



FRAUD & DISPUTES (QFD™)

Product Data Sheet

ABOUT QFD

Quavo® Fraud & Disputes is a best-in-breed cloud-based solution and the only platform that requires minimal to no configuration or customization from an issuer.

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.

PARTNERS

Quavo's QFD application collaborates with merchant partners, like Verifi and Ethoca, to automate the chargeback process and dispute resolution workflows.



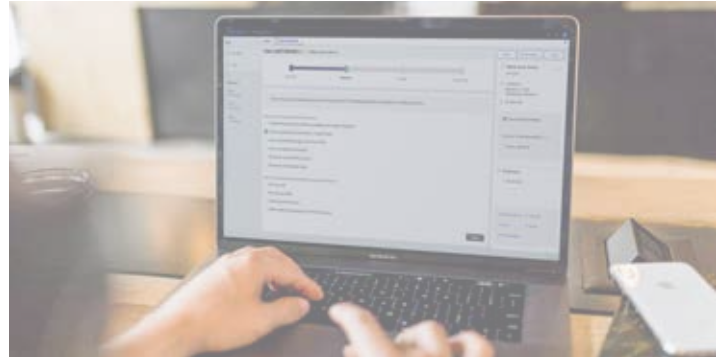
FEATURE	BENEFIT
Automated workflow process	Reduces an agent's average processing time by 5 min per dispute and prevents human error
Adjusts to increases in case volume	No additional agents needed
Automatic updates with SLA regulatory mandates, setting time-sensitive rules	Prevents compliance violations
Mobile and online banking integration	Increased user accessibility and convenience
Strategic user questions to meet Reg E and Reg Z compliance	Prevents missing case information and callbacks
Built-in association rules and network flows	Allows agents to easily track case status and details
Integration with Core System, Verifi, Ethoca and more	Eliminates manual verification process with associations
Supports all fraud and dispute types - from intake to resolution	No case will go unsupported or unresolved
Full-channel support for call centers and branch offices	Allows for an intuitive case intake flow for employees with any skill level
General ledger accounting function	Tracks where money is, at any step of the process

RETURN ON INVESTMENT

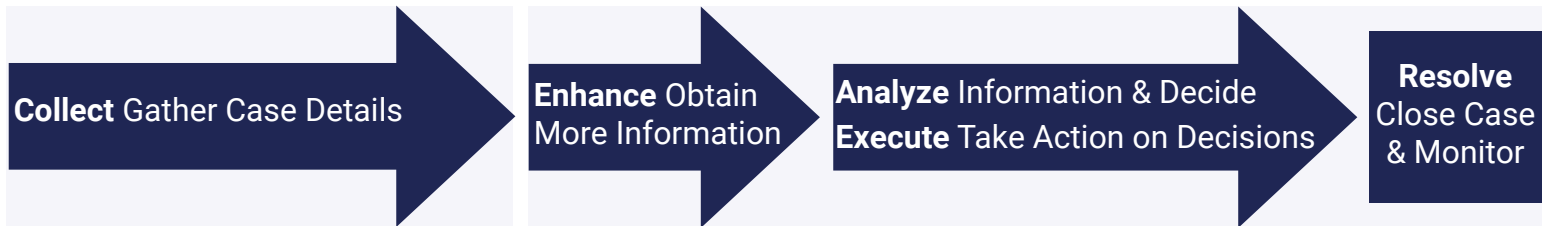
QFD gives organizations the power to reduce operational expenses while minimizing fraud losses and improving workflows. Claims will be resolved quicker and with less manual intervention and processing will be faster and more accurate.

IMPROVE ACCOUNT HOLDER EXPERIENCE

Fraud and disputes are moments that matter in the life of your account holder. QFD offers online filing, status and communication so they can easily stay informed and provide information, greatly increasing satisfaction with the process.



QFD WORKFLOW



UNIVERSAL ACTIONS

(Non-process related tasks)

- Withdraw/Resume
- Add Transactions
- Add Correspondence
- Add Note
- Attach Document
- Add Accounting Step
- Reclassify Case
- View Statements
- Add Suspect/Police
- View Related Cases

ENHANCED CONFIGURATIONS

- **Merchant collaboration** to save chargeback fees
- **CRM integration** on the front and back end to improve account holder experience
- **Self service** allows members to dispute transactions, check status, and take action on cases in progress
- **Reporting and analytics** Review data in real time to make and recommend decisions based on regulations
- **Enhanced work routing** with a customizable framework and prioritization
- **Association connectivity** automates most actions through web services and robotic integration

QUAVO PRODUCTS ROAD MAP

Quavo people, Quavo software, intelligent automation.

You manage "Account Holder Touch", ARIA manages the processing & automates decisions
Quavo manages the technology

Service includes: mandate changes, enhancements, 24/7 support

Your people, Quavo people, Quavo software.

You manage "Account Holder Touch", Quavo manages the processing
Quavo manages the technology

Service includes; mandate changes, enhancements, 24/7 support

Your people, Quavo software.

You purchase the solution and manage the processing
Quavo manages the technology

Service includes; mandate changes, enhancements, 24/7 support

