



NEWS RELEASE

ServiceNow expands strategic alliance with Visa

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Visa to use ServiceNow dispute management tools to modernize its dispute value-added services

ServiceNow's AI platform for business transformation helps solve complex dispute issues by optimizing contact center efficiency and accelerating employee productivity

SANTA CLARA, Calif. — Jan. 29, 2025 — ServiceNow (NYSE: NOW), the AI platform for business transformation, announced today an expansion of **its strategic alliance with Visa**, a world leader in digital payments.

Visa plans to use the ServiceNow Dispute Management, Built with Visa solution, which includes the AI capabilities of the ServiceNow Platform, to power Visa Dispute Management Service (VDMS) and Visa DPS Dispute Analysis and Support (DAS). Visa will use ServiceNow's platform to further streamline costly, lengthy payment card dispute resolutions for clients, help issuers meet compliance requirements, and ultimately improve the cardholder experience.

"Banks worldwide are using ServiceNow to deliver frictionless, AI-powered customer experiences, ranging from onboarding and daily servicing to resolving disputes," said Vidya Balakrishnan, vice president and general manager, Financial Services Industry, ServiceNow. "Our AI Platform for Business Transformation is designed to help banks expand customer relationships and drive growth, all while cutting bottom-line costs."

"Harnessing the advanced capabilities of ServiceNow's platform will improve how we manage disputes for issuers," said Neil Mumm, SVP & general manager at Visa DPS. "This engagement should accelerate the dispute resolution process, offering an unmatched level of service and speed to customers, building on the enhanced risk and

compliance capabilities within our global managed dispute framework."

Rising dispute volumes are a challenge across the financial services industry. Visa and ServiceNow will continue to innovate to improve the dispute resolution process and overall cardholder experience. ServiceNow and Visa have also collaborated with **Skyflow**, the security and privacy company for the modern AI data stack, to address PCI-compliance and protection of cardholder account data during the dispute process.

The new agreement expands on last year's announcement of a five-year strategic agreement between the two companies to transform payment services and the launch of ServiceNow Dispute Management, Built with Visa – a single, connected dispute resolution solution for issuers.

Additional Information

- Learn how **ServiceNow Dispute Management, Built with Visa**, helps create faster dispute resolution, improved compliance, and better cardholder experiences on a single, AI-powered platform.
- Learn more about **Visa Dispute Management Service**, an on-behalf-of dispute case management service, and **Visa DPS Dispute Analysis and Support**.
- Learn about how Skyflow's Data Privacy Vault isolates, protects, and governs sensitive data, and about the **Skyflow privacy platform** for modern AI data stack.

About ServiceNow

ServiceNow (NYSE: NOW) is putting AI to work for people. We move with the pace of innovation to help customers transform organizations across every industry while upholding a trustworthy, human centered approach to deploying our products and services at scale. Our AI platform for business transformation connects people, processes, data, and devices to increase productivity and maximize business outcomes. For more information, visit: www.servicenow.com.

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This press release contains "forward looking statements" about the expectations, beliefs, plans, and intentions relating to ServiceNow expanding its strategic alliance with Visa. Such statements include statements regarding future product capabilities and offerings and expected benefits to ServiceNow. Forward looking statements are subject to known and unknown risks and uncertainties and are based on potentially inaccurate assumptions that could cause actual results to differ materially from those expected or implied by the forward looking statements. If

any such risks or uncertainties materialize or if any of the assumptions prove incorrect, ServiceNow's results could differ materially from the results expressed or implied by the forward looking statements made. ServiceNow undertakes no obligation, and does not intend, to update the forward looking statements. Factors that may cause actual results to differ materially from those in any forward looking statements include: (i) delays and unexpected difficulties and expenses in executing the strategic alliance or delivering the product capabilities and offerings,(ii) changes in the regulatory landscape related to AI and (iii) uncertainty as to whether sales will justify the investments in the product capabilities and offerings. Further information on factors that could affect ServiceNow's financial and other results is included in the filings ServiceNow makes with the Securities and Exchange Commission from time to time.

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