

Rabobank optimizes chargeback processing and enhances financial recovery with automated dispute management



As digital commerce continues to grow, financial institutions are facing increased chargeback volumes and mounting pressure to manage them quickly and accurately at scale.

Rabobank, one of the Netherlands' leading banks, saw an urgent need to streamline its dispute operations to keep pace with increasing case volumes and evolving customer expectations. This case study examines how the bank transitioned to a more automated and efficient model for dispute management.

The challenge

Rising eCommerce activity brought a surge in chargebacks, creating a workload that Rabobank's manual processes could no longer efficiently support. The existing approach was time-consuming, complex, costly to operate, and contributed to delays in resolving claims. These pressures highlighted the need to improve customer satisfaction, increase the success rate of recovering funds, and optimize overall operational handling.

There was an opportunity to increase customer satisfaction and the success rate of recovering funds, as well as optimize operational handling.



CHALLENGE

- Rising eCommerce volumes led to a significant increase in chargebacks
- Manual dispute handling was slow, labor-intensive, and costly
- Long resolution times negatively impacted customer satisfaction and financial recovery

APPROACH

Implementation of ACI® Automated Dispute Manager™, powered by Lean Industries

- Streamlining Visa and Mastercard dispute workflows
- Automation of eligibility checks and questionnaire submissions through VROL and Mastercom
- Standardized dispute handling and automated processes to reduce manual effort and improve consistency

RESULTS

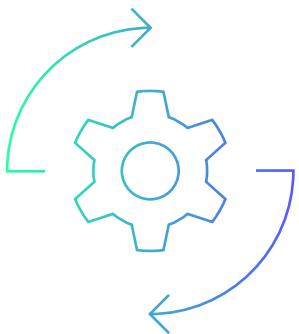
- Faster dispute resolution times and greater consistency in dispute handling
- Higher chargeback success rate and stronger financial recovery
- Improved customer satisfaction and fewer complaints
- Increased operational productivity, freeing staff for complex, high-priority cases

The approach

Leveraging the full automation potential of ACI Automated Dispute Manager powered by Lean Industries

To address these challenges, Rabobank implemented ACI Automated Dispute Manager, developed by Lean Industries, to streamline its Visa and Mastercard dispute processing. By adopting this solution, Rabobank was able to:

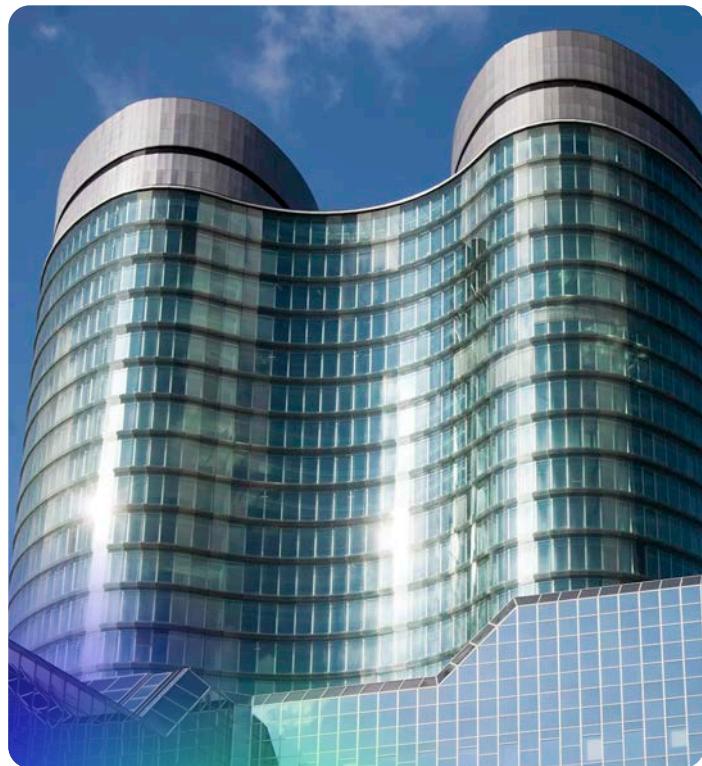
- Automate chargeback eligibility checks and questionnaire submissions across Visa Resolve Online (VROL) and Mastercard Mastercom dispute management systems, reducing manual back-and-forth with card schemes
- Automate workflows, enabling faster and more consistent processing, as well as reduce the time to first review for various dispute types
- Standardize dispute handling across multiple claim types, reducing variability and processing errors
- Increase operational productivity by automating repetitive tasks, enabling staff to focus on more complex, higher-priority cases and significantly reducing manual effort across dispute types.



The results

By implementing ACI Automated Dispute Manager, Rabobank has taken a major step toward more efficient dispute case handling through automation, and achieved the following results:

- Faster dispute resolution times, shifting from labor-intensive manual checks to automated assessments
- Greater consistency in dispute handling and a reduced workload, supported by high levels of automatic processing across diverse dispute types
- A significantly higher success rate for low-value chargebacks, where automation reliably identifies eligible cases, leading to stronger financial recovery
- Meaningful productivity gains, enabling the team to handle more disputes with the same resources, and lower costs; staff can now focus on complex, high-priority cases
- Improved customer satisfaction, driven by faster responses, and more consistent claim resolutions, resulting in fewer complaints



Boosting financial recovery and efficiency with ACI

Rabobank's adoption of ACI Automated Dispute Manager has delivered substantial improvements across its dispute management operation resulting in faster resolutions, higher chargeback recovery rates, increased productivity, and lower costs.

This success clearly demonstrates the value of automation in strengthening financial performance, reducing operational risk, and enhancing customer experience.

For financial institutions seeking to modernize and optimize their dispute processes, ACI offers a scalable and effective solution that delivers both operational and financial gains. For more information on Rabobank's success story, reach out to: contact@aciworldwide.com.



ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

ACI and Lean Industries

Lean Industries specializes in providing dispute management solutions for financial transactions, focusing on both card and non-card payments, including fraud and non-fraud disputes. Since 2014, ACI and Lean Industries have been in partnership to enhance dispute management in the payments industry, resulting in the ACI Automated Dispute Manager solution, which is fully integrated into ACI Issuing and ACI Acquiring.



[More information about the partnership here](#)

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