Identity Maturity Model

Transitioning from anonymous traffic to deterministic households.
The bridge between ***knowing behavior*** and ***owning the relationship.***

Stage 1
Anonymous
The Ghost

THE INFORMATIONAL DEAD-END

CAPABILITIES

- Page view counts
- Traffic sources
- Device types

Critical Flaw:
No way to identify who is visiting or their specific financial need.

Stage 2
Probablistic
The Guess

MARKETING STATUS QUO

CAPABILITIES

- Cookie-based targeting
- IP clustering
- Lookalike audiences

Critical Flaw:
Estimates identity. Unreliable for direct mail or regulated outreach.

RECOMMENDED

Stage 3
Deterministic
The Asset

COMPETITIVE ADVANTAGE

CAPABILITIES

- Household-level resolution
- Verified PII linkage
- Compliance-aligned data

Strategic Value:
Enables real-time activation across all banking channels.

The Identity Bottleneck

Banks invest millions in identity for **compliance** (KYC/AML) yet remain unable to resolve identity for **growth.** Without Deterministic Identity, your "Omni-channel" strategy is just a series of disconnected digital ghosts.

DIGITAL
Signals

PHYSICAL
Action

Tactical Opportunity:
The Strategic Bottom Line

Thousands are researching home equity in your footprint right now. You see the traffic spike, but you don't know who they are. Meanwhile, national lenders are already in their mailbox with a personalized offer.

SCAN
to begin with the
Growth Strategy Self-Assessment

Or call **800.660.0108**

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