

# Dispute Resolution Experts<sup>™</sup> HUMAN INTELLIGENCE

Additional Service for QFD Software

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Quavo Dispute Resolution Experts<sup>™</sup> is a human intelligence service add-on to our industry-leading Quavo Fraud & Disputes<sup>™</sup> (QFD) software. Dispute Resolution Experts<sup>™</sup> provides financial institutions with a complete back office team to analyze and resolve disputes using QFD. The disputes process is complicated, overwhelming, and always changing. Quavo's Dispute Resolution Experts handles the process, so your team can focus on core business functions.

Dispute Resolution Experts<sup>™</sup> is a complete end-to-end product and service pairing that leverages automation with QFD software to provide clients with full visibility to any and every disputed transaction, 100% of the way. Quavo Dispute Resolution Experts support banks and credit unions from the moment an account holder disputes a transaction until the moment that matters most - resolution.

Frustrated with your current 3rd-party vendor?

Have limited visibility to the claims process?

Are back office expenses rising?

Is your customer service suffering?

YOU'RE NOT ALONE. We created Quavo Dispute Resolution Experts<sup>™</sup> to adress two chronically underrepresented problems affecting financial institutions:

1. What to do after fraud is detected

2. How to effectively manage the fraud and disputes process without draining resources

## QUAVO FRAUD & DISPUTES™ (QFD)

#### SOFTWARE SOLUTION

- Automatically updates with biannual association mandates
- Reduces losses with proven algorithms
- Automates workflow processes
- Optimizes intake questionnaires that are specifically formulated to decrease callbacks
- Applies across all platforms from self service to call centers

# DISPUTE RESOLUTION EXPERTS™

#### ADDITIONAL SERVICE

- Allows your team to spend more time on revenue-generating programs
- Lowers the cost to outsource part or all of your back office because we automate workflows using the QFD platform
- Provides fast and consistent decisions
- Gives full visibility to the entire process
- Handles the stressful investigation process

# QUAVO DISPUTE RESOLUTION EXPERTS™

Financial institutions are faced with more disputed transactions than ever before. Quavo's Dispute Resolution Experts<sup>™</sup> is the perfect service for banks and credit unions that want to maintain control over the account holder experience, while also outsourcing back office investigation.

Dispute Resolution Experts<sup>™</sup> is an ideal service for clients who are tired of limited and expensive vendor services that provide poor visibility into the back office investigation. Antiquated processes leave room for error. With Dispute Resolution Experts<sup>™</sup> you protect the account holder experience, while our back office investigators take care of the rest.

#### PAYING TOO MUCH FOR LACK LUSTER RESULTS FROM YOUR 3RD-PARTY VENDOR?

Dispute Resolution Experts<sup>™</sup> seamlessly replaces expensive, unmanageable, and inconvenient vendors with expertise powered by a consistent end-to-end fraud and disputes automated workflow.

#### EXPERIENCING SUBSTANTIAL GROWTH AND UNSURE HOW TO PROVIDE THE BEST ACCOUNT HOLDER EXPERIENCE ACROSS ALL CHANNELS?

We offer account expertise from intake to resolution with QFD solutions and Dispute Resolution Experts<sup>™</sup> services. With fraud on the rise and with no end in sight, QFD and Dispute Resolution Experts<sup>™</sup> scale with your growth across any channel, leaving your account holders feeling safe and assured.

#### WORRIED THAT YOUR BACK OFFICE OPERATIONS ARE INEFFECTIVE AND INCONSISTENT?

Developing Dispute Resolution Experts<sup>™</sup> didn't happen overnight. We understand the difficulties of building a back office, which is why we spent years finding the right talent and perfecting workflows. If you want to add more expertise to your team or are in the process of building a team, our experts can manage as little or as much of the process as you need.

#### CONCERNED THAT YOUR ORGANIZATION LEVERAGES MORE TECHNOLOGY AND AUTOMATION THAN YOUR VENDOR?

You are not alone! Not only is this a concern, it's a reality. Don't let your customer service suffer due to outdated, cumbersome, and ineffective resolution service providers. QFD software automates decisioning wherever possible and then our experts handle the rest, ensuring trusted and consistent results.

## GONE ARE THE DAYS OF SPREADSHEETS & PDF FORMS.

## AUTOMATE THE PROCESS WITH QFD SOFTWARE.

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

This software 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.

### HOW DISPUTE RESOLUTION EXPERTS™ SUPPORTS YOU

Quavo Dispute Resolution Experts<sup>™</sup> can be used as much or as little as you need. Our experts can take over for the tasks that are challenging for your team to manage, so you can focus on revenue-generating tasks. Quavo's QFD software enables both your team and our team to work together supporting your goals and initiatives as if everyone worked in the same office.

Improve account holder experience	Employing our experts allows you to keep your account holder touch, while improving their overall experience with better dispute resolution efficiency.
Have full access to financial fraud and disputes expertise	Our Dispute Resolution Experts <sup>™</sup> have years of experience in dealing with fraud and disputes. If you're struggling to develop the right talent in house, Dispute Resolution Experts <sup>™</sup> is here to support you. They will manage the process and maintain workflows, while you can focus on core business functions.
Lower the cost to outsource your back office	Most 3 <sup>rd</sup> party vendors do not offer automation and the result is an expensive service that's often riddled with mistakes. When our experts employ QFD's automated workflows, both you and Quavo are rewarded with lower costs. Let us show you how our offering is more efficient and less expensive.
Keep up to date with regulatory mandates in an evolving industry	Fraud trends and association rules are constantly changing, this combined with a growing case volume can be overwhelming on resources, especially for smaller teams. Quavo's experts keep you current with industry regulations.
Aleviate stressful situations	Automating with our experts removes an often uncomfortable and stressful process from your team, allowing you to rest assured that cases are in good hands.



# WHY CHOOSE DISPUTE RESOLUTION EXPERTS™?

Quavo Dispute Resolution Experts always deliver accurate, consistent, and recovery-driven results, because we use the most technologically advanced fraud and disputes platform available: Quavo Fraud & Disputes (QFD) software.

Keep the experience consistent and put your account holder first, while never losing track of a claim again.



### AUTOMATE COMPLIANCE

Quavo ensures that biannual association mandates are automatically applied to your QFD software. This optimizes your chargeback recovery, while also preventing fines and penalties. Keep focused on your account holders while we deal with pesky biannual mandate changes.



#### INTELLIGENT WORKFORCE MANAGEMENT

Stop working cases with spreadsheets and PDFs. Our "Get Next Work" functionality helps your team prioritize cases at the click of a button. QFD's automation and Dispute Resolution Experts<sup>™</sup> services handle most tasks, allowing your employees to focus on meaningful customer-facing interactions.



#### DECREASE TIME SPENT ON CALLBACKS

QFD's intake process is designed to get as much information as possible from your account holders at the time of their report. This proves especially valuable for Reg E disputes that mandate short resolution times. Imagine all the tasks your team can accomplish when they're not focused on repeatedly collecting additional information.

#### VALUABLE INTERACTIONS

Direct communication is critical for your account holders, it sets the tone for their experience and drives positive customer service. With Dispute Resolution Experts<sup>™</sup>, you manage all account holder interactions while we handle the rest.

#### ELEVATED COMMUNICATION

During times of uncertainty set the right expectations for your account holders and trust that our experts have you covered. Our QFD intake process is designed to empower your agents and account holders with the most accurate details about a dispute. QFD also allows you to communicate effectively across every channel.

#### AUTOMATED DECISIONS

Enhance resolution with rules-based decisioning and intelligent automation to streamline auto pay and provisional credit, and efficiently decrease account holder touch points.

#### TRANSPARENT SOLUTIONS

QFD is a complete end-to-end fraud and disputes software. By combining QFD with our Dispute Resolution Experts<sup>™</sup> service feature you can rest easy knowing that you have full access to the entire process. Review reports, case information, recovery performance, audit logs, and more while never losing sight of a dispute!

#### FOR MORE INFORMATION

Email our sales experts at <u>experts@quavo.com</u> or visit us online at <u>Quavo.com</u>. We're happy to help!

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