Noteworthy Enhancements

In addition to the mandates updates enacted on April 16, 2022, Quavo Fraud & Disputes is also introducing the following functionality into QFD™ for intake and investigation users.

General Updates

Regulation Z Withholding Protection

A new regulatory service level agreement has been added to provide issuers with protection against Regulation Z

§ 1026.13(d), which requires issuers to prevent any attempts to collect on any disputed portion of a bill. See Regulatory Service Level Agreements for more details. This protection is disabled by default and must be explicitly enabled. Talk to your Client Experience representative for more information.

Mastercard® Stand-in File

A new, optional feature can be enabled to generate a stand-in file that can be uploaded directly to Mastercard. Talk to your Client Experience representative for more information.

Intake Processes

Intake Withdrawal Enhancement

There is a new way for the front office intake users to easily and quickly withdraw a case during the intake process. In the past, users have had to utilize the "Other Actions" button in the upper right-hand corner of the front office user interface to withdraw a case. With the updated version of QFD™, intake users can select the "Cancel" button on the bottom left-hand side of their QFD™ questionnaire. By simply selecting that button, users will be asked why they want to withdraw the case, and once that reason has been entered, the case can be withdrawn. This enhancement is meant to simplify situations where the cardholder may not want to continue forward with the intake process, and the case needs to be withdrawn.

Abandoned Claim Workflow

A new, optional workflow has been added to allow issuers to review claims that were abandoned during the intake process. This workflow is disabled by default within the system and must be enabled to utilize. For more information about this process or getting it turned on, reach out to your Client Experience Representative for more information.

Investigation Users

Ethoca™

There have been updates to the overall Ethoca process for back-office investigators to speed up the collaboration check and recovery process. A new participation check prevents delays that can occur while waiting for a response from a disputed transaction when the Merchant does not participate in Ethoca. With this QFD™ update, we will send out a check to ensure that it is an Ethoca eligible Merchant before going through the full collaboration process. Additionally, any Merchant comments received will now be displayed in the recovery action history. This will allow our back-office agents to see specific information from the Ethoca Merchant in their response.

Initial Interaction Decision Automation

QFD™ has a new, optional configuration that will allow for immediate provisional credit for posted transactions on any claim that contains a mix of posted and pending card transactions. Previously, if a claim had any pending transactions, the entire claim would route for provisional credit review. With this QFD™ update, in addition to giving immediate provisional credit on posted transactions being claimed, when the pending transactions post, they will also be evaluated for automatic provisional credit. This enhancement will allow for more automation in the provisional credit process and is also there as a cardholder satisfier to ensure they are getting their funds as quickly as possible.

Additional Changes

QFD™ has been updated with various fixes and compatibility updates to enhance the overall user experience. Please review the table below for a complete list of all updates, fixes, and enhancements. If you have any additional questions or specific topics of conversation, please reach out to your Client Experience Representative to discuss further detail.

QFD™ Product Release Notes 3.17

System Updates

Summary	Release Note Detail
Customer Contact Date Off By a Day	Resolved an issue where time zone differences could result in a contact date that was off by 1 day if the claim was submitted late in the day.
Incorrect Credit Voucher Dependency	Resolved an issue where the credit voucher/receipt dependency for Credit Not Processed (13.6) was incorrectly applied to Cancelled Merchandise/Services (13.7).
All MC Non-Fraud Chargebacks Ask Recurring Question	Resolved an issue where the question of "Were you aware the transaction was recurring?" was displaying in the questionnaire for non-recurring transactions.
Merchant Credit Check Search Date Range Error	Resolved an issue where the merchant credit search range was set to start 1 day before the disputed transaction date, which resulted in a validation error on the initial load.
Credit Card Transactions Not Appearing	Resolved an issue where credit card transactions were not selectable during intake.
Report "Save As" Not Supported	Removed the "Save As" option from the report "Actions" menu since this action is not supported and results in an error.
Grant Immediate Provisonal Credit	Resolved an issue where the PC decision to grant provisional credit was not immediately executed.
Search for Claims with Tags Shows No Results	Removed a filter blocking users from searching tagged claims outside of their assigned workgroups.
Enrichment Successful, But Showing Failed	Resolved an issue where when no posted transactions are returned and the current date is within 3 days of the posted date, then the service should retry every 24 hours for 3 attempts.
Ethoca Fraud Cases	Several refinements to the Ethoca request for creating fraud cases to ensure all necessary information is included.
Stuck Authorizations	Resolved an issue where pending authorizations were unable to match to a posting. Enhanced optional setting available to review all postings since the date of authorization, excluding disputed postings.
Reassertion Denials Looping Remediation	Resolved an issue where denying a claim after it was previously reasserted left the claim in an active recovery status.

For the full release notes, visit Quavo's Confluence page online.