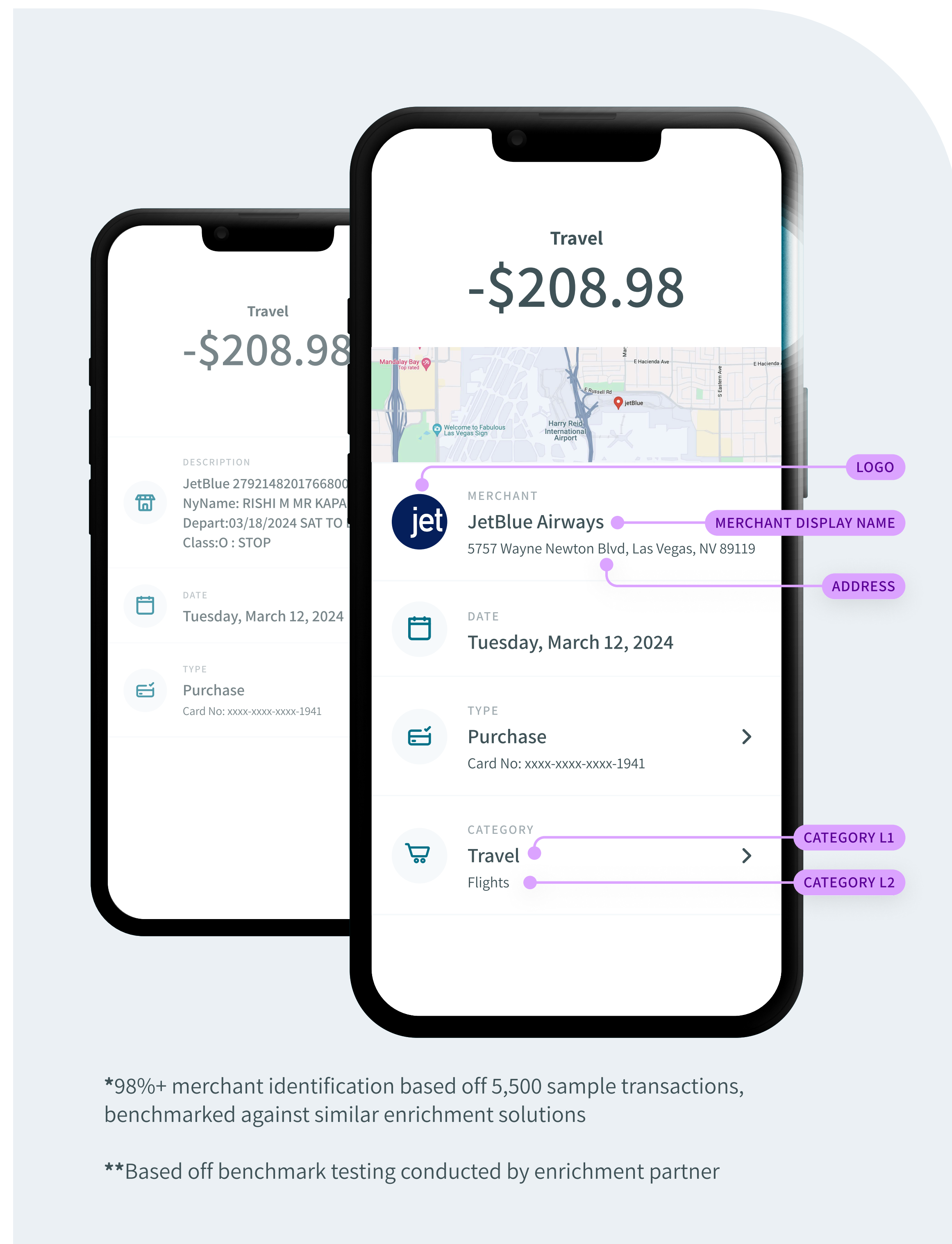![akoya]

Transaction Data Enrichment

Real-time data from Akoya's network of trusted providers combined with easy to deploy, secure, AI-powered, transaction enrichment. Take advantage of deeper customer insights, less disputes, and higher satisfaction with Akoya's off-the-shelf transaction enrichment solution.

Travel
-$208.98

DESCRIPTION
JetBlue 2792148201766800
NyName: RISHI M MR KAPA
Depart:03/18/2024 SAT TO
Class:O : STOP

DATE
Tuesday, March 12, 2024

TYPE
Purchase
Card No: xxxx-xxxx-xxxx-1941

Travel
-$208.98

LOGO

MERCHANT
jet JetBlue Airways
5757 Wayne Newton Blvd, Las Vegas, NV 89119

MERCHANT DISPLAY NAME
ADDRESS

DATE
Tuesday, March 12, 2024

TYPE
Purchase
Card No: xxxx-xxxx-xxxx-1941

CATEGORY
Travel
Flights

CATEGORY L1
CATEGORY L2

*98%+ merchant identification based off 5,500 sample transactions, benchmarked against similar enrichment solutions

**Based off benchmark testing conducted by enrichment partner

Highly accurate

Three layers of AI and 100% API-connections enhance data quality compared to screen scraping alternatives.

98%+ merchant identification*
98.5%+ accuracy**

Time & cost effective

Avoid building and maintaining an in-house data enrichment solution with competitively priced and routinely optimized enrichment.

Integrate in < 1 month

Rapid POC

Custom POC offered to enhance your understanding of how to internally develop the solution efficiently.

POC in < 1 week

Value for both your customers and your business

Enhance the experience

Customers are empowered to make more informed spending decisions with increased transparency and clearer statements.

Provide targeted offers

Send personalized recommendations on deals for relevant products and services based off customer spending patterns.

Decrease call volumes

Detailed transaction information provides customers with greater insights into their finances, cutting down on confusion and support tickets.

![akoya]

![akoya]

Akoya's Enriched Transactions product enables access to detailed transaction information, including:

- **Three levels of categorization**, for example:
  L1: Transport
  L2: Gas and Vehicle Charging
  L3: Gas or Fuel

- **Merchant information** such as name, description, logo, website, and location

- **Regularity of transactions** including frequency, last payment date, next payment date

- **Payment processor**

We use cutting-edge machine learning, including natural language processing (NLP), to categorize transactions while maintaining high levels of quality, security, and privacy

Transactions
Enriched

```
1   {
2       "enriched": {
3           "categories": {
4               "l1": {
5                   "slug": "eating_out",
6                   "confidence": "0.99",
7               },
8               "l2": {
9                   "slug": "cafes_and_eating_out",
10                  "confidence": "0.98",
11              }
12          },
13          "merchant": {
14              "id": "01cc2d49-6144-46f1-9414-67c99b139a95",
15              "slug": "specialty_coffee",
16              "display_name": "Specialty Coffee Supplier Ltd.",
17              "logo": "http://url/specialty_coffee_supplier_logo.jpeg",
18          },
19          "processor": {
20              "id": "18f63293-0217-4520-bbf0-071dca7a9d04",
21              "slug": "paypal",
22              "display_name": "PayPal",
23              "logo": "http://url/paypal_logo.jpeg",
24          },
25          "regularity": {
26              "frequency": "monthly",
```

MERCHANT
Costco
15330 I-35 N, Selma, TX 78154

DATE
Wednesday, March 16, 2024

TYPE
Purchase
Card No: xxxx-xxxx-xxxx-1941

CATEGORY
Shopping
Department & Superstores

Additional benefits of transaction data enrichment with Akoya

Flexible deployment
Seamless integration with your existing systems all through one simple API integration.

Zero data storage
Akoya does not store any data, and PII is never shared.

Customization support
Additional support to provide value by assisting in customization and deriving insights based on your specific preferences and requirements.

Fast and secure
Our solution is built for speed with limited latency in our flows. In addition, network security standards are applied to ensure only consumer-authorized data is enriched.

Unlock the full potential of transaction data

1 Start a proof-of-concept:
Decide where enriched transactions will deliver the most value to you and your customers, then get started on a POC in less than 1 week.

2 Request access:
Once the POC is complete, we will work with you to ensure correct access is granted to the docs.

3 Update API URL:
Begin using the new /transactions-enriched endpoint. Work with us to maintain a strong feedback loop.

For more information:

akoya.com | info@akoya.com

![akoya]