



Fiserv Launches Unknown Shopper at NRF, Helping Merchants Better Understand In-Store Customers

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New capability delivers actionable insights from card-present transactions

MILWAUKEE--(BUSINESS WIRE)--Jan. 9, 2026-- [Fiserv, Inc.](#) (NASDAQ: FISV), a leading global provider of payments and financial services technology, today announced the launch of Unknown Shopper from Fiserv, a new analytics capability designed to help merchants and their marketing partners better understand in-store customer behavior and build actionable customer segments from card-present transactions.

Unknown Shopper enables merchants to unlock value from in-store payment activity by transforming payment data into actionable insights that support more relevant engagement, and better customer experiences. Built on Fiserv's payments intelligence platform and informed by billions of historical transactions, the solution helps merchants across retail, restaurant, and fuel environments —industries where insight into card-present transactions has historically been limited—gain deeper visibility into purchasing patterns.

Addressing an in-store payments challenge

In traditional card-present environments, merchants often have limited visibility of their customers unless a transaction is tied to a loyalty program. As a result, a significant portion of in-store activity remains difficult to analyze, measure, or activate. Unknown Shopper helps close this gap by enriching transaction data with demographic information, enabling merchants to better understand in-store purchasing patterns.

Unknown Shopper allows businesses to link transactions to actionable customer segments based on real purchase behavior, even without a loyalty program. To that end, the solution helps businesses, with the assistance of their marketing partners, to:

- Create a more unified view of in-store and digital purchasing behavior at the segment level
- Build customer segments based on actual spending patterns rather than inferred demographics
- Deliver more relevant offers and experiences to non-loyalty customers
- Improve campaign measurement and reduce media waste through stronger attribution and regularly refreshed insights

“Unknown Shopper allows merchants to translate in-store transaction data into meaningful insights and customer segments —helping them serve their customers more effectively,” said Prasanna Dhole, Chief Data Officer, Fiserv.

Unknown Shopper is now available to merchants and marketing agencies. [Learn more about Unknown Shopper.](#)

Fiserv will demonstrate the solution at NRF 2026: Retail's Big Show, January 11-13, at the Jacob J. Javits Convention Center (Booth #5451).

About Fiserv

Fiserv, Inc. (NASDAQ: FISV), a Fortune 500 company, moves more than money. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and Clover[®], the world's smartest point-of-sale system and business management platform. Fiserv is a member of the S&P 500[®] Index, one of TIME Magazine's Most Influential Companies[™] and one of Fortune[®] World's Most Admired Companies[™]. Visit [fiserv.com](#) and [follow on social media](#) for more information and the latest company news.

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