

Unknown Shopper

Understand the person behind every transaction

Most retailers don't truly know their customers – who they are, what they care about or how to reach more of them. This leads to generic marketing and wasted ad spend. Unknown Shopper from Fiserv links card swipes of individual shoppers, giving your business a clearer picture of who's buying, how they behave and how to reach more shoppers like them.

Backed by our unmatched visibility into the payments ecosystem, Fiserv can help you identify millions of cardholders who shop with you – and turn everyday transactions into powerful customer insights and strategy. Unknown Shopper links transactions of individual consumers across all channels, cards and wallets.

Why Unknown Shopper?

Traditional customer data methods fall short. Loyalty programs, third-party data enrichment and POS surveys often yield just 30% to 40% match rates – slow, expensive and incomplete.

Unknown Shopper achieves up to *65% match rates, securely linking transaction data of real consumer identities, while only sharing the minimal, necessary data with your advertising partner.

Answer key marketing questions

Who's buying?

Resolve fragmented identities to connect people to purchases across wallets and channels.

What do they care about?

Go beyond digital signals with messaging based on actual spending behavior.

How do I reach them?

Activate smarter media campaigns using verified, purchase-based targeting.

What's working?

Close the loop with real-time attribution tied to actual sales – not modeled assumptions.

*Based on 2025 Internal Data Study

Built to unlock transaction data's full value

Many businesses struggle to use transaction data beyond treasury due to:

- Data fragmentation across systems and wallet types
- Privacy and security concerns
- Lack of clear ROI from identity gaps or poor attribution

Unknown Shopper addresses all three of these issues – securely and measurably.

Three flexible offerings

Choose the solution that fits your goals and data fidelity needs:

Tokenized card

Share a privacy-safe token of payment information with your ad partner to enable relevant ads.

Demographic appends

Enrich your transaction file with household-level data to understand purchase context.

Linked partner activation

Add a unique ID to each purchase for better targeting and campaign measurement.



Key benefits

- Accurately reach anonymous buyers from 100% verified purchase behavior
- Secure 2X to 3X the reach of traditional targeting methods*
- Reduce wasted spend with 3X to 4X better accuracy than traditional, look-alike approaches*
- Scalable fulfillment for ongoing optimization using purchase-based attribution

*Validated through backtesting of deterministic and probabilistic targeting methods, compared to a transaction-based model. Testing was done over similar time periods to reflect real-world conditions.

Turn every purchase into a strategic asset

Connect with us

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