

How MidSouth Community FCU automated disputes and cut fraud loss in half

With Casap, MidSouth Community Federal Credit Union was able to take control of their dispute process, saving time for the internal team and improving the member experience.

THE CHALLENGE

John Mays, Card Services Manager, knew MidSouth's dispute process needed to change. His small team was spending too much time on error-prone manual entry. Outsourcing disputes to their processor meant no real-time tracking or updates, as well as frequent delays. All of this was costing the credit union money, since the team couldn't investigate every potentially fraudulent claim.

THE SOLUTION

Initially, John just wanted to automate dispute submissions, but discovering Casap opened up new possibilities.

Why Casap?

- **More control** - MidSouth could file disputes directly and own the member experience.
- **Substantial cost savings** - Casap enabled MidSouth to eliminate their processor fees.
- **Intelligent automation** - John's team could focus its time on high-impact work, like denying fraudulent cases.

With Casap, MidSouth transformed their dispute process:

Streamlined intake

No more manual data entry; transactions autofill and John's team can focus on member interactions.

Real-time chargeback tracking

Immediate visibility into dispute status means the team spends less time checking on every dispute's progress.

Enhanced fraud detection

Direct access to rich metadata helps verify claims and helps the team uncover fraud schemes.

Improved member experience

Faster resolutions and automated updates replace lagging, paper-based communications.

AT A GLANCE

Benefits

- Streamlined intake
- Real-time chargeback tracking
- Enhanced fraud detection
- Improved member experience

Results

- 51% reduction in fraud loss
- 90%+ drop in cost per dispute
- Chargeback floor lowered 85%
- Positive ROI - Casap paid for itself within months

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Before we made the switch, I ran an ROI analysis and estimated that Casap would pay for itself in the first year. Now, it's exceeding even our best expectations.

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John Mays
MidSouth Community FCU