Fidel's API provides a holistic view of customer spend across different channels by connecting payment cards to programmer or apps.

Create tangible insights on customer spend behaviour by tracking and translating granular spend data for online and in-store transactions in real-time.

The challenge
Understanding how and where customers spend requires a holistic view of buying behaviour. But tying spend to specific customers is difficult. It's expensive, time-consuming and often requires complex integrations.

**DISPARATE DATA**
Traditional POS systems and databases often track online and in-store transactions separately. This means data capture falls into silos, preventing aggregated visibility of customer spend across different channels.

**HIGH-LEVEL INSIGHTS**
Many data capture sources only provide basic transaction information. This means businesses miss out on rich, granular data captured at the point of sale, such as geolocation, specific time, merchant category and payment method.

The solution
Through a single API, Fidel enables the capture of granular payment data in real-time, allowing for a more holistic view of customer behaviour. With an aggregated view of online and in-store transactions, businesses can identify customer spend across various channels, providing a holistic view and better understanding of spending behaviour.

**KEY BENEFITS**

1. **Improve channel assessment**
   Attribute spend back to its source to assess the performance of different channels.

2. **Increase visibility**
   Identify customer spend across various channels, providing a holistic view and better understanding of spending behaviour.

3. **Driving Insights**
   Leverage spend data to improve customer experiences across the sales cycle, from initial identification through to post-purchase.

4. **Improve data capture**
   Spot transactions made with any enrolled Visa, Mastercard or American Express card.

**What you could build**

1. **User security link**
   Payment card to app

2. **User makes purchase on an app for an advertised service or product**

3. **Fidel attributes tokenized customer payment card to a shopify ID**

4. **User makes purchase at participating shop with cloned payment cards**

5. **Defer payment data is surfaced as Fidel dashboard in real-time**

We create the tools for developers to build powerful products on top of payment cards. Discover what you could build with Fidel today.

**Talk to Sales**

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