



Turn card disputes into moments of trust with contextual, agentic AI

Faster and clearer resolutions with our Intelligent Card Dispute Automator

Create a faster, cleaner and more reassuring dispute resolution journey

When a cardholder notices a transaction they do not recognize, the issue is not just a charge on a statement, it is a test of how quickly the bank can make things right.

That situation is becoming more common. Global chargebacks could reach 324 million by 2028.¹ For customers, disputes mean long waits and uncertainty, making speed, simplicity and reassurance essential.

Cognizant® Intelligent Card Dispute Automator helps banks turn that high-stakes interaction into a more responsive, transparent and reassuring experience for their customers. By bringing agentic AI, intelligent document processing and human oversight together, it accelerates the journey from claim to resolution, helping customers feel heard, informed and confident throughout the dispute journey.

Protect customer trust in every dispute

Behind every dispute is a customer seeking answers. But manual reviews, fragmented handoffs and legacy systems slow down the experience, making it inconsistent and frustrating. As volumes grow and fraud patterns evolve, banks face some common challenges such as the following:

- Customers waiting too long for clarity or closure
- Tight regulatory and card-network timelines
- Manual allocation and static queues that delay the right action
- Inconsistent decisions that can make similar cases feel unfair
- Limited visibility for operations and customer-facing teams
- Increased costs for managing higher volumes

Build customer confidence from first contact to resolution

Cognizant Intelligent Card Dispute Automator streamlines back-office processing from intake to resolution, while keeping the customer experience at the core. It helps teams understand the case faster, apply rules consistently, identify the next-best action and retain human judgment where it matters most. The result is a more efficient operation and a quicker, clearer and more dependable dispute journey for the cardholder.

Creating a smoother dispute resolution experience



A simpler start

Customer submissions and supporting documents are captured and prepared for processing, reducing friction from the outset



An experience that keeps improving

Human feedback is captured to refine future recommendations and support more effective resolutions over time



Faster understanding

AI-powered document processing turns unstructured evidence into usable information



More confident decisions

Specialized AI agents evaluate dispute data, analyze merchant responses and recommend next-best actions with transparent reasoning



A consistent journey

Centralized business rules help similar cases receive consistent treatment across the dispute lifecycle



Human reassurance and control

Operations teams review, validate and approve recommendations, keeping human judgment at the heart of the process and ensuring accountability



Scale dispute operations with transparency and control

Responsive at scale

A cloud-native, LLM-agnostic architecture scales as dispute volumes grow, helping banks remain responsive during peaks without compromising security, governance or data-residency requirements

Clear and explainable

A structured AI framework validates recommendations against principles of explainability, non-discrimination and regulatory alignment, supporting decisions that teams can trace, explain and defend

Human-led and accountable

Centralized rules, auditability and human oversight help keep decisions consistent while ensuring the team remains firmly in control



Modernize dispute resolution, strengthen customer relationships

A card dispute is more than a back-office transaction. It is a moment when customers decide whether their bank is there for them. Cognizant Intelligent Card Dispute Automator helps issuers respond with greater speed, consistency and transparency, turning a dispute into an opportunity to strengthen trust.

**Ready to create a faster, clearer dispute resolution experience for your customers?
Contact us to schedule a conversation or request a demo.**



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1. <https://www.mastercard.com/in/en/news-and-trends/Insights/2025/2025-global-chargebacks-outlook.html>



Cognizant (Nasdaq: CTSH) is an AI Builder and technology services provider, bridging the gap between AI investment and enterprise value by building full-stack AI solutions for our clients. Our deep industry, process and engineering expertise enables us to build an organization's unique context into technology systems that amplify human potential, drive tangible outcomes and keep global enterprises ahead in a fast-changing world. See how at cognizant.ai or @cognizant.

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