

# **Reducing Card Payments Back-Office Costs through AI : Scaling the proven, not the ambition**

EPCA Forum 2026

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# Agenda

**01**

The back office problem

**02**

AI solutions across the payments stack & use cases

**03**

AI maturity in payments back-office

**04**

Beyond the productivity tale

## Fraud, disputes and chargebacks are scaling very fast, with regulators pushing liability decisively from customers to institutions

### The operational and economic strain on payments back-offices



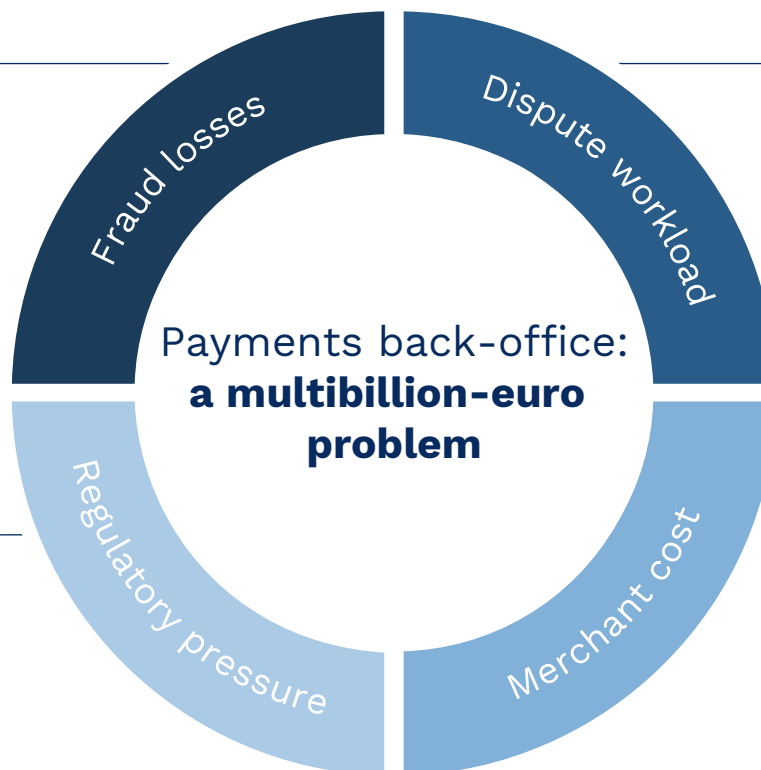
#### Fraud losses are on a continuous upward trend

- Global card fraud losses reached **~€31bn<sup>1</sup>** in 2024 on ~€48tn of card volume, and are projected to climb to **~€38bn<sup>1</sup>** by 2030
- In Europe alone, EEA payment fraud rose to **€4.2bn<sup>2</sup> in 2024**, up from €3.5bn<sup>2</sup> the year before



#### Regulatory focus on dispute management continues to intensify

- PSD3/PSR negotiations are **placing fraud prevention and reimbursement at the centre** of the new European framework
- Since 2024, UK banks must by law refund victims of authorized push payment scams, with the cost shared equally between the sending and receiving banks



#### Current headcount hardly can absorb the volume



- US institutions need around **1 FTE<sup>3</sup>** for every **~€12–13k<sup>1,3</sup> of disputes**, which pushes most of them above 200 back-office staff
- **Each dispute** costs roughly **€8–9<sup>3</sup> to process**, before any recovery or fraud loss is taken into account

#### Dispute costs are significant, impacting both merchants and banks



- Merchants face an **average cost** of around **€120<sup>3</sup> per chargeback** once third-party fees and internal handling are included
- Roughly **60%<sup>3</sup> of disputes** escalate into **chargebacks**, compounding the cost on both sides

What's the problem & how does AI solve it?

## AI helps the payments back-office in two ways: fast predictive scoring on every transaction, and generative AI across cases and customer contact

### How AI can help

#### Real-time fraud scoring

- ✗ Rules-based systems **miss new fraud and wrongly block good payments**
- ✓ AI **scores every payment in milliseconds** using data from across the network

#### Scam detection

- ✗ The customer is **tricked into approving the payment**, so normal checks pass
- ✓ AI spots **high-risk transfers and flags** them before the money leaves

#### Transaction monitoring

- ✗ Old AML systems flag **too many false alarms**
- ✓ AI ranks **alerts by real risk**, so teams focus on what matters

#### Prevention activities



#### Optimization activities



#### Dispute automation

- ✗ Gathering evidence is **manual and happens only after the chargeback**
- ✓ AI drafts the response and shares data early to **stop disputes becoming chargebacks**

#### Support automation

- ✗ High volumes of routine payment questions **overload agents**
- ✓ **AI assistants answer the simple ones** and pass complex cases to people

#### Case routing

- ✗ Teams spend time on **low-value cases** mixed in with the rest
- ✓ AI sorts cases by **value, risk and chance of winning**

## Not all back-office AI solutions are equal: each use case sits at a different point of maturity, proof and implementation effort

| Use case                                                                                                         | Maturity                                                                                                             | Verified metrics                                                                                                                                  | Complexity development                                                                                                                                     |
|------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <b>Real-time fraud scoring</b> |  High                               | <br><b>~20% higher fraud detection</b>                         |  Low: available from networks or PSPs                                   |
|  <b>Scam detection</b>          |  Medium-high: regulation-driven     | <br><b>20% more APP scam fraud detected</b>                    |  Medium-high: needs scheme integration and regulatory alignment         |
|  <b>Transaction monitoring</b>  |  Medium-high                        | <br><b>~60% fewer false positives</b>                          |  Medium-high: model risk management and regulator sign-off              |
|  <b>Dispute automation</b>      |  Emerging                           | <br><b>GenAI drafting and pre-chargeback deflection</b>        |  Medium: relies on scheme and data-sharing integration                  |
|  <b>Case routing</b>          |  Medium                           | <br><b>Up to €4M saved per year by long-term AI adopters</b> |  Medium: depends on internal data quality and case taxonomy           |
|  <b>Support automation</b>    |  Medium, with known failure modes | <br><b>~700 FTEs of work handled by AI</b>                   |  Medium: Accuracy thresholds and human-escalation design are critical |

## Solutions are now built into every layer of the payments chain, so the question is no longer whether to adopt it but which layer to build vs. buy

### Illustrative market offerings by target user



## An outsourced service that mixes AI tools with a specialized support and analyst team

### AI-powered dispute claims



AI dispute management solution that carries out a preliminary analysis of the cases using data from multiple sources, generates the necessary documentation and acts as a communication channel between customers, account managers and the bank's central departments



Delivered as a **managed service, not just software**, Diusframi can run the human part of the back-office for the bank, combining its own AI with a specialized analyst team



**+5M disputes** / year

**60% of fully automated** disputes

**50% time savings** in documentation management



## At multinational scale, sustained AI investment pays off

### AI optimization of dispute management service centre

Undisclosed  
Spanish Bank



Workflow composed by AI agents to help automate dispute resolution, currently addressed by a +**140FTE** multi-national service centre



Current tests show **accuracy > 85%**



- Intelligent classification of dispute cases
- Transcription and extraction of relevant information from customer calls
- Monitoring and automatic analysis of payment network announcements (VISA/MC/AMEX)
- Identification of potentially refunded transactions in customer accounts
- Automated generation of monthly presentations and reports
- Intelligent management of inquiries with data enrichment and suggested responses
- Automatically generates suggested official responses to clients (emails, letters, messages), following internal guidelines, the context of the case, and applicable regulations
- Intelligent email classification and activity reporting
- Automatic detection of incomplete information in complaints
- Detection of related fraudulent merchants (scam networks)

## Long-run AI investment pays off in freed capacity, not headcount, keeping advisors close to clients

### AI virtual assistant



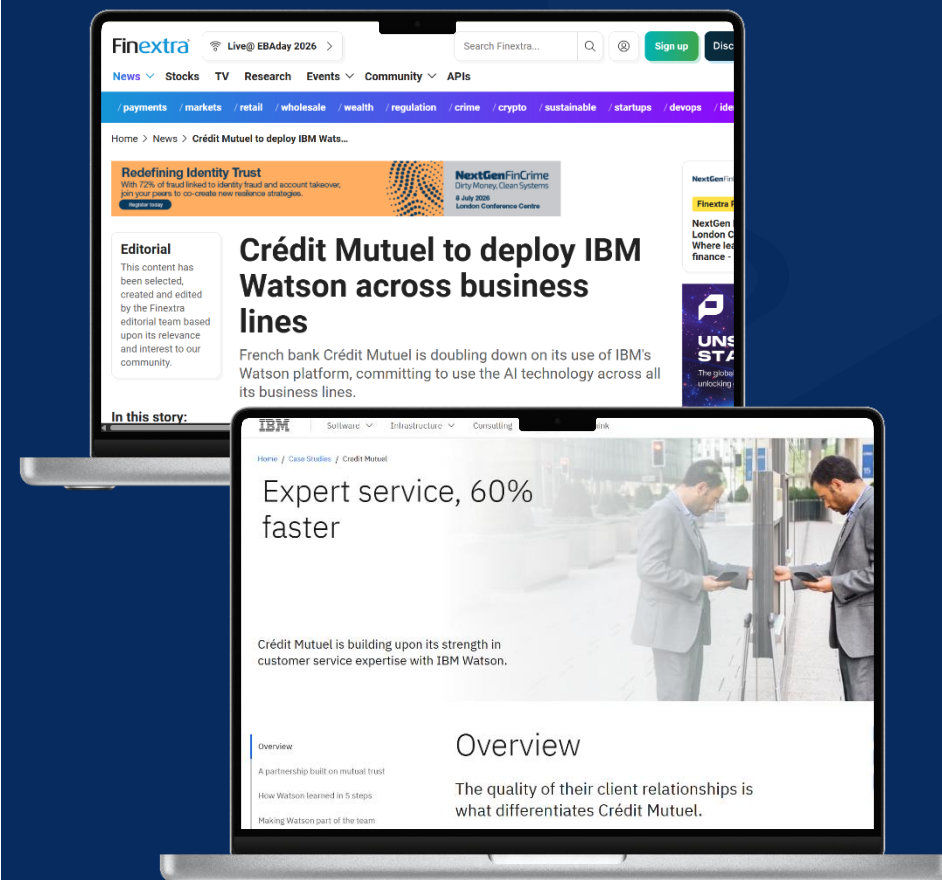
Partnership with IBM since 2015, starting with an **email analyzer and virtual assistants** that help branch advisors handle the **350,000 daily client queries** across **5,000 branches and 20,000 advisors**



Built and scaled in-house rather than bought off-the-shelf, evolving **from early cognitive tools to generative AI**, now used across many business lines beyond customer service

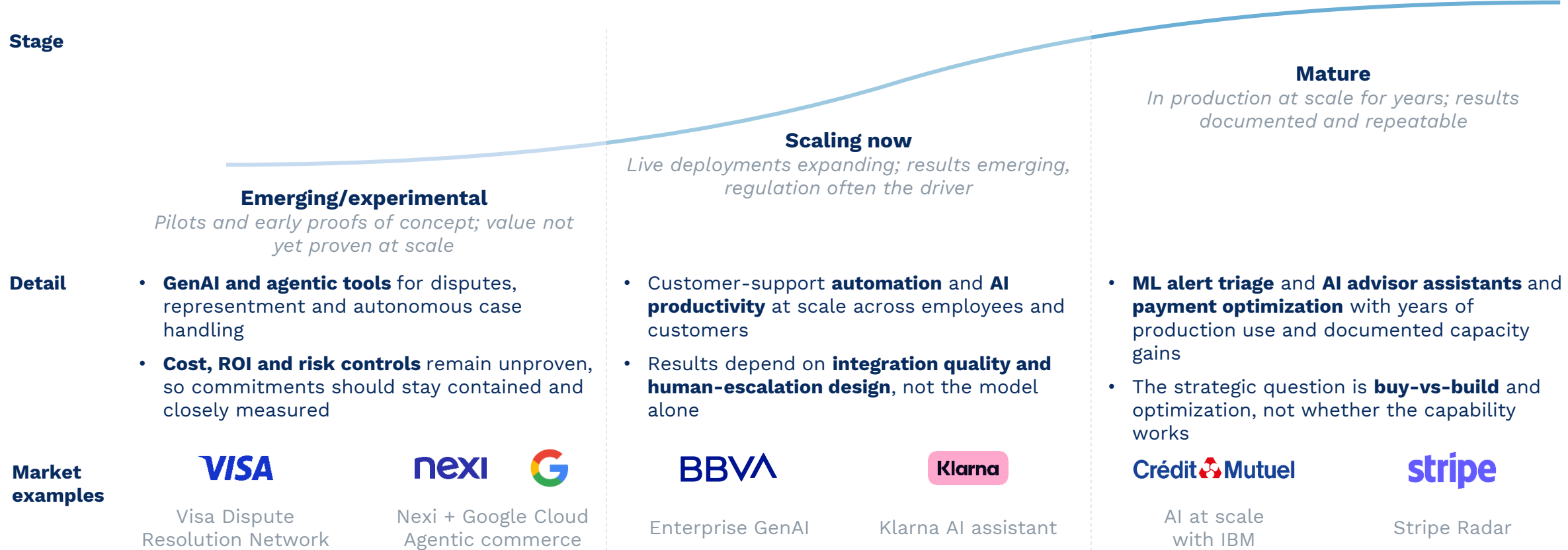


Advisors answer queries **60% faster**, with **AI freeing nearly 1 million administrative hours** in 2023 and total savings equivalent to **~1,600 full-time roles**



# AI maturity, not AI ambition, is what separates successful back-office operations from expensive experiments in payments

Mapping use cases by how proven they are today



Net value in payments back-office comes from sequencing adoption to evidence: scaling the proven before betting on the frontier

## AI can create real back-office value, but at scale it also brings new costs, dependencies and capability risks that bring uncomfortable questions

### Enterprise AI brings costs and risks that most ROI cases ignore



## Even Sam Altman now says he was wrong about AI replacing jobs



*“The dream of some executives, to have a workforce available 24/7, without vacations or social charges, seemed to come true in 2026. Until the illusion ran into the bill at the end of the month: in the corporate world of the big leagues, **using AI indiscriminately to program can be more expensive than hiring beginners.**”*



*“Sam Altman, the CEO of OpenAI, spent the last two years telling everyone that AI would replace nearly half of all work tasks in the near future. Then **just recently at a conference in Sydney, he admitted that AI hadn't displaced nearly as many jobs as he expected** and that his predictions about the economic.”*

## AI absorbs volume at scale, yet the cases that endure pair automation with human judgement

### AI customer service

Klarna



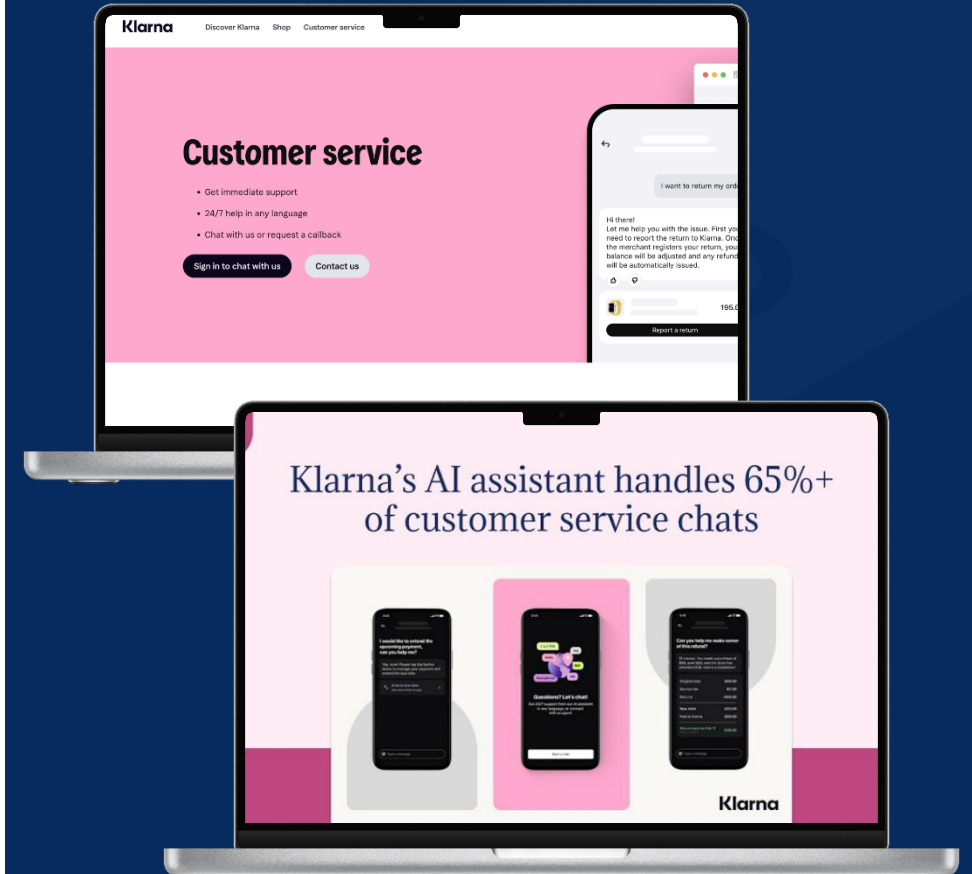
OpenAI assistant launched in **2024** to handle front-line support across **35+ languages**, soon running **2/3 of all chats** with resolution down from **11 to 2 minutes** and **\$40M profit uplift**



By 2025 Klarna walked it back, with the CEO admitting **AI-only support cut costs but lowered service quality**, and the company resumed hiring human agents after a year-long pause



Settled on a **hybrid model** where AI absorbs high-volume queries while **human support is repositioned as a quality differentiator** rather than a cost centre





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