from. Ethoca Alerts are exclusively available for the **Select** and **Choice** tiers. **Toolkit** clients have the option to upgrade for access to the advanced features.

Service levels to choose from:

- **Dispute Expert Select:** Streamlined end-to-end dispute management with expert-led resolution. With Fiserv Dispute Expert Select, you get the most comprehensive dispute resolution service available. This includes proactive dispute management through Ethoca Alerts, significantly reduced chargebacks, seamless cardholder intake and efficient, expert-led resolution processes.
- **Dispute Expert Choice:** Maintain direct cardholder relationships with your Fiserv partner. Fiserv Dispute Expert Choice keep control in your hands for all cardholder interactions, while seamlessly handing off dispute decisions and network management to Fiserv's experts. Dispute Expert Choice clients can set threshold limits, ensuring Ethoca Alerts can be utilized on all transactions, regardless of their dollar amount.

- **Dispute Expert Toolkit:** Own your cardholder relationship: Manage the dispute life cycle in-house and retain full control over every aspect of the process. This approach keeps your team directly engaged with cardholders and dispute resolution, but without the additional benefits of Ethoca Alerts. Upgrade to Dispute Expert Select or Choice to experience the power of Ethoca Alerts, enhancing your dispute management and reducing chargebacks.





Key benefits

- **Reduce chargebacks:** Lower chargeback volume and processing fees
- **Recover low-value losses:** Reclaim revenue on transactions normally written off
- **Minimize EMV 3D secure losses:** Now recoverable for the first time to save revenue
- **Recover Faster with Fiserv:** Fraud and customer disputes are resolved more quickly
- **Customer satisfaction:** Improve customer experience and reduce inquiries

Connect with us

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