

Noteworthy Enhancements

— Tollgates

Tollgates are a new feature in QFD. Tollgates are a way for the system to ensure that a set of requirements have all been satisfied before a claim advances to its next stage. There are three tollgates to note during case workflows: Investigation, Disposition, and Resolution. These tollgates will ensure that all disputes within a claim have advanced to the same point before the claim can move forward, which will simplify the user experience and reduce the overall time spent working claims. Overall, these tollgates will reduce the number of touchpoints for users and claimants, resulting in reduced costs and an improved experience.

— Process Liability for All

When all available recovery options have been exhausted or no recovery options are available, a new bulk action option was added to apply a decision to all eligible disputes during the Process Liability flow. When multiple disputes are in Process Liability, this bulk action will save time by allowing users to deny or write off any remaining recovery amount.

— Unworkable Process

During the course of a workday, it is possible to pull an assignment that cannot be worked on. When this happens, it disturbs the flow of work as users will continue to retrieve this unworkable assignment via Get Next Work. To address this issue, QFD has added new functionality to facilitate a process where assignments can be marked as “unworkable” and removed from the work queue so that work continues to flow to users. A “Mark Assignment As Unworkable” action has been added to the system. Ask your Client Experience representative for best practices on managing the process.

— Back-date Existing Claims

Back-office users now have the ability to back-date existing claims to address scenarios where a claim is not properly back-dated during intake. To enable or disable this feature, please contact your Client Experience representative.

— Anytime Provisional Credit

Provisional Credit can now be issued outside of the Provisional Credit step. Issuing Provisional Credit from the back-office is now available to disputes that have reached the point in which Provisional Credit can be issued, giving users increased flexibility and reducing manual work that has to be executed outside of QFD.

This action is **unavailable** under the following circumstances:

- Credit has already been issued (provisional or permanent)
- The dispute is pending denial
- The disputes have not already been through the Provisional Credit step in the normal workflow

When this action is executed, Provisional Credit Accounting is executed, and the Provisional Credit Letter is generated. See Issue Provisional Credit for the specifics.

— Enhanced Letter Package

The out-of-the-box letter package has been improved to be more consistent, helpful, and compliant, using best practices observed with all of our clients.

New Deny Reasons

— Three new deny reasons are available to help improve tracking and communication with customers.

1. Deny Reason: Money Transfer
2. Deny Reason: Proof of Authorization
3. Deny Reason: Valid Card Present

See Deny for a list of supported reasons and contact your Client Experience representative to learn how to enable them in your cloud environment.

Noteworthy Enhancements (cont.)

Reclassification Audit

A new audit entry provides insight into [reclassification](#) actions, and the [Claims](#) report now includes a field that displays the number of times a particular claim has been reclassified.

Mastercard Cancelled Recurring

The Mastercard [Cancelled Recurring](#) intake flow has been updated to support scenarios where the cardholder was not aware that a transaction was recurring. The Dispute Resolution Form is updated accordingly, based on the answers provided.

Work Inventory Report

The [Work Queue Inventory](#) report now includes metrics, such as "Days to Reg" and "Days to Recovery" to help managers understand how their teams are keeping up with work volume.

Mastercom Representment Documents

When documents received from the merchant via Mastercom are stored in a zip file, the files will be automatically extracted and attached to the case individually to make it easier to identify and open documents directly from the case.

Updates per Card Network

AMERICAN EXPRESS

Release Note Category	Release Note Detail
Compatibility	Added support for split rulings in arbitration and compliance.
Compatibility	Added support for working final chargeback rejects.
Enhancement	Created a validation on the what was not received amex questionnaire to not allow a amount greater than the dispute amount for the question of "What amount was loaded to the gift card?"
Enhancement	Added Amex transaction data to the bix extract.
Enhancement	Added user instructions in the outbound good faith workflow for American Express.



Release Note Category	Release Note Detail
Compatibility	Modified the transaction search range for Mastercom to overlap previous search ranges to ensure no transactions are missed.
Enhancement	Modified the Mastercard reconciliation report to only display the last 4 of the card number in the primary account number field.

VISA

Release Note Category	Release Note Detail
Compatibility	RTSI: Enhanced the IsClearingDataVisaNetworkDispute rule so that the Acquirer Network is always evaluated whether the client uses DPS or not.

For the full release notes, visit our [confluence page here](#).