



# The Dispute Management SaaS Offering Issuers Have Been Looking For

## Overview

Quavo’s mission is to establish and advance the industry standard in fraud and dispute management by instituting best-in-class principles, delivering unparalleled technology, and advocating for change in our community. Our industry-leading solutions leverage automation to replace manual investigations via spreadsheets and PDF forms, as well as offer alternative solutions to expensive outsourcing.

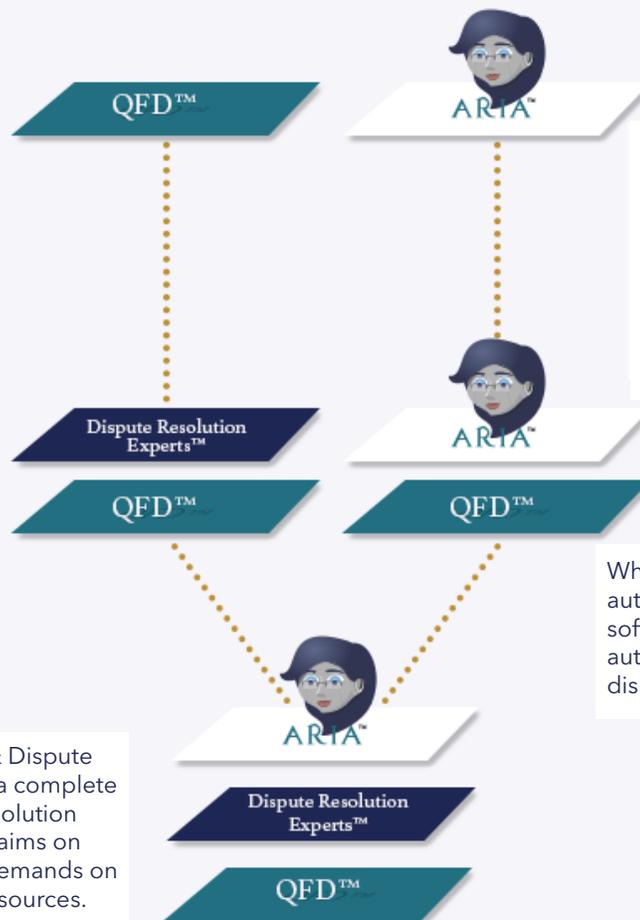
Quavo has a product for anything your operations require for managing fraud and dispute investigations. Whether you are looking for software, outsourcing, or complete automation, Quavo has a dispute management solution for your team. All our solutions are intuitive, seamless to integrate, and are proven to reduce our clients’ expenses and decrease administrative overhead.

Our Disputes-as-a-Service offering features three flagship solutions for banking institutions and Fintech organizations, all of which are supported by continued compliance and feature enhancements. Our robust automated dispute management solution, QFD™ enables streamlined, end-to-end management to support the entire fraud and dispute process from intake to resolution. QFD also features a human intelligence service add-on called Dispute Resolution Experts™. This service is a complete back-office team that conducts investigations and delivers resolutions using the QFD platform. Combine QFD and Dispute Resolution Experts with our groundbreaking dispute management AI, ARIA™. ARIA conducts investigations as a human would, in a matter of seconds without the risk of human error.

QFD is ideal for banking institutions & Fintech organizations of all sizes. Quavo dispute management software is cloud-based with build-as-you-grow additional features such as self-service, human intelligence investigative services, Spanish intake, & AI technology.

Dispute Resolution Experts is our human intelligence back office investigation team. Our experts use QFD software for successful case resolution. This QFD feature is perfect for issuers looking to supplement or outsource the investigation process.

Combine ARIA, QFD, & Dispute Resolution Experts for a complete Disputes-as-a-Service solution capable of resolving claims on autopilot, free of any demands on your internal human resources.



ARIA is ideal for banking institutions and Fintech organizations with an appetite for leveraging AI technology to mitigate losses, increase customer satisfaction, & open additional channels to service their clients. ARIA can work with virtually any fraud & dispute software.

When paired with QFD automated dispute management software, ARIA is capable of automating 90% of the fraud and dispute resolution process.

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## QFD: Automated Dispute Management Software

QFD features 80% more automation than any other solution available. This premier chargeback management software for issuers automates workflows, integrates with core banking systems, and supports all intake channels. From self-service portals to call centers to branch offices, QFD offers a seamless and user-friendly platform.

Quavo's dedicated technical and industry experts provide continuous support by building and deploying updates ahead of industry trends and bi-annual association mandates. Even more, QFD dispute management software is scalable and built to easily grow with your business needs.

QFD is ideal for financial institutions and Fintech organizations of all sizes. QFD's cloud-based model makes it fully accessible to even the smallest FIs, scaling up to enterprise organizations. Our QFD automated software can be combined with our Dispute Resolution Experts human intelligence investigation services, as well as our AI technology, ARIA.

QFD features:

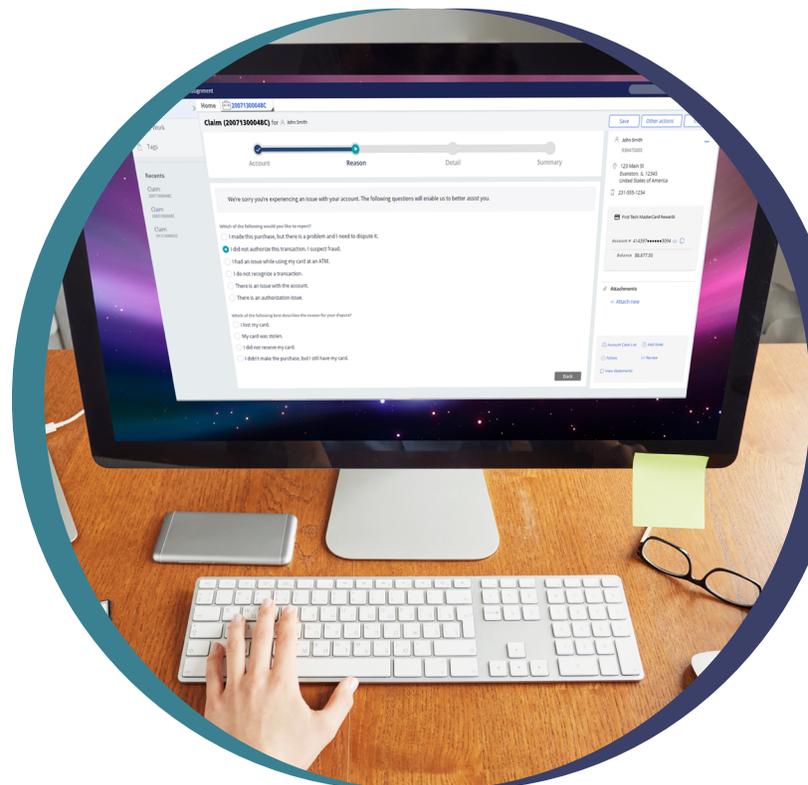
- Universal actions supporting automated workflows and defined procedures.
- Integration with virtually any core banking provider (e.i. FIS, Co-Op, FISERV, etc.)
- Integration with merchant collaboration software such as Verifi and Ethoca.
- Automatic updates to support full Reg E, Reg Z, Nacha, and biannual association mandate compliance.
- Self-service capability for a digital intake process.
- Spanish language intake and account holder communications.

...And much more!

## Dispute Resolution Experts: Human Intelligence Service

Dispute Resolution Experts is a human intelligence service add-on to our QFD software. Our experts have decades of experience managing back offices for some of the industry's largest financial institutions. This service allows issuers to maintain control over all account holder interactions while our experts conduct investigations and deliver decisions. All teams communicate and access information on our robust QFD automated dispute management platform.

Dispute Resolution Experts is ideal for financial institutions that are currently outsourcing and looking for alternative solutions. Our experts can also provide supplemental support for issuers having trouble on-boarding or training investigators and analysts.

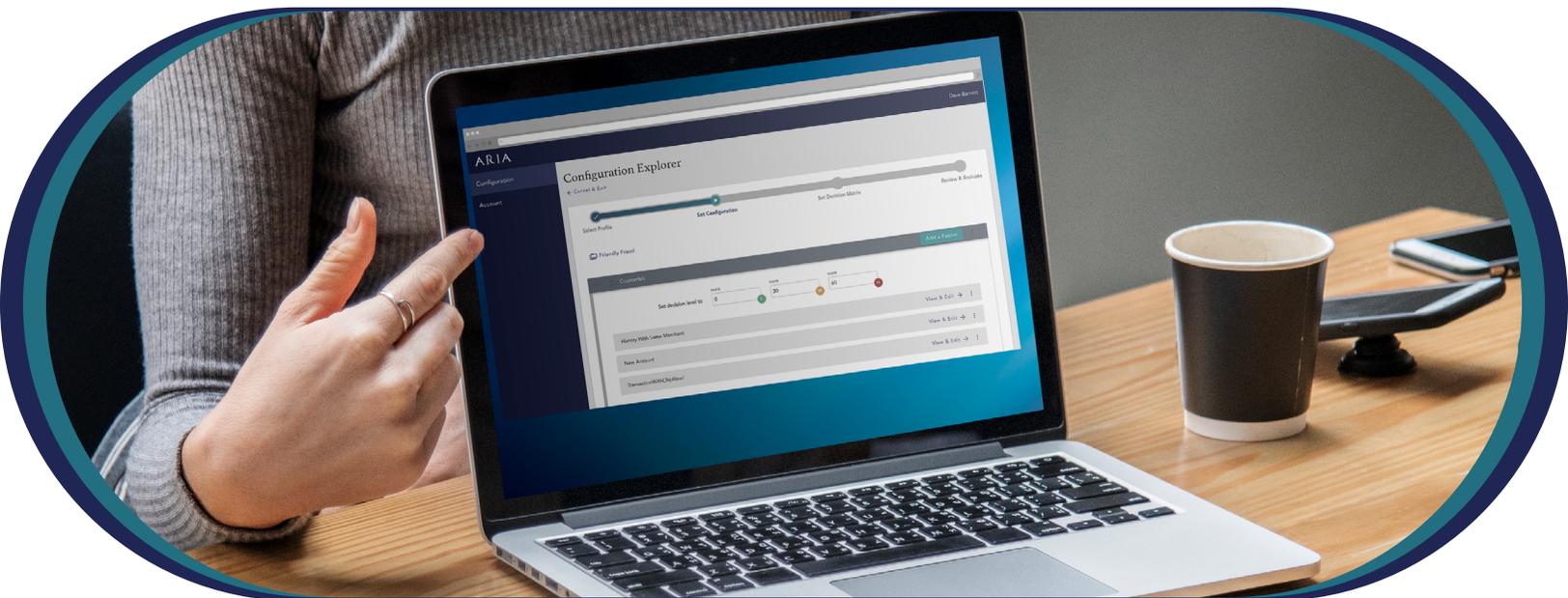


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## ARIA: Dispute Management AI

Our fraud and dispute management AI, conducts entire investigations to deliver AutoPay, AutoDeny, or AutoRefer (to an agent) decisions in real-time. ARIA handles all disputes, no matter the dollar amount or case volume. Our AI technology gathers all the required case information in one easily accessible place, for all parties involved - auditors included. ARIA is the industry's only AI capable of performing investigations as a human would, collecting the data required by law to deliver accurate and successful resolutions.

ARIA applies tried and tested algorithms to improve efficiency and reduce administrative overhead. Issuers no longer need to absorb losses due to the cost of investigating low dollar claims. ARIA can be used with virtually any fraud and dispute resolution process, whether it be a 3rd party software or a customized, in-house program. Combine ARIA, QFD, and Dispute Resolution Experts for a completely a fraud and disputes solution capable of running on autopilot, free of any demands on your internal human resources.



## The Right Solution for Your Team

Fraud and dispute investigations are confusing, time-consuming, and historically inefficient. We are determined to change this. Our chargeback management solutions for issuers were designed with more than just account holders in mind - but for all your departments affected by the fraud and dispute process. Whether your team requires a dispute management software, cost-efficient back-office services, AI technology, or all the above, our experts have the right solution for you.

Return decisions quickly and ensure compliance with Quavo.

To learn more about Quavo's automated dispute management SaaS offering, connect with one of our experts online or directly at experts@quavo.com.

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