

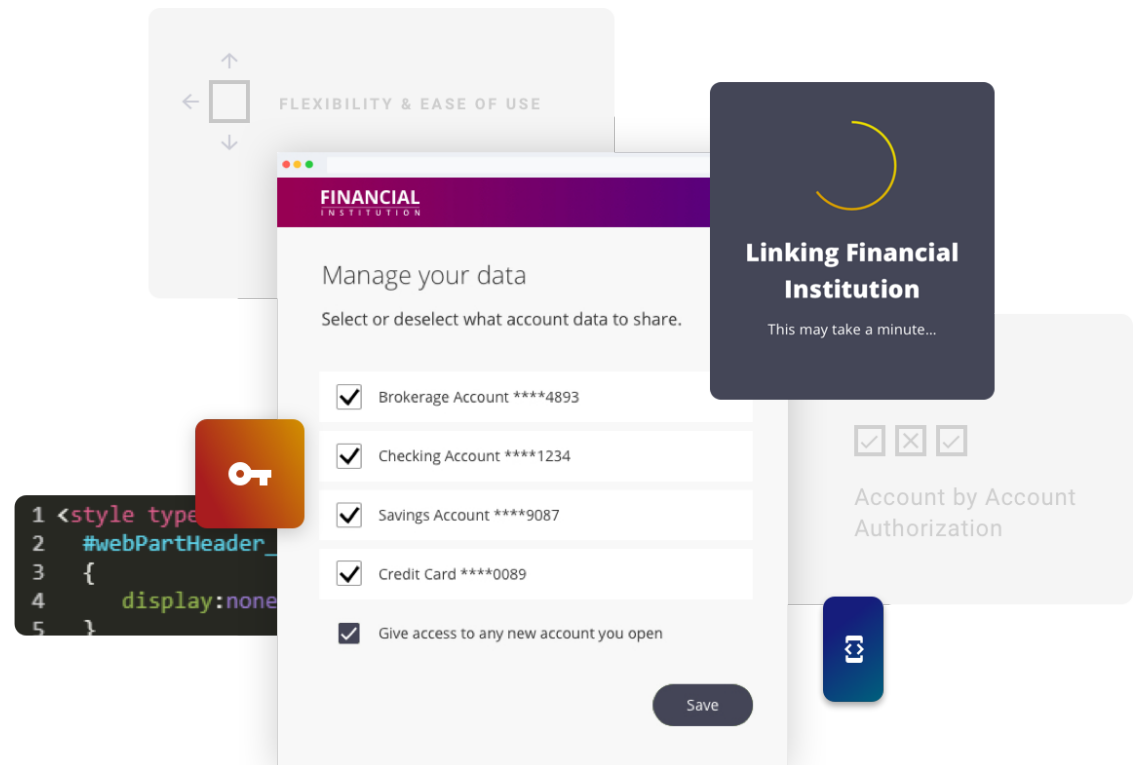


# Consumer-Permissioned Data Delivery

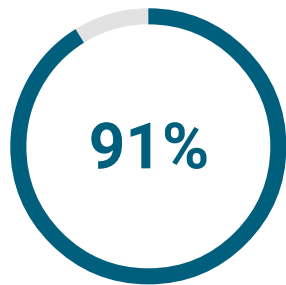
The Akoya<sup>SM</sup> Data Delivery Platform offers financial institutions a service which empowers consumers to grant and manage third party access to their financial data in a safe, secure, and transparent manner.

[Watch the video](#)

[Learn more](#)



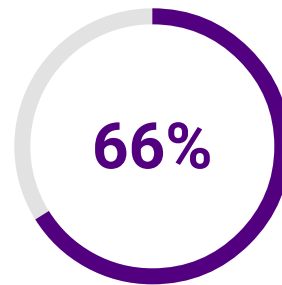
# Today's financial data access ecosystem is broken



## Online Security

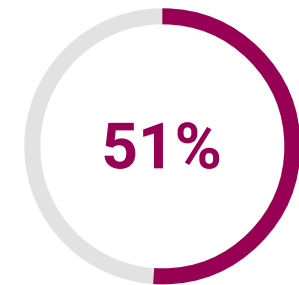
91% of Americans believe business should be doing more to protect them against cybersecurity threats\*

\*IBM Cybersecurity and Privacy Research, April 13, 2018.



## Password Protection

66% of consumers don't use aggregation services because of concern about sharing passwords\*



## Provide Consent

51% of consumers would like to provide explicit consent to every third party that seeks to access their data\*

\*The Clearing House, August 2018. FinTech Apps and Data Privacy: New Insight from

# Akoya<sup>SM</sup> is built on the following principles:

## Access



Consumers have the right to access their own data where and when they want and to provide access to that data to third parties.



## Consent

Consumers should provide affirmative consent and instruction to institutions to permit third parties to access their data.



## Our approach



### Consumer protection

Eliminates the need for consumers to share their credentials.

Financial institution management console

### Consumer consent flow

Facilitates the initial consumer consent at the individual account level.

Reporting, notifications, and alerts



and specific data elements.

regarding platform usage and trends.

## Consumer- permissioned dashboard

Allows a consumer to manage, monitor, and remove access to their permissioned account data. The consumer will access the dashboard through the sponsoring financial institution.



Participate in data aggregation industry groups  
(Financial Data Exchange, Financial Services Information  
Sharing and Analysis Center, MIT Trust::Data  
Consortium)

Are foundational contributors to the Durable Data API to  
standardize data access

Serve as knowledge experts for governmental policy  
makers on the topic of consumer data access

Bring experience and perspective from both data  
providers and data recipients

Wholly owned subsidiary of FMR LLC, the parent  
company of Fidelity Investments

Trusted financial data custodian focused on institutional  
needs in data aggregation

Independent, specialized pathfinder creating solutions to  
the industry's data-access challenge



# Learn how the Data Delivery Platform can help your company

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