

**Wunderkind**

# **Beyond the Transaction: Reimagining Growth in Financial Services Through Digital Relationships**

*Turning anonymous prospects  
into lifelong customers*

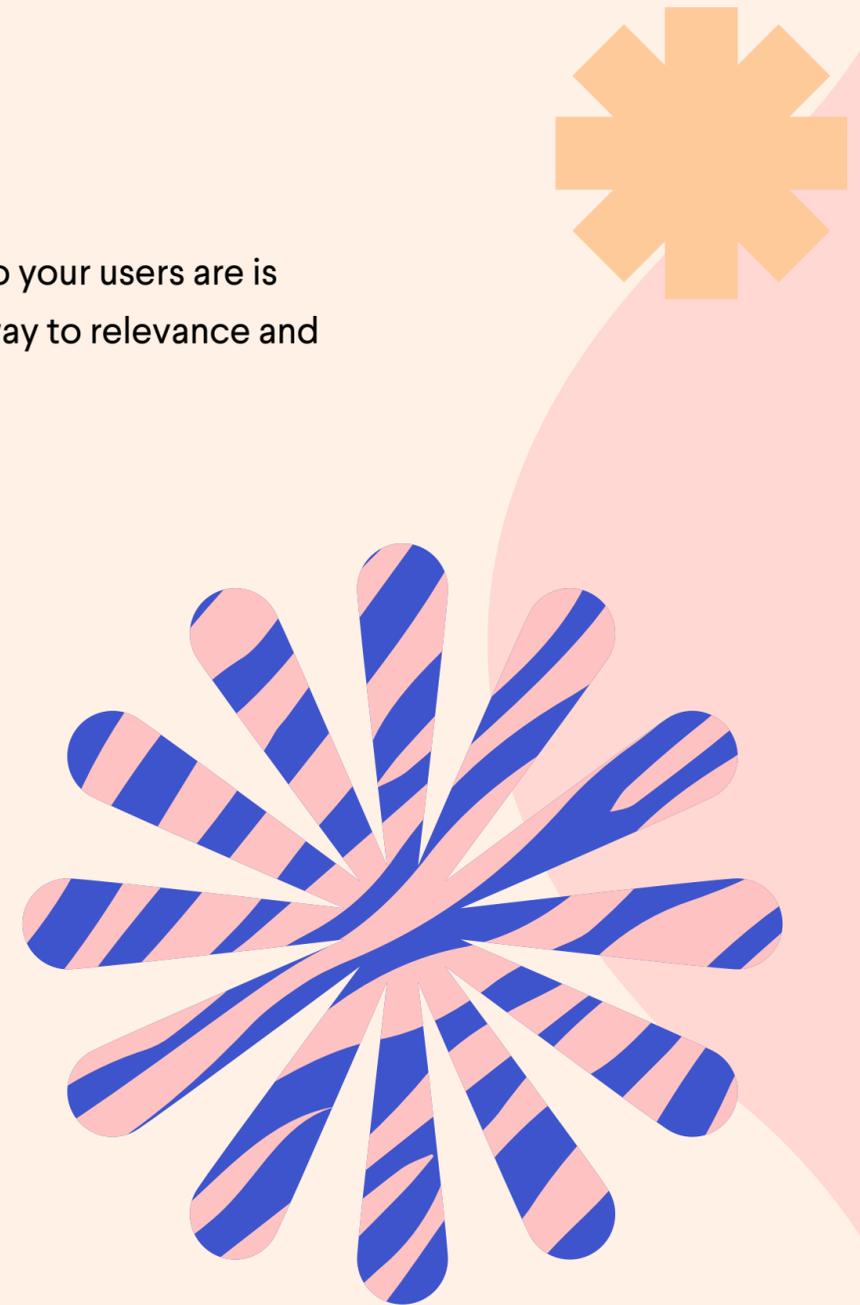


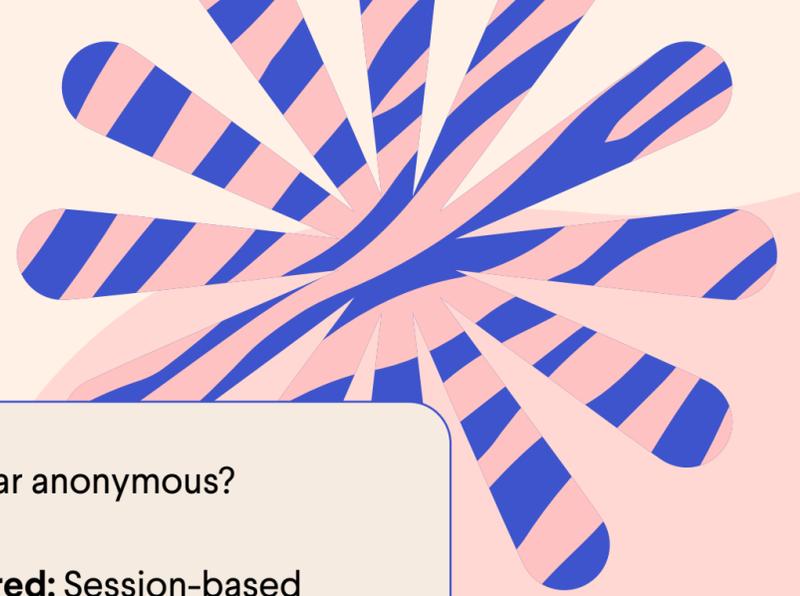
# Digital Transformation at the Core of Finserv Growth

The Financial Services (Finserv) industry is undergoing a digital reckoning. As trust becomes the baseline expectation rather than a differentiator, institutions must evolve how they acquire, engage, and retain customers. Consumers expect seamless, personalized experiences across every digital channel – from checking rates on a mortgage to revisiting an abandoned credit card application.

Yet up to 95% of traffic to banking, insurance, and fintech websites is anonymous. Prospects browse product offerings, engage with tools like rate calculators, and even start applications – without ever identifying themselves. At the same time, marketing teams are up against tighter privacy laws, rising ad costs, and shrinking ROI from legacy paid channels.

In this high-stakes environment, guessing who your users are is no longer an option. Recognition is the gateway to relevance and relevance is the currency of conversion.





# Reclaiming Revenue Through Identity

For Finserv marketers, identity resolution has become one of the most powerful tools for unlocking the full potential of digital engagement. It's the foundation that transforms fragmented user journeys into cohesive, actionable profiles.

Why does this matter? Because a significant portion of your website traffic — yes, even returning clients or prospects who began an application or logged in previously — may still appear anonymous when they return.

This isn't just a data integrity issue, it's a revenue problem. When a prospective borrower

abandons a loan application, or a returning customer browses new credit card offers without being recognized, you lose the ability to follow up, personalize, or convert. That's where identity resolution comes in.

At its core, identity resolution is the ability to recognize returning site visitors — even when they don't log in, switch devices, or clear their cookies. It tracks their click and browse behaviors which are then added to a privacy-compliant customer profile in your database so you can trigger personalized communications based on their actions and intent, turning visits into transactions.

Why might a visitor appear anonymous?

**First-party cookies expired:** Session-based cookies may have timed out.

**Cleared cookies or private browsing:** Incognito mode wipes browsing history.

**Device or browser switching:** Someone browses on mobile, then signs up on desktop.

**Logged-out sessions:** Without an active login, matching to a profile is difficult.

**IP address changes:** Common with mobile data networks or VPN usage.

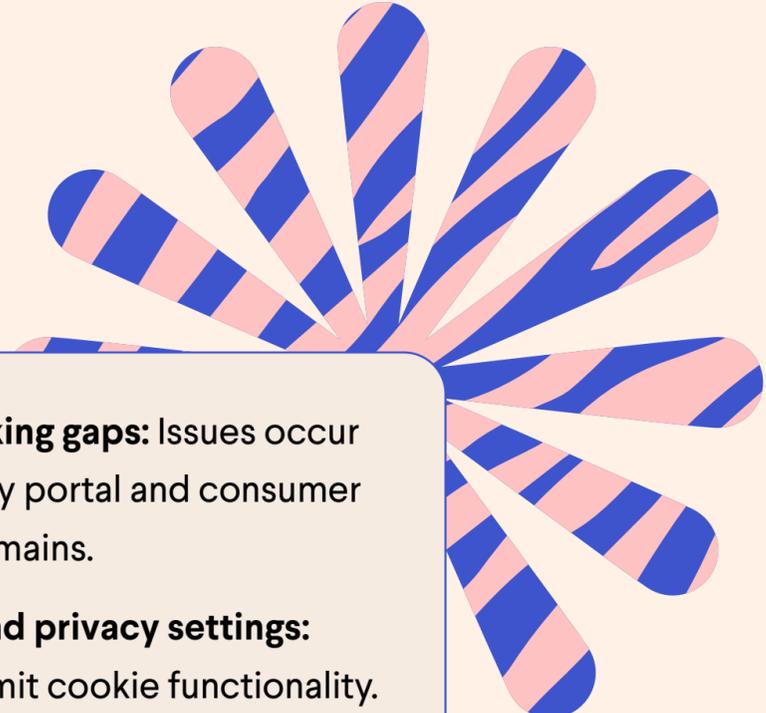
**Ad blockers or privacy extensions:** These tools often block tracking scripts.

To overcome these gaps, modern identity platforms combine cookie stitching, server-side tracking, device fingerprinting, and vast first-party identity graphs built from millions of consented interactions.

For Finserv brands, this enables:

- Recognizing site visitors across sessions, devices, and channels
- Triggering follow-ups for abandoned applications – even anonymously
- Suppressing redundant opt-ins for known users
- Personalizing offers based on behavior, lifecycle stage, or product interest

While traditional ESPs or CDPs can track known users to some extent, they simply lack the scale and behavioral intelligence of dedicated identity partners. Identity partners understand the multiple devices a consumer uses to click and browse while observing actions on thousands of other websites and publisher properties. This means identity solutions also bring a wealth of knowledge on a given consumer to your brand. Far more data than your brand or family of brands could collect on your own properties. And when the goal is maximizing revenue from every digital touchpoint – recognition and intelligence at scale isn't optional. It's transformative.



**Cross-domain tracking gaps:** Issues occur if your brand's loyalty portal and consumer site are separate domains.

**Browser updates and privacy settings:** Modern browsers limit cookie functionality.

**Multiple emails/accounts:** A customer might use different emails for different sites.

**Expired server-side sessions:** Sessions can time out if tracking isn't maintained server-side.

**App vs. web inconsistencies:** A customer may be recognized in your app but not on the web.

**Third-party cookie blocking:** Increasingly common across Chrome, Safari, Firefox, and others.

# From Interest to Action: The Finserv Funnel, Reimagined

Once brands lay a strong identity foundation, the next frontier is harnessing intent signals to drive action. ESPs don't track click and browse behavior at an individual level. Identity partners do. In fact, they will build a history of actions any given device takes on your digital properties and create a profile record even if you don't have that individual opted-in to your marketing database. This is the digital breadcrumb trail that can be used to not only trigger hyper-personalized messages across channels but its historical data that gets unlocked when a contact does opt in. From that moment forward you can personalize onsite experiences and deliver revenue generating emails and texts.

Here are five categories of intent signals Finserv marketers should activate:

## 1. Identification Signals

Identify visitors, even without logins.

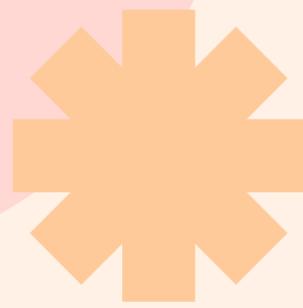
**Use Case:** Recognize someone comparing high-yield savings rates and follow up with a personalized "open now" email.

## 2. Behavioral Signals

Track onsite interactions like product views, calculator usage, or application starts.

**Use Case:** A visitor starts a mortgage calculator, then drops. Trigger a follow-up text offering help with pre-qualification.





### 3. Product Signals

Monitor interest in specific services like auto loans, IRAs, or small business checking.

**Use Case:** Repeated engagement with a student loan page triggers a content recommendation email series.

These signals empower Finserv brands to deliver behaviorally triggered messages at the exact right moment – driving stronger loyalty, increased conversion rates, and higher average order values.

### 4. Lifecycle Signals

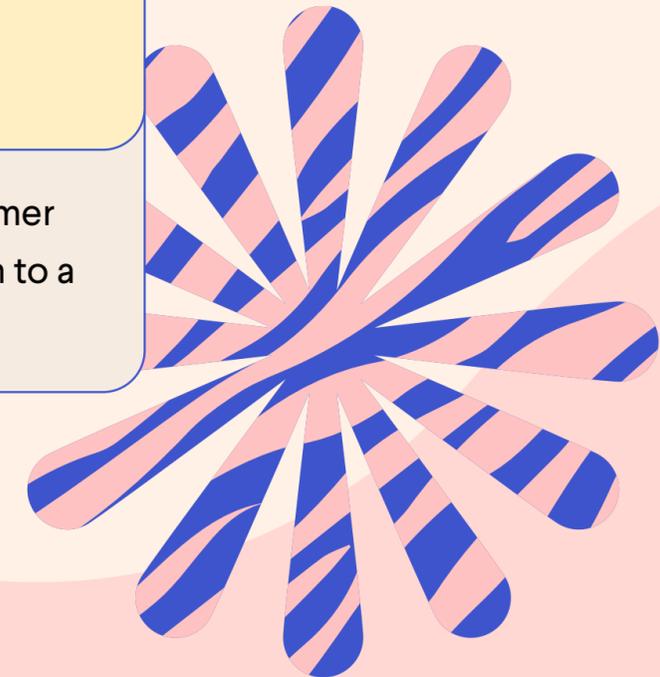
Map out where the user is in their financial journey.

**Use Case:** A returning visitor who applied for an auto loan gets a nurture message on how to prepare for closing.

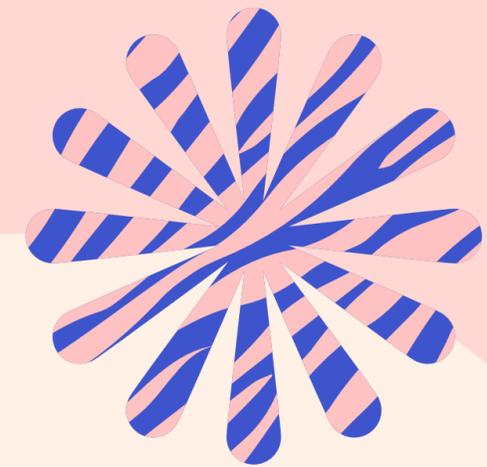
### 5. Transactional Signals

Leverage known customer data like payment behavior or service tenure.

**Use Case:** A checking account customer receives a personalized upgrade path to a rewards program.



# Activating Revenue with AI-Driven, Behaviorally Triggered Messaging



## Activating Smart Acquisition

Before you can turn anonymous visitors into loyal buyers, you need to turn them into known contacts. Identity resolution doesn't just recognize return visits — it also powers intelligent acquisition strategies. By understanding a customer's browsing behavior in real time, AI can surface the right offer (like loyalty points or early access) at the right moment, in the right format — making the value exchange feel relevant and timely. This creates a more seamless opt-in experience, while significantly boosting list growth and downstream revenue opportunities.

## Triggers Over Cast and Blast

Once a Finserv brand has established a strong identity resolution framework and is capturing real-time intent signals, the next step is to activate that intelligence

through AI. Rather than relying on manual campaign logic or static workflows, advanced machine learning models can now analyze behavioral data and purchase intent to automatically trigger timely, context-aware messaging that enhances the customer experience and drives revenue.

The goal is both to increase message volume because of identity capabilities while delivering the optimal offer that is truly bespoke for every eligible customer. To scale this in real-time, AI decides what constitutes the best content, channel and delivery time, all personalized across your entire audience, even if that's millions of customer profiles. Combining your brand's customer data with the rich historical profile data an identity partner brings to the table, AI then has a complete view

of who the shopper is and what they want.

While some brands attempt to scale messaging by adding new vendors or platforms, this often results in fragmented execution and inconsistent customer experiences. A more effective approach is to let your identity partner serve as the central decisioning engine — determining who gets what message, when, and through which channel.

When identity-driven AI sits at the core of your messaging strategy, orchestration across email, text, social, and ads becomes seamless. Rather than siloed campaigns competing for attention, your channels work in concert — reinforcing one another and delivering a consistent, personalized experience that meets the customer exactly where they are in their journey.

Here are a few strategies to consider once you've established your process for decisioning and executing your sends:

### Personalized Product Recommendations

By using AI to analyze user intent signals like browsing behavior and past financial inquiries, brands can deliver highly relevant, real-time product recommendations. These suggestions reflect each user's demonstrated interests and are optimized for timing, content, and channel. For example, if a user frequently checks your mortgage calculator, follow up with personalized rate offers or refinancing content.

### Abandoned Application Reminders

Abandonment is one of the most common challenges for Finserv brands. But it's also a huge opportunity for revenue recovery. AI can detect behavioral and transactional signals in real time to trigger personalized emails that remind shoppers of the items they left behind. Include helpful nudges, like progress tracking or live agent support.

### Re-engagement Campaigns

AI can spot when a customer has gone quiet by analyzing lifecycle and transactional signals. Trigger a re-engagement campaign with personalized messaging – such as a “We Miss You” offer for financial check-ups or special offers on new services.

### Triggered Lifecycle Emails

As financial customers move from acquisition to retention and beyond, AI uses lifecycle signals to trigger emails that match their stage in the journey – like onboarding guides for new clients, or cross-sell messages for engaged users.

### Post-Service Follow-Up

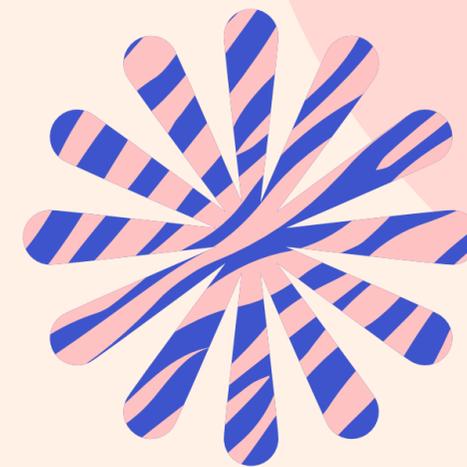
AI can use transactional signals to power helpful follow-ups, such as educational resources, upsell opportunities, or referral programs. If someone just opened a high-yield savings account, trigger content on automating deposits or pairing with a CD.

### Highly Targeted Ads

Marketers can leverage identity networks to retarget visitors who didn't convert. For instance, show a dynamic ad promoting competitive loan rates to users who previously engaged with your lending page but didn't apply.

These tactics help transform known identities and intent signals into high-performance messaging across the entire digital journey.

# Identity Solutions Should Flex to Fit Your Stack — Not the Other Way Around



When evaluating identity resolution technologies, brands should carefully consider how seamlessly those partners can adapt to the broader marketing stack. Many solutions impose rigid workflows, rely on embedded scripts that can trigger compliance concerns, or require routing through proprietary systems that limit visibility and control. In contrast, modern marketing organizations often operate with decentralized architectures — leveraging ESPs, CDPs, cloud data warehouses, and custom APIs to maintain agility. A flexible identity partner should enable brands to ingest and activate data in ways that align with their infrastructure, not force compromises to accommodate the vendor.

The ideal partner supports multiple deployment paths — whether server-side, client-side, or hybrid — and allows identity and behavioral data to flow into the destinations your teams already rely on. This includes the ability to plug directly into marketing channels like email and text, enrich customer profiles in real time, and activate across campaigns without dependency on a single platform or proprietary UI. Identity should be foundational, not limiting. The right solution is one that empowers developers and marketers alike with interoperable tools and clear documentation to build, test, and scale experiences on their terms.

# Proof in Performance: A Finserv Identity Story

A leading digital bank was seeing huge traffic to its personal loans page, but poor conversion on application starts.

After integrating identity resolution:

**70%** 

of site visitors could be recognized  
across sessions

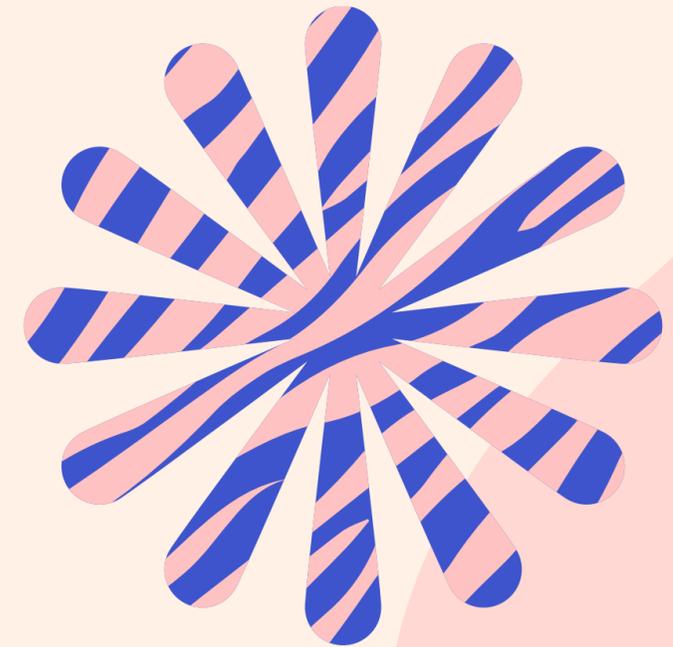
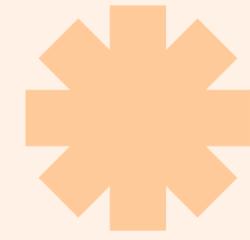
**2.3x** 

Abandonment follow-ups triggered  
a 2.3x increase in completed  
applications

**\$5.6M** 

Over \$5.6M in new loan volume  
was directly attributed to triggered  
messages

The difference? They stopped letting valuable  
visitors vanish into anonymity.



# What Finserv Leaders Should Be Thinking About

Throughout this guide, we've explored how identity resolution and intent signals can help Finserv brands turn anonymous site visitors into known prospects, and known prospects into loyal, high-value clients. We've outlined practical, AI-powered strategies to grow your first-party database, reduce acquisition costs, and deliver personalized, compliant messaging across the customer journey.

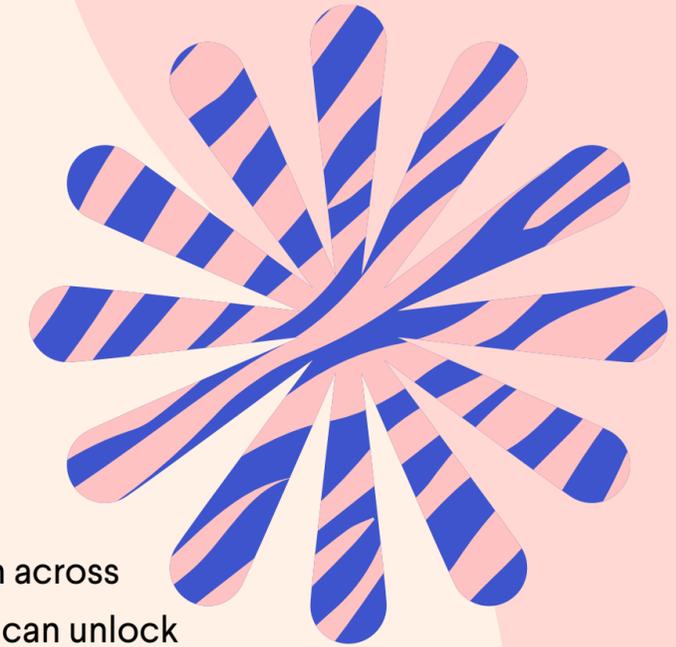
Whether your focus is improving lead conversion, nurturing long-term client relationships, or driving more ROI from your digital traffic, one principle holds true: personalized, data-driven engagement is now essential. With a solid identity foundation,

AI decisioning layered on top, and smart orchestration across channels, and a focus on relevance, Finserv marketers can unlock more value from every visit — without adding unnecessary complexity or risk.

Because in an industry where trust is earned and attention is scarce, the brands that recognize and serve their audiences with precision will be the ones that grow and lead.

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**Let's talk about what identity could unlock for your brand.**



# Wunderkind

Wunderkind is the leading AI-driven performance marketing solution that collects consent based, first-party data and identifies anonymous traffic for brands in order to scale hyper personalized one-to-one messages. Brands lean on the Wunderkind Identity Network, a proprietary database recognizing 9 billion devices, 1 billion consumers and observes 2 trillion digital transactions per year, to trigger the most impactful offers to their target audience at the right moment and in the right channel. This proprietary data is accessed by Wunderkind's Autonomous Marketing Platform, an AI engine which integrates seamlessly into a brands' existing ESP to boost performance across email, text and advertising channels. Wunderkind is the only performance solution that guarantees a lift in revenue for its clients and delivers over \$5 billion in directly attributable revenue annually for brands across a number of industries, often ranking as a top 3 revenue channel in clients' own analytics platforms. Brands such as Harley-Davidson, Perry Ellis, True Botanicals and Kendra Scott partner with Wunderkind to drive top-line revenue.

TRUE BOTANICALS



PERRY ELLIS



KENDRA  
SCOTT