



# Modernizing disputes and fraud case management

KPMG helps banks & other financial institutions improve dispute customer service, reduce costs, and enhance compliance with ServiceNow.



Customer frustrations with banks and financial institutions are at an all-time high. Regulators, state attorneys general and Congress are paying close attention to how companies handle resolution management of consumer fraud and non-fraud disputes. With around 1.7M Consumer Complaints filed with Consumer Financial Protection Bureau (CFPB) in 2023 and \$10B in Consumer Fraud Losses in 2023 according to the Federal Trade Commission (FTC)<sup>1</sup>, it is essential for financial services institutions to enhance their dispute case management process and the underlying technology towards streamlining integrations, digitizing and modernizing processes, and integrating automated solutions to improve efficiency and consumer experience.

KPMG LLP (KPMG) has found that many financial services institutions today have outdated platforms, multiple disputes instances, and a significant amount of manual processing within the disputes management process. Some of the challenges facing these institutions include:

- Increased fraud alerts
- High labor costs
- Elevated regulator complaints
- Increased reputational risk
- Higher disputes/claims volumes
- Impacted service experience
- Higher fraud losses
- Regulation violations

While transforming disputes-processing is critical to financial services institutions, customers find it just as important. KPMG consumer research shows that 90 percent of consumers regard dispute resolution as their most important customer service.

Recognized by our customers who have provided high satisfaction ratings (average of 4.6 out of 5) for our ServiceNow implementations, we understand the value of delivery quality customer service.

ServiceNow and its Financial Services Operations (FSO) suite of solutions can help banking and capital market institutions improve customer satisfaction.

<sup>1</sup>2024 Reports from CFPB and FTC; LexisNexis

"True Cost of Fraud" Report.

## Help is at hand

With over a decade of ServiceNow platform experience as a *Global Elite Partner* and the *2025 ServiceNow Worldwide Transformation Partner of The Year*, KPMG offers financial services institutions the platform proficiency and industry insights to deliver effective implementation of ServiceNow full Financial Services Operations (FSO) suite of solutions, including its dispute case management offerings. KPMG and ServiceNow can help them:



Establish methods to deflect dispute submission when possible.



Leverage GenAI and AI Agents for use cases that are highly manual to improve efficiency.



Integrate regulatory and policy SLAs into workflow and reporting.



Enhance real-time reporting and transparency for all personas.



Create digital portals for customers to file and check on dispute status.



Automate by leveraging APIs to connect ServiceNow with internal/external processing systems.



Establish business rules to automate customer status updates.



Speed resolutions with automated, rules-based decisioning for provisional credit, interest calculations, and others areas.



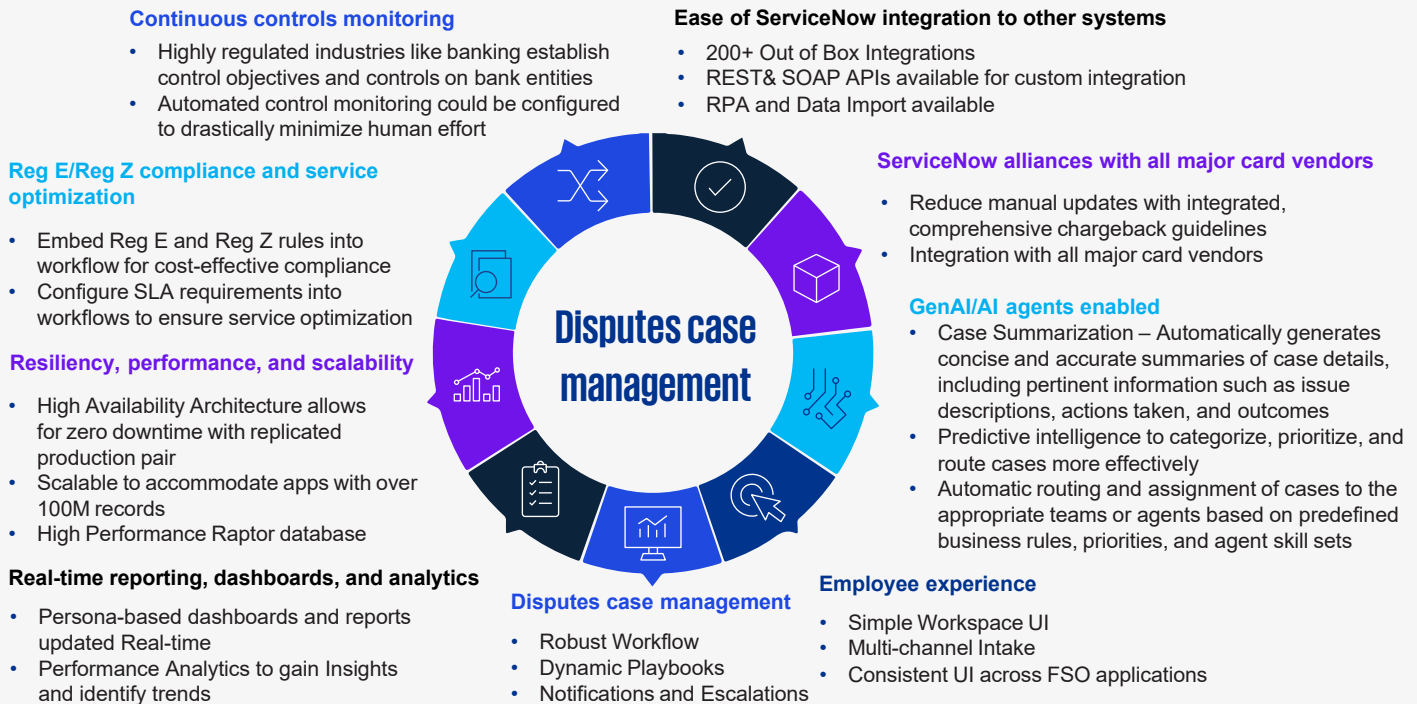
Reduce overall fraud losses



Automate workflow to communicate with external parties, and more!

## What makes the KPMG and ServiceNow solution a great choice

Leveraging the ServiceNow FSO disputes case management solution, KPMG can help you transform your disputes management process and streamline operations to reduce labor costs, improved customer confidence, and minimize reputational risk. It provides:



As an example, our experience with the ServiceNow disputes management solution includes an engagement with a Top 10 US bank that was struggling to improve efficiency, reduce risk, and maintain customer confidence in their dispute resolutions. KPMG helped the client leverage ServiceNow FSO and its disputes case management solution to:

- Create a consolidated API endpoint that enabled the bank to create and update many different types of disputes in one place
- Extend Credit Card Operations to also handle debit cards, and configure Payment Operations to support eWire, ACH, and types of payment-related claims
- And to reimagine work by adding digitization, automation, and ecosystem integration to transform their processes.

In all, seven payment processes were reinvented resulting in 91% of payment exceptions resolved with automation (vs. 100% manually) and 62% of direct debit refund cases processed in under 3 minutes (vs. the previous three-day processing time).

### Additional ServiceNow FSO Capabilities to consider:

- Apply data mining techniques to identify manual processes, process loops, and other inefficiencies and costs
- Leverage APIs to connect customer and processing systems to reduce data entry
- Speed resolution with automated, rules-based decisioning for provisional credit and calculating interest
- Leverage data mining to identify transaction types and processes that are highly manual
- Establish user-based access to provide status visibility between departments to improve customer communications
- Integrate regulatory and policy SLAs into workflow and reporting
- Leverage data from digital workflow to enhance real-time reporting at individual, department, enterprise levels
- Establish business rules to automate customer status and updates
- Create self-service tools for clients to create transparency and deflect phone calls
- Create a digital portal for customers to file and track disputes, and automate communication workflows with external parties on claims

**Call us today to find out how we can help you transform your disputes management process:**

**Mark Brownschidle**  
Managing Director,  
ServiceNow Practice  
KPMG LLP  
716-432-0047  
[mbrownschidle@kpmg.com](mailto:mbrownschidle@kpmg.com)

**John Berry**  
Managing Director,  
Banking Operations,  
Financial Services  
KPMG LLP  
704-604-8624  
[johnberry@kpmg.com](mailto:johnberry@kpmg.com)

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