

## Solutions for Issuers



### Traditional Banks

Quavo's innovative Disputes as a Service™ offering eliminates up to 90% of the manual work required to manage fraud and disputes through our automated software, AI technology, and human intelligence services. Developed to provide enterprise chargeback management solutions for all banks, no matter the situation Quavo has a solution.



### Fintech

The attributes of the Fintech market have laid the foundation for exponential innovation, which holds true for fraud and dispute management. Leveraging Quavo's automated dispute resolution technology allows Fintechs to continue revolutionizing the financial industry without succumbing to its age-old difficulty of managing fraud and disputes.



### Credit Unions

When it comes to fraudulent activity, your members want access to information in real-time. Quavo's Disputes as a Service offering alleviates stressful member interactions with strategic intake questionnaires, gathering the correct information the first time around, reducing callbacks and call times.

# QFD™: Automated Fraud & Dispute Management Software

Our cloud-based dispute management software featuring automated workflows, assured regulatory compliance, and continuous UI/UX support.



## Assured Compliance

Quavo's experts automatically keep QFD up to date with Reg E, Reg Z, and Nacha requirements, as well as the latest network association bulletins and mandate changes.



## Improved Customer Experience

QFD features self-service intake for both mobile and online banking platforms for enhanced user experience, accessibility, and convenience.



## Reduced Losses

Automated workflows and custom GL account integration increases operational efficiency while also reducing losses due to fraud, auto write-offs, and representments.

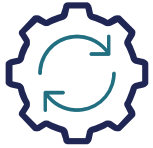


## Resolve Every Dispute

QFD is a scalable cloud-based software that grows with your business needs while continuously updating with the latest technology and innovative UI/UX enhancements.

# Dispute Resolution Experts™: Back Office Investigation Services

Quavo's human intelligence service with experienced fraud analysts available to manage the entire back-office investigation process.



## Assured Compliance

Dispute Resolution Experts use our QFD software to investigate claims according to federal regulation guidelines and the latest network association mandates.



## Lowered Outsourcing Costs

Replace expensive, unmanageable, and inconvenient vendors with Dispute Resolution Experts.



## Scalable

Our experts can manage as little or as much of the process as you need.



## Access to Information

Communicate with back-office investigators with complete visibility to the most current case information from, intake to recovery via the QFD platform.



# ARIA™: Fraud Management AI

The ONLY fraud management AI capable of conducting investigations as a human would - within seconds and without human error.



## Real-Time Resolution

Investigations are completed in seconds to provide your customers with a case decision in real-time.



## Reduce Fraud Losses

Use ARIA to collect information on fraud claims regardless of volume or amount, without requiring additional resources.



## Consistent Decisions

Removing the possibility for human error goes a long way when it comes to compliance, process management, and customer service.



## Auditable Case Information

ARIA automatically compiles all case information and transaction data into one, easily accessible place.

