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CASE STUDY

Velera Resolution Center

**Blackhawk Community Credit Union
Improves Efficiency, Strengthens
Member Trust with Resolution Center**



THE CREDIT UNION

Blackhawk Community Credit Union

Blackhawk Community Credit Union partnered with Velera to modernize its disputes and chargebacks process using Resolution Center. By replacing multiple legacy systems with a single platform, Blackhawk improved internal efficiency, reduced manual case management and accelerated reimbursements for members.



ABOUT BLACKHAWK CU

Blackhawk Community Credit Union was founded in 1965 with the Fisher Body Division of General Motors - Janesville and office employees of UAW Local 95. What began as a small, member-focused cooperative has grown into a regional financial institution serving members across Southern Wisconsin and Northern Illinois.

With a longstanding commitment to empowering members and building trust, Blackhawk focuses on delivering efficient, reliable financial services that support its communities.

THE OPPORTUNITY

As transaction volumes increased and fraud risks evolved, Blackhawk's disputes and chargebacks process became more complex.

"Our number one goal is to get our members paid back as soon as possible," said Stephanie Tracy, Payment Systems Manager at Blackhawk Community Credit Union. "When card fraud happens, we know it's a serious issue for our members. We want to resolve the problem quickly because they trust us with their finances."

- 45,000+ members
- \$800 million+ in assets
- 10 branches
- Serves 13 counties in Wisconsin and Illinois
- bhccu.org

Blackhawk relied on multiple systems, with resolution paths varying by transaction type and timing. Their small card services team was required to manually track cases and frequently switch between tools, adding time and complexity to their daily operations while reducing visibility. At the same time, members expected fast resolution of stressful fraud events.

"We were struggling with case resolution, and it took a lot of staff resources to open new cases and ensure that members were paid back in a timely manner," Tracy said. Blackhawk needed a solution that could simplify operations, reduce manual effort and improve the speed and consistency of dispute resolution to ease the burden on the credit union, as well as create a better experience for their members.



"I would recommend Velera for Resolution Center to other credit unions. Having one streamlined solution is a huge benefit."

– **Stephanie Tracy,**
Payment Systems
Manager at Blackhawk
Community Credit Union



Building Cardholder Confidence

Velera's Resolution Center humanizes digital delivery of a traditionally slow and challenging payments process, engaging members and building trust.



Smoother Intake



Speed to Resolution



Consistent Experience



Choice of Communication Channels



More Resolutions on First Call



Peace of Mind

THE SOLUTION

Blackhawk selected Velera's Resolution Center to centralize and modernize its disputes process. As a unified platform, Resolution Center provides guided case intake, real-time visibility and integrated reporting, simplifying the entire lifecycle of disputes and chargebacks. By consolidating systems, Resolution Center eliminated Blackhawk's need to toggle between tools and enabled more consistent case management.

In November 2025, Blackhawk went live with Resolution Center and easily adapted to its streamlined processes and simplified workflows. From early on, the team found that because Resolution Center brought multiple tasks into a single system, chargebacks happened more quickly, with fewer steps necessary to support and process cases than before.

The internal team rapidly became comfortable using the platform through a combination of hands-on experience and training resources, while Velera continued to offer critical support during and after implementation.

"We met with the chargeback team on a regular basis, and they were always quick to answer questions, address our concerns and help us resolve any questions that arose about cases," Tracy said.

THE RESULTS

With Resolution Center, Blackhawk significantly reduced operational complexity by consolidating workflows into a single platform. The team no longer needs to switch between systems or actively track case progress. The platform also minimized the need for constant case monitoring, allowing staff to focus on higher-value activities.

"It's very efficient — it's nice to have one application where we can enter cases, answer questions and move quickly," said Tracy. "Now we mostly just spot-check instead of constantly monitoring the cases."

The platform also provides reporting tools to easily access case data, monitor progress and communicate updates to members, improving transparency throughout the process. Meanwhile, members are seeing faster chargebacks and reimbursements, reinforcing confidence during fraud situations.

"Members trust us with their money, and we want to make sure we have the right products and solutions in place to maintain that trust," Tracy said.

SUMMARY

Through its partnership with Velera, Blackhawk Community Credit Union has transformed its disputes and chargebacks operations into a more efficient and member-focused process. Resolution Center enables the credit union to reduce manual effort, improve speed and deliver better outcomes, allowing its team to focus on what matters most: supporting members and building lasting trust.

Resolution Center revolutionizes the disputes and chargebacks process from start to finish. This one-of-a-kind, strategically designed platform — built for and with credit unions — optimizes operational efficiencies, improves the member experience and speeds the path to case resolution. Everything a credit union needs is integrated. Velera's Resolution Center works with Velera Credit and Debit, providing a streamlined experience for cardholders whether they reach out in branch or by phone.

For more information, call 844.367.7728 or visit velera.com.



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