

VISA

OUTPAVE

# Outpave improves expense management experiences with transaction enrichment using Visa Merchant Search API



Outpave is a pioneering fintech that helps small to mid-sized trade and construction businesses modernize finance operations. Through streamlined spend and expense management, one-stop-shop accounting software and real-time business expense tracking, Outpave helps its clients stay focused on growth.



## Opportunity

Outpave sought to enrich transaction data to help business customers more easily review and validate spend.

[Outpave](#) wanted to make complete merchant transaction data more easily accessible and recognizable within its automated accounting platform.

The existing merchant data for card transactions consisted of manually entered information submitted by merchants. Human error, data inconsistencies and out-of-date information resulted in an inconsistent level of detail and data quality across transactions, making it challenging for businesses to validate spend and identify potential fraud.

This lack of clarity impacted the customer experience, creating confusion and causing concern about potential fraud for finance teams and business owners reviewing purchases. It also led to a high number of customer support and dispute tickets for Outpave to address, placing strain on customer service operations and reducing profitability.



## Solution

With Visa Merchant Search API, Outpave enriched transaction data, improved customer experiences and reduced customer support inquiries.

Outpave implemented Visa Merchant Search API to enhance transaction data quality with clear merchant names, addresses, phone numbers and URLs. Adding this capability helped the fintech transform its virtual banking experience – empowering its business customers to independently review transactions and accelerate decision-making.

Outpave integrated Visa Merchant Search API into its transaction authorization and capture process. As transactions are made by customers, Outpave uses the enriched merchant data provided by Merchant Search API across tens of thousands of merchants to help improve and accelerate spend authorization workflows in near-real time.

Outpave also uses Visa Merchant Search API to provide customers with the ability to set merchant-specific card spend controls and limits. With enhanced merchant attributes captured on each transaction, businesses can restrict business card usage to only approve transactions at select merchants and reduce potential fraud.



## Results

With Visa Merchant Search API, Outpave is able to spend less time addressing data-related disputes and put more focus on driving innovation for their customers.<sup>1</sup>

# 95%

of all transactions are now cleaned and validated without the need for manual data maintenance

# 80%

of all transactions now provide complete merchant attribute data, including logos and URLs

## Reduced operational cost

of customer service and disputes



## Outpave plans to continue using Visa Merchant Search API to expand offerings and enhance customer experiences

Outpave is working with Visa to continually lower the percentage of transactions requiring manual review and maintenance. The fintech is also exploring additional use cases for Visa Merchant Search API, such as enabling merchant data autofill to support more efficient and data-rich invoicing for its customers.



“ Visa Merchant Search API helps us empower our customers with the independence and flexibility they need to take control of their finances, while delivering the structured, enriched merchant information needed to make accurate decisions.

— David Cauthron,  
Chief Technology Officer  
and Co-founder, Outpave



## To learn more about Visa Merchant Search API



Contact your  
Visa Account Executive



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1. Outpave internal data