



**Contact Jennifer Marshall**  
Sales and Marketing Manager  
marketing@quavo.com  
+1 (484) 257-9846

**Quavo, Inc.**  
Suite #7115  
1201 North Orange Street  
Wilmington, Delaware 19801

## QUAVO, INC. LAUNCHES AI THAT AUTOMATICALLY PROCESSES FRAUD & DISPUTES FOR FINANCIAL INSTITUTIONS

**EAST LANSING, MI** Last month, SaaS financial technology provider Quavo, Inc. released their revolutionary dispute management AI, ARIA™ (Automated Reasonable Investigation Agent), for issuing financial institutions and service organizations. ARIA is the first and only SaaS platform leveraging AI and automation to conduct fraud and dispute investigations as a human would, while staying fully compliant.

“Everyone at Quavo is excited for ARIA’s release,” said COO and Co-Founder Joseph McLean. “Our team spent years developing ARIA with the goal of revolutionizing the way the industry thinks about processing disputes. ARIA’s scalability is perfectly suited for large and fast-growing FI’s, especially during COVID-19, where staffing challenges and e-transactions are on the rise.”

ARIA collects all the data required by law and association mandates to complete investigations – in a matter of seconds, greatly reducing the time needed to resolve disputed transactions. Quavo’s ARIA platform automates the reasonable investigation process by presenting AutoPay, AutoDeny, and refer decisions in real-time to account holders and agents across all channels (i.e. call centers and digital banking platforms).

Quavo’s AI technology applies proven algorithms to increase efficiency and savings per transaction for banks, credit unions, and other financial technology companies. ARIA makes her decisions based on three factors, the likelihood of true fraud, likelihood of friendly fraud, and confidence of the investigation based on dozens of main factors.

Quavo fraud and dispute experts provide continued service and support to keep ARIA aligned with constantly changing industry regulations and mandates. ARIA integrates with all banking systems and core processing platforms, while also leveraging built-in APIs from issuer-merchant platforms like Ethoca and Verifi.

“ARIA is the definition of intelligent automation. She grants FIs the ability to improve efficiency, reduce the processing cost per dispute, and eliminate losses,” said Director of Sales and Marketing Brittany Usher. “Plus, she returns decisions instantly which greatly increases cardholder satisfaction.”

Quavo is the industry’s leading provider of automated fraud and dispute solutions for financial institutions. Quavo offers full, end-to-end automation software for financial disputes, with complete Reg E and Reg Z compliance. Quavo’s premier software solutions are QFD™ (Quavo Fraud & Disputes) and ARIA™ (Automated Reasonable Investigation Agent). QFD automates fraud and disputes processing workflows, from intake to case resolution. While ARIA uses AI to conduct the investigation process and determine the outcome of true fraud versus friendly fraud claims.

For more information about Quavo, visit [Quavo.com](https://www.quavo.com).

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- COO & Co-Founder Joseph McLean