



# 4 Reasons for Payment Processing Fintechs to Employ Automated Chargeback Management Systems

The new digital landscape is increasing the demand for more efficient digital payment platforms and the need for scalable fraud and dispute management solutions. The banking industry has seen a surge in Fintech companies developing niche solutions for banking's peskiest problems. Payment processors such as CoreCard, I2C, InComm, and Marqeta, for example, offer digital platforms and APIs that support seamless, scalable, and secure financial transactions. No matter how niche the technology, all companies that facilitate financial transactions are still subject to government regulations on disputed transactions.

Fortunately, Quavo's automated fraud and dispute management solutions are updated with the latest regulatory requirements. More importantly for payment processors, Quavo's Disputes as a Service offering features cloud-based software with a multi-tenant capability that integrates with virtually any core banking platform. With Quavo, processors can rid themselves of outdated, non-scalable chargeback solutions dictated by traditional banking service providers. Payment processors have been innovating banking for years; why not choose a dispute management provider that is doing the same?

Here are the top four reasons for payment processors to employ Quavo's automated dispute management solutions:

## 1. Integrate with all Banking Platforms

Payment processors are revolutionizing commercial and banking industries alike, and there is a substantial opportunity to accelerate payment solutions by adding automated fraud and dispute management features. Growth potential aside, the increased diversification of payment methods and open banking platforms is not without challenges to technology integration. Card and payment processors have clients with disconnected, complex systems that only become more entangled with mergers and acquisitions. While all other chargeback management systems for issuers require a substantial and lengthy on-premise development and implementation, Quavo's software is applicable out of the box with virtually all banking technology.

Our automated dispute management software QFD™ integrates with the industry's most prominent core banking platforms. Quavo's software also supports merchant collaboration platforms like Mastercard's Ethoca, and Visa's Verifi for direct access to merchant-held transaction information. Quavo's ability to work seamlessly with the industry's latest technology is supported by our commitment to agile methodologies for efficient, streamlined workflow intake.

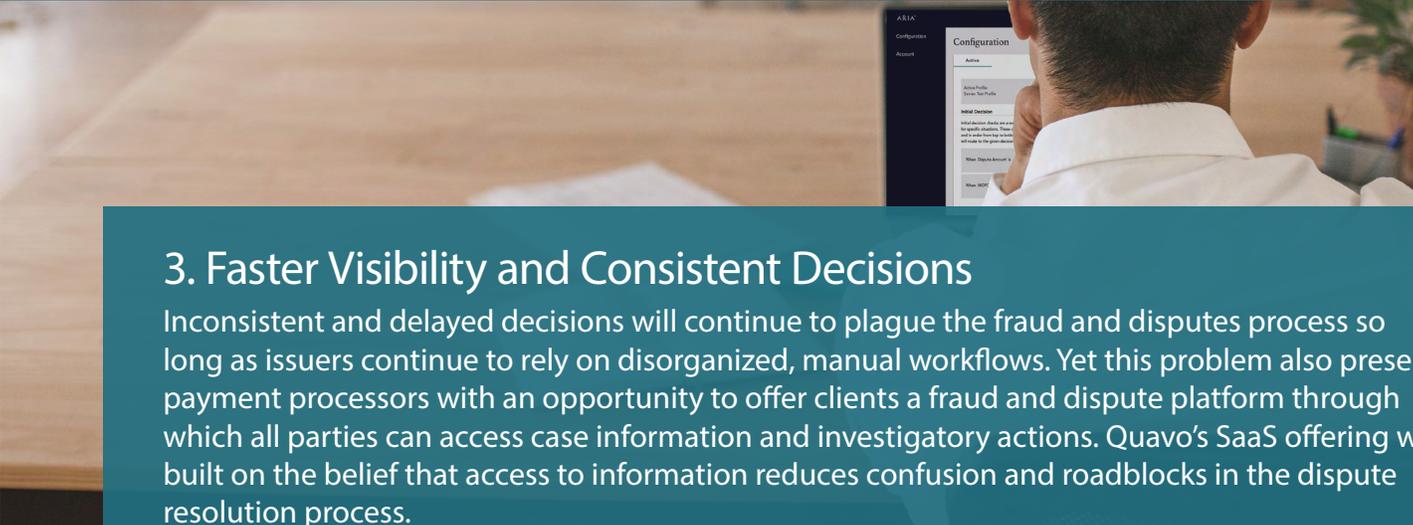


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## 2. Focus on Technology, not Compliance

Upholding compliance with [Reg E](#), [Reg Z](#), Nacha, and network mandates is a considerable challenge facing banking institutions and Fintech organizations alike. Not to mention the significant strain on financial and human resources required to understand, apply, and continuously update processes that meet regulatory requirements. Quavo's fraud and dispute experts have decades upon decades of experience upholding regulatory requirements at some of the world's largest financial institutions. Quavo's [Disputes-as-a-Service](#) solutions is supported by a team entirely dedicated to understanding the pages upon pages worth of chargeback mandates and legal stipulations.

Our automated fraud and dispute workflows ensure compliance with regulatory requirements around deadlines for provisional credit, case resolution, and access to information, not to mention bi-annual updates to network-mandated rules and guidelines. At Quavo, we understand the importance of an organized payments process that has regulatory compliance built-in. That is why we offer an arsenal of [fraud and dispute software](#) and [human intelligence solutions](#) that are automatically updated to keep your team compliant without requiring downtime or process disruption.



## 3. Faster Visibility and Consistent Decisions

Inconsistent and delayed decisions will continue to plague the fraud and disputes process so long as issuers continue to rely on disorganized, manual workflows. Yet this problem also presents payment processors with an opportunity to offer clients a fraud and dispute platform through which all parties can access case information and investigatory actions. Quavo's SaaS offering was built on the belief that access to information reduces confusion and roadblocks in the dispute resolution process.

Quavo's experts took their extensive knowledge of the human actions necessary for case investigation and resolution and developed AI technology to replace human intervention. Our [dispute management AI, ARIA™](#), conducts investigations as a human to deliver decisions within seconds. ARIA meticulously works through data to consider the likelihood of legitimate fraud occurred, versus the possibility that the cardholder is misrepresenting something. Our AI technology costs a fraction of staffing a back-office investigation team and works with virtually any chargeback management software, whether from a 3rd party or completely customized. When combined with our QFD software and our human intelligence service [Dispute Resolution Experts™](#), ARIA automates the entire dispute resolution process to deliver instant claim resolution for clients and account holders alike.

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## 4. Scalable to any Transaction Volume

Scalable payment platforms require scalable dispute management solutions. Quavo's QFD software prioritizes case assignments and automates investigatory actions based on regulatory deadlines so that all requirements are met – no matter the workload. Quavo software is built on the financial services' leading cloud-based technology platform, making QFD entirely reusable and unlike any other chargeback management offering in the industry. The cloud eliminates the demand for technical resources during QFD's integration with a financial institution's core banking platform to lower costs and secure faster deployment times for Fintechs looking to automate their dispute process.

Beyond the fact that our technology is scalable and reusable, our contracts have no glass ceiling on transaction volumes. Our Disputes as a Service offering uses a cost-per-action model with no high implementation costs or continued service costs after onboarding.



We built our products with the foresight that organizations will take advantage of our self-service features and deploy self-service channels for account holders to dispute transactions. While a self-service feature is guaranteed to increase disputed transaction volumes by 40-50%, our technology is proven and trusted in managing the influx. Our dispute management software not only handles sudden increases in fraud and dispute claims, but its automated workflows protect your staff against unsurmountable demands on resources and personnel.

Quavo's dispute resolution technology experienced a real-life stress test during the onslaught of COVID-19. When social distancing measures decreased staffing and increased disputed transactions, our clients' businesses were protected while many other payment providers experienced operational strains. Quavo's dispute management SaaS offering solves the banking problems of the past, while innovating for the future. Start automating for tomorrow, today.

To learn more about Quavo's state-of-the-art solutions and services or speak with one of our experts, visit us [online](#) or email us at [experts@quavo.com](mailto:experts@quavo.com).