Quantum Fraud & Disputes (QFD)
The best-of-breed fraud & disputes app built on Pega Technology

KEY BENEFITS

Increase Satisfaction—Leverage a unified workflow that is reusable across call centers, financial centers, online banking environments and mobile channels.

Reduce Expenses—Automated decisions and actions can reduce or even eliminate the need for specialized agent interventions.

Compliance—Strategically placed automated decision points solve the industry compliance problem by allowing issuers to set up time-sensitive rules in relation to any impacting regulation.

Reduce Losses—Move from a chargeback-centric approach to the claims problem and leverage recovery rules to make sure you always have the best chance at stopping losses.

Leverage industry Standards—Quavo provides out-of-the-box support for major card processors and recovery channels.

Diverse Financial Instruments Support—Out-of-the-box domestic and international support for diverse financial instruments lets you streamline workflows and automate fraud and dispute processes across your entire organization.

Partners—Partnerships with Pega and leading merchant collaboration providers allow QFD to automate dispute resolution workflows.

Hyper-Automation Through Universal Actions—QFD allows organizations to automate processes using universal actions so they are synchronized with established workflows and defined policies.

Value-Added Components—Quavo offers premium add-on components to further increase productivity and accelerate claims resolution.

Role-Based Portals—QFD provides flexible graphical interfaces defined by role, allowing you to maintain and implement business rules without the need for IT support.

ROI—QFD allows organizations to reduce operational expenses while minimizing fraud losses and improving productivity, and our ROI Projection Tool helps you project and quantify your ROI.

Overview

Quantum Fraud & Disputes (QFD) is a best-in-breed fraud and disputes application built on Pega technology, and it is the only fully baked fraud and disputes application in the industry that requires minimal-to no-configuration and customization by an issuer. Issuers have long believed that unique products and case types required distinct fraud and dispute workflows or even disparate applications. But Quavo’s experience tells a different story. QFD is built on a premise that the same simple workflow geared toward meaningful automation and consistent, reliable processing is reusable across all products and case types. This advanced concept allows issuers to reduce expenses and losses while increasing customer satisfaction and maintaining industry compliance.
Enable Compliance

Ensuring industry compliance is often the focal point of fraud and dispute operations. With QFD, managing to regulatory dates becomes a trivial matter. Strategically placed automated decision points solve the regulatory compliance problem by allowing the issuer to set up time-sensitive rules in relation to any impacting regulation. Using the QFD decision logic and taking on the bi-annual compliance packages will put any issuers’ mind at ease. QFD also contains an adaptive control that provides an always-visible view into upcoming regulatory dates. In addition, the “get next” command is configurable to ensure cases with the highest priority are researched and prioritized.

Reduce Losses

The QFD case workflow puts the issuer in a position to:

- Increase recovery opportunity and success rates
- Decrease representment and chargeback reversal volume
- Increase avoidance opportunities
- Reduce settled fraud and dispute transactions
- Increase merchant refunds

QFD’s custom recovery rules allow issuers to be surgical about when and what types of fraud and dispute recovery to pursue. Based upon market conditions, the rules can be quickly adapted to increase success rates. QFD also offers integration with third-party partners such as Ethoca and Verifi that allow the issuer to collaborate directly with the merchant. This innovative approach to recovering potentially lost funds results in either holding the customer liable or avoiding the chargeback process altogether via merchant collaboration.

Leverage Industry Standards

All our customers rely on major credit card processors, and preventing fraud and resolving disputes can become a major challenge for organizations that do not automate workflows. Quavo provides out-of-the-box support for major brands and industry standards, including:

![Mastercard](image)

![Visa](image)

![American Express](image)
Diverse Financial Instruments Support
Out-of-the-box domestic and international support for diverse financial instruments lets you streamline workflows and automate fraud and dispute processes. The following are some of the financial instruments currently supported by QFD, and we update this list regularly as new capabilities are developed.

- Automated Clearing House (ACH)
- Automated Teller Machine (ATM)
- Bill Pay
- Checking
- Credit Card
- Debit Card
- Payments
- Savings
- Wire

Partners
Quavo is proud to be an official partner of Pegasystems, a leading technology innovator for sales, marketing services and operations. We’ve built QFD by leveraging Pega infrastructure and the Pega ecosystems, and we also partner with merchant collaboration partners like Verifi and Ethoca so customers can automate fraud detection and dispute resolution workflows.

Value-Added Components
Quavo offers premium add-on components to further increase productivity and accelerate claims resolution. These value-added components currently include:

<table>
<thead>
<tr>
<th>Value-Added Component</th>
<th>Description</th>
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<tbody>
<tr>
<td>Validation</td>
<td>Ensure case legitimacy by checking for potential service abuse and/or case duplication.</td>
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<tr>
<td>Accounting Framework</td>
<td>Deploy a robust framework for implementing and tracking accounting adjustments.</td>
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<tr>
<td>Content Generation</td>
<td>Turn to easily configurable rules that can automatically send and generate correspondence in any format.</td>
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<tr>
<td>Customer Self Service</td>
<td>Streamline and even avoid dispute resolution by allowing customers to dispute transactions, check transaction status, and take actions and provide feedback on cases in progress.</td>
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<tr>
<td>Analytics</td>
<td>Apply analytics to automatically implement or recommend decisions based on historical organizational patterns.</td>
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<tr>
<td>Fraud Suspects</td>
<td>You can capture suspect information and automate Suspicious Activity Report (SAR) reviewing and filing.</td>
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Hyper-Automation Through Universal Actions
Customers can enable hyper-automation by enabling universal actions that can be implemented throughout QFD to increase productivity and flexibility. Instead of settling for processes rigidly defined by an application, you can automate processes so they are synchronized with your established workflows and defined policies. Universal actions enabled by QFD and aligned with organizational policies include:

<table>
<thead>
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<th>Universal Action</th>
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<tbody>
<tr>
<td>Escalate</td>
<td>Any case can be escalated at any time in the process to receive an urgent review.</td>
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<tr>
<td>Dispute Cancellation</td>
<td>Any dispute can be cancelled and processing stopped at any point in the case life cycle.</td>
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<tr>
<td>Claim Withdrawal</td>
<td>An entire claim can be withdrawn and all processing reversed.</td>
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<tr>
<td>Correspondence Generation</td>
<td>Ad-hoc correspondence can be automatically sent to a customer and attached to a case.</td>
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<tr>
<td>Note Creation</td>
<td>Agents can easily add notes to any case to ensure continuity and context and help colleagues later in the process swiftly understand the dispute.</td>
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<tr>
<td>Case Details Update</td>
<td>Details can be updated at any time to enrich the case history and ensure more accurate processing.</td>
</tr>
<tr>
<td>Create Accounting Steps</td>
<td>Organizations can add accounting steps to guarantee cases stay in balance and disputes are prioritized according to business policies.</td>
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Role-Based Portals

QFD provides flexible graphical interfaces defined by role, allowing you to maintain and implement business rules without the need for IT support. You can define in business terms the information that will be presented to each role and automate the display of relevant information to improve productivity and accelerate dispute resolution.

<table>
<thead>
<tr>
<th>Role-Based Portal</th>
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<tbody>
<tr>
<td>User</td>
<td>Users can create cases, manage their workloads and process back office actions.</td>
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<tr>
<td>Manager</td>
<td>Managers control the urgency and priority of work items to users as well as workbasket access.</td>
</tr>
<tr>
<td>Administrator</td>
<td>Administrators can manage access, security and business rules.</td>
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</table>

Figure 2: Role-Based Portals increase productivity. In this example, a customer fills out a simple online questionnaire to file a claim without the need for agent intervention.

ROI

QFD allows organizations to reduce operational expenses while minimizing fraud losses and improving productivity. Claims can be resolved faster and with less manual intervention, and claim processing will be faster and more accurate than traditional methods. To help you understand the ROI you can expect to receive by implementing QFD, visit the quavo.com/roi-calculator and complete the fields in our new ROI Projection Tool to estimate the return you can expect to receive on your investment based on your current requirements.

For more information, visit quavo.com or email info@quavo.com.

Quavo is a software development company that was formed from our love of Pega and our passion to contribute to its potential. We implement Pega strategic applications faster, cheaper and with more quality than anyone else on the planet. Quavo is focused primarily on financial services and Pega-based solutions for payment disputes, onboarding and case management. Our Fusion methodology allows customers to benefit from a Quantum Evolution in application development. That's why we created our company name Quavo from our goal of delivering a Quantum Evolution to each customer.