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## NEWS RELEASE

**CONTACT:** Derek Howard  
William Mills Agency, on behalf of BHMI  
678-781-7215  
[derek@williammills.com](mailto:derek@williammills.com)

### **BHMI and Mercator Advisory Group Release Payments White Paper: “Chargebacks and Disputes: Strategic Solutions”**

**OMAHA, Neb. – Feb. 25, 2020** BHMI, a leading provider of enterprise software applications and creator of the Concourse Financial Software Suite™, today announced the availability of a new research brief, developed in partnership with Mercator Advisory Group, that evaluates the operational challenges and complexities of chargebacks and disputes resolution amid rapidly rising transaction volumes. The white paper, “Chargebacks and Disputes: Strategic Solutions,” explores in detail the impact of disputes resolution on the payments industry.

As card transaction volumes continue to rise, so too does the number of disputes and chargebacks. By 2022, U.S. transaction volumes are predicted to exceed 66 billion and disputes volumes are forecasted at 33 million. The research brief looks at this issue - the causes, predictions, and trends that make dispute management so important for 2020. It also presents clear, effective strategies that today’s card issuers, financial institutions and payments companies can use to help stay ahead of the problem and create a fairer, more efficient resolution process.

“Dispute management is a critical card function. Card issuers need to think of efficient resolution, not just as a responsibility, but as a strategic weapon. Effective management will minimize network assessments, protect against attrition, and ensure cardholder satisfaction. The Consumer Financial Protection Bureau’s (CFPB’s) recent focus on unresolved disputes requires every issuer to take this matter seriously,” said Brian Riley, Director, Credit Advisory Service at Mercator Advisory Group.

“While the increase in disputes volume is already a recognized problem in the payments industry, understanding the greater complexities involved and finding effective resolution tools and strategies to manage the issue is proving challenging,” said Dr. Lynne J. Baldwin, President of BHMI. “Through our work with Mercator Advisory Group, we hope to provide the payments community with both a clear outlook on the problems associated with disputes and chargebacks, as well as suggestions on strategic and technology options that can be leveraged to create a better resolution process.”

To learn more and download the new white paper, visit *PaymentsJournal* today at - [www.paymentsjournal.com/dispute-management-is-an-essential-focus-area-for-2020](http://www.paymentsjournal.com/dispute-management-is-an-essential-focus-area-for-2020).

### **About Mercator Advisory Group**

Mercator Advisory Group is the leading independent research and advisory services firm exclusively focused on the payments and banking industries. They deliver pragmatic and timely research and advice designed to help their clients maximize revenue growth and contain costs. Their clients range from the world's largest payment issuers, acquirers, processors, merchants, and associations to leading technology providers and investors. Advisory services include Credit, Debit and Alternative Products, Prepaid, Merchant Services, Commercial and Enterprise Payments, Emerging Technologies, and Global Payments practices, which provide research documents and advice. Mercator Advisory Group is also the publisher of the online payments and banking news and information portal [PaymentsJournal.com](http://PaymentsJournal.com). For more information, please visit [www.mercatoradvisorygroup.com](http://www.mercatoradvisorygroup.com).

### **About BHMI**

BHMI is a leading provider of product-based software solutions focused on the back-office processing of electronic payment transactions. The company is best known as the creator of the Concourse Financial Software Suite™ – a unique integrated collection of back-office products allowing companies to quickly and easily adapt to the rapidly changing world of payments. Concourse is a cohesive and integrated package, including settlement, reconciliation, fees processing, and disputes workflow management, that reduces the cost and complexity of back-office processing. Concourse's continuous processing, near real-time architecture and powerful rules engine is ideally suited for new payment initiatives like P2P and enables companies to perform back-office processing for any type of payment transaction. To learn how your company can benefit from the power and flexibility of Concourse, please visit [www.bhmi.com](http://www.bhmi.com).

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