



EXECUTIVE RISK DASHBOARD

02/12/2024

02/12/2025



Total Complaints

86741

Timely Response

99.7%

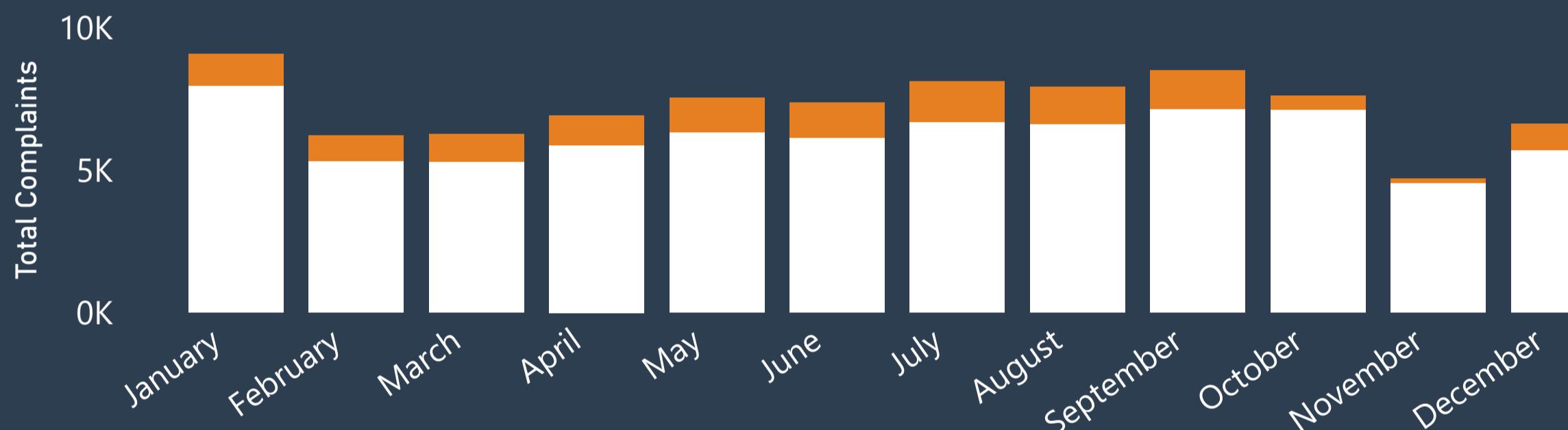
Consumer Dispute Rate

14.0%

Financial Impact Rate

12.4%

Monthly Complaint & Dispute Trends

Consumer Disputed? ● No ● Yes

Top 5 Institutions by Complaint Volume

CAPITAL ONE FINANCIAL CORPORATION

EQUIFAX, INC.

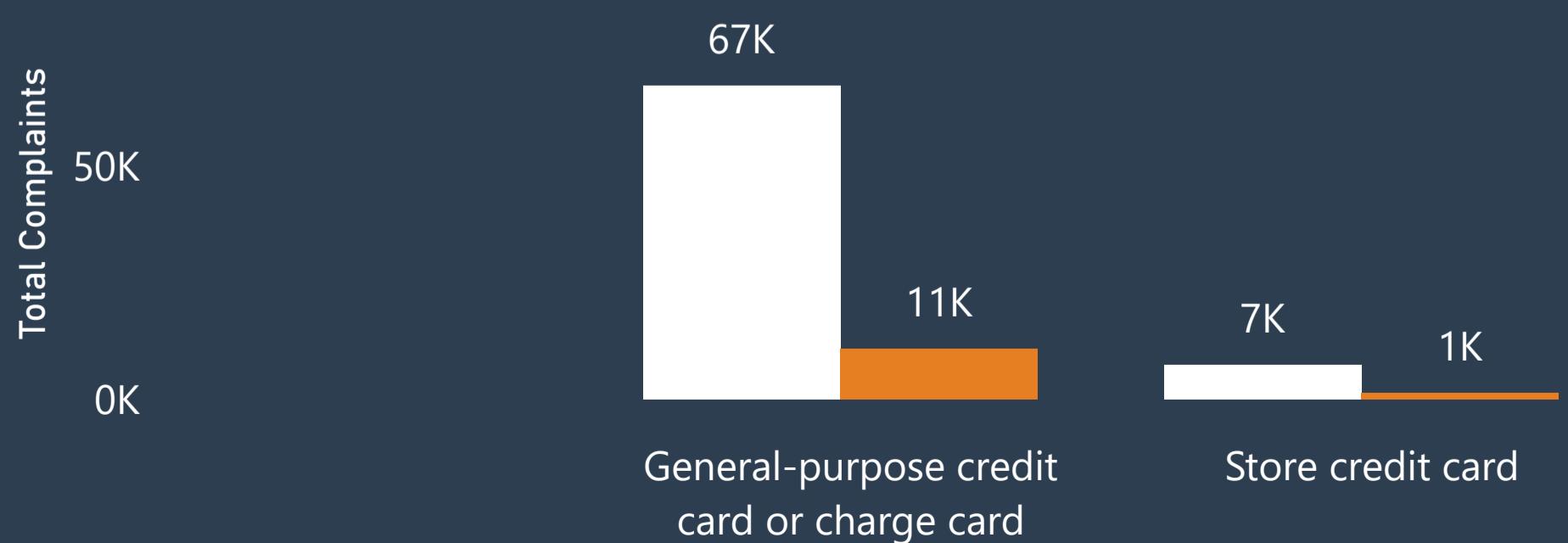
CITIBANK, N.A.

TRANSUNION INTERMEDIATE HOLDINGS, INC.

Experian Information Solutions Inc.



Product-Specific Dispute Volume

Consumer Disputed? ● No ● Yes

Resolution Outcome Profile by Sub-Product

Resolution Status ● Closed - No Relief ● In Progress/Other ● Relief Granted

General-purpose credit card or charge card

Store credit card





ROOT CAUSE & ISSUE INVESTIGATION

Company

All



Avg Processing Hours

30.4

Fraud Alert Rate

12.5%

Poor Service Rate

8%

Narrative Inclusion Rate

41.0%

Issue

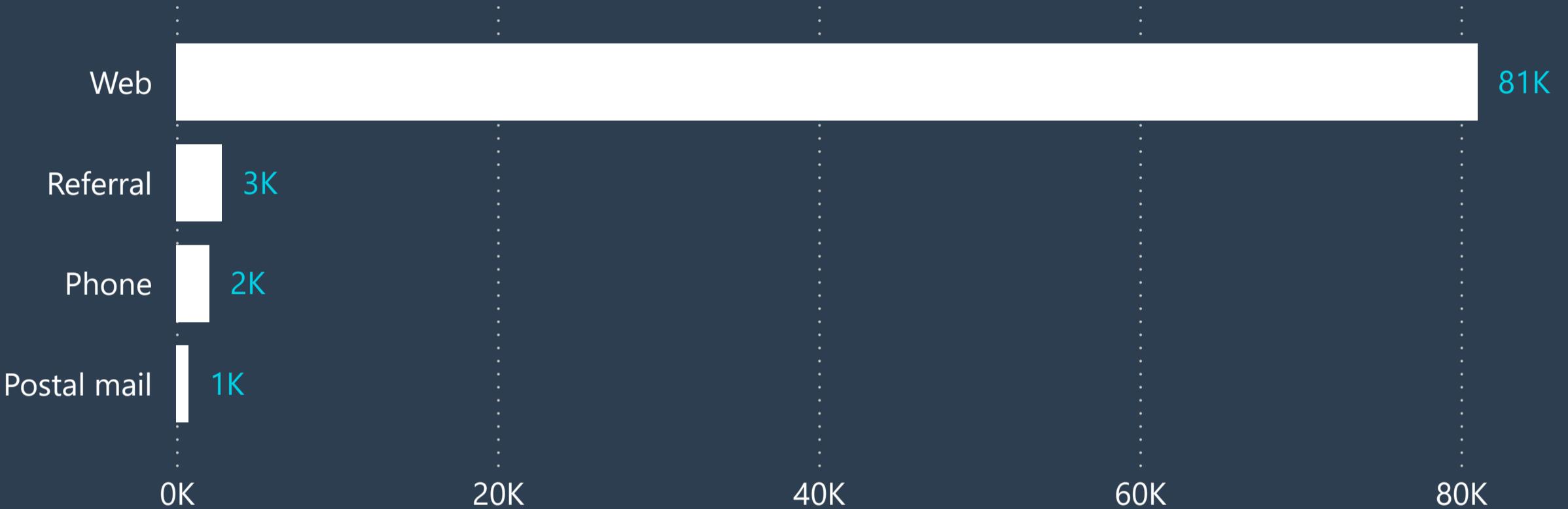
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Total Complaints

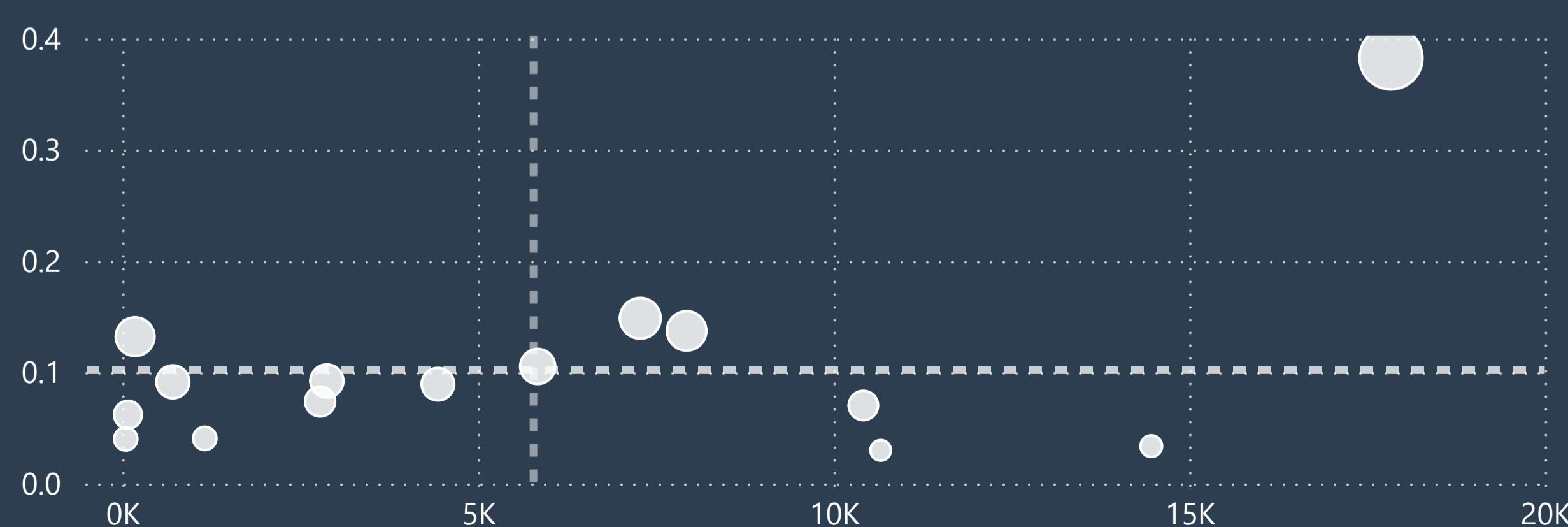
86741

- Problem with a purchase shown on...
17839
- Incorrect information on your report
14469
- Problem with a company's investig...
10664
- Getting a credit card
10421
- Other features, terms, or problems
7936
- Fees or interest
7284

Complaint Volume by Channel



Dispute Risk vs. Complaint Volume by Issue





OPERATIONAL EFFICIENCY & COMPLIANCE

General-purpose
credit card or
charge card

Store credit card

Max Complaint Response Time (Hours)

115

Compliance Failures

226

Outcome Diversity

5

Avg. Daily Complaints

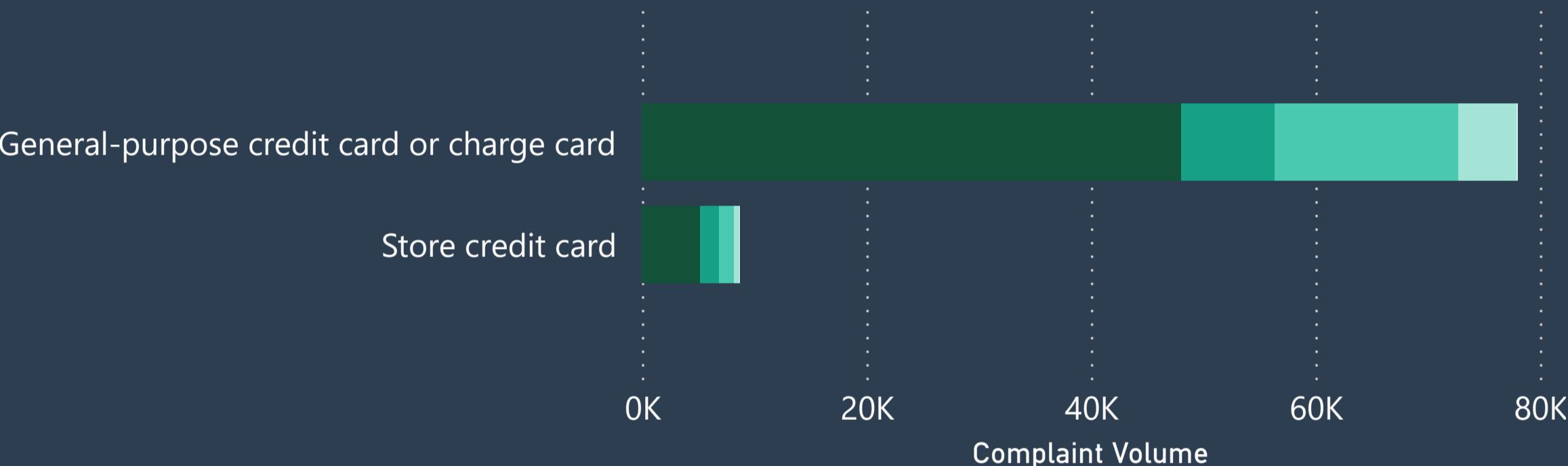
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Operational Footprint: Channel vs. State

State	Phone	Postal mail	Referral	Web	Total
TX	119	55	210	11964	12348
CA	259	98	434	10221	11012
FL	213	97	295	7536	8141
NY	209	77	271	5564	6121
VA	53	16	76	3534	3679
IL	84	24	117	3413	3638
GA	75	68	101	3369	3613
Total	2070	774	2851	81046	86741

Resolution Profile by Product Type

● Closed with explanation ● Closed with monetary relief ● Closed with non-monetary relief ● In progress ● Untimely response



Global Resolution Distribution

Closed with explanation

53K

Closed with non-monetary relief

18K

Closed with monetary relief

10K

In progress

6K