

ACH Enhancements

Verbal Attestation

The Signer Disclosure configuration allows for verbal attestation during claim intake. Verbal attestation satisfies the WSUD requirement through a verbal disclosure instead of a physical document. When enabled, the user is prompted to read a disclosure to the cardholder.

Claim Intake Questionnaires

Claim intake questionnaires have been enhanced for ACH disputes. Unauthorized, Incorrect, and Revoked claim reasons now include additional questions that support the back-office investigation.

Stop Payment Configurable Instructions

A new configuration exists so that the duration of the stop payment can be determined on ACH Revoked claims. The duration can be determined based on whether the transaction was recurring or not.

Return Code R29

The Return Code R29 (Corporate Customer Advises Not Authorized) is now supported.

Automation

QFD supports automated returns by using client-configured business rules and batch filing. This process has limited availability at launch.

RTP, Zelle & Bill Pay Support

Claim Intake Support

RTP and Zelle transactions are disputable under the Unauthorized, Incorrect, and Merchandise or Service-related claim reasons.

Back-office Workflows

QFD supports claim resolution for RTP, Zelle and Bill Pay. QFD handles enrichment, provisional credit, accounting adjustments, and communications. Instructions for recovery are provided in QFD since recovery is manually completed in the client's system.

External Case Status Widget

—○ New Landing Page

The landing page has been updated to include a customizable dispute table that provides important details such as the claim status, claim type, claim reason, amount, and denial reason where applicable.

—○ Status Bar Refresh

The status bar now reflects five stages: Received, Information Received, Investigating, Contacting Merchant, and Resolved. This provides clear insight into the progress that's been made on the claim.

—○ Enhanced Tools

Tools have been refreshed to enhance the actions that can be taken on existing claims. Users can add disputed transactions to an open claim, the withdrawal letter is more accurate in its messaging, and the lock is released immediately when a request to reopen a case is submitted. Users can now view attachments on a case with the contact center or customer/member visibility. Emails and letters can be resent using the View Communication tool. The contact method and address can be altered for the resent message.

Noteworthy Enhancements

—○ Claim Intake Channel

When enabled, internal users will be presented with a question that identifies the claim intake method. The options are inbound call, outbound call, mail, chat, online banking, and in-person.

—○ Calendar Maintenance

Calendar settings have been enhanced and now include the option to set country and time zone while displaying business holidays.

—○ Mastercard Fraud Reporting - Past 2 Years

When a user disputes a Mastercard transaction as fraud that is older than 24 months, a Fraud reporting assignment will not generate on the claim.

—○ Accept with Partial Merchant Credit

Users can now accept the acquirer's response with a partial merchant credit when reviewing the Alt Network chargeback response, Visa Dispute response, and Visa Inbound Pre Arbitration. This means that users can accept the acquirer's response and deny the remaining amount for a partial merchant credit.

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