



The CDP Illusion

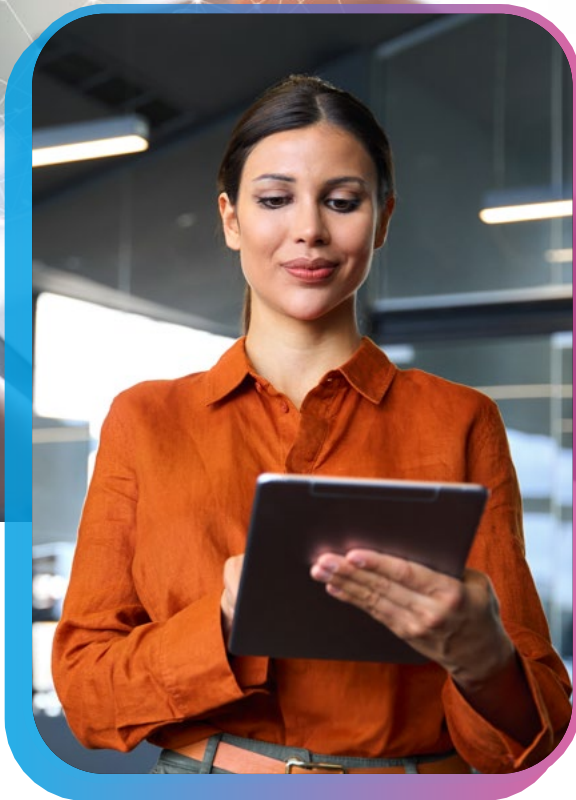
What's Missing from Modern Marketing and Fraud Prevention

A practical look at why traditional CDPs fall short – and how Celebris delivers a real-time, first-party data foundation that is purpose-built for financial services.



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The CDP Promise vs. Fintech Reality

For more than a decade, Customer Data Platforms (CDPs) have been marketed as the cornerstone of modern digital engagement. The promise was ambitious and appealing: a single customer view, real-time activation, seamless personalization, and simplified compliance – all delivered through one platform.

Yet for many organizations, especially in financial services, the reality has fallen short.

Rather than enabling speed and clarity, CDPs often introduce additional layers of complexity – fragmented data flows, delayed activation, rising costs, and heavy operational overhead. Even with significant investment, teams are still left stitching together incomplete profiles and reacting to customer behavior after the moment of intent has already passed.

This gap between promise and performance is especially risky in financial services, where:

- Fraud unfolds in milliseconds, not overnight batches
- Customer trust is fragile, often determined by a single digital interaction
- Regulatory scrutiny demands absolute transparency, control, and auditability

When data arrives too late, identity is incomplete, or ownership is unclear, the consequences extend beyond missed marketing opportunities. They impact fraud losses, compliance exposure, and long-term brand trust.

This eBook explores why traditional CDPs struggle to meet the real-world demands of modern financial services and introduces a different approach to data that enables both effective marketing activation and proactive fraud prevention, in the moment it matters.

Key Limitations of CDPs in Financial Services

1. DELAYED DATA IN A REAL-TIME WORLD

Most CDPs depend on batch processing, downstream pipelines, and delayed activation layers. While often marketed as “real-time,” the reality is that insights frequently arrive minutes, hours, or even days after the interaction occurred.

In financial services, that delay is costly. By the time data is available, the fraud attempt has already succeeded, the customer has abandoned the journey, or the moment of intent has passed.

IMPACT

Missed conversions, reactive fraud detection, and customer experiences driven by outdated signals rather than live behavior.

2. INCOMPLETE IDENTITY AND ANONYMOUS BLIND SPOTS

Across banking, insurance, and fintech journeys, the majority of users are not logged in for most of their digital interactions. Traditional CDPs often lose visibility until authentication occurs, treating pre-login behavior as fragmented or disposable.

As a result, high-intent actions – researching products, testing eligibility, comparing rates – remain disconnected from the eventual customer profile.

IMPACT

Smaller addressable audiences, inaccurate attribution, limited personalization, and fraud signals missed before login – when intervention would be most effective.

3. CLOSED-BOX ARCHITECTURES AND DATA CONTROL RISKS

Many CDPs process and store data outside the organization’s environment. This limits transparency, complicates audits, and introduces uncertainty around data ownership and governance – particularly problematic in highly regulated industries.

While vendors promise a seamless architectural fit, financial institutions are often left adapting their operating model to the platform, rather than the other way around.

IMPACT

Increased compliance and privacy risk, reduced regulatory confidence, and long-term dependency on vendor-controlled ecosystems.

4. HIDDEN COSTS AND OPERATIONAL DRAG

Beyond licensing fees, CDPs often bring extended implementation timelines, ongoing tagging requirements, and a reliance on engineering teams to maintain data accuracy. Additional tools are frequently required for consent management, identity resolution, and activation – undermining the promise of a single platform.

The result is a prolonged wait for value, with ROI always just out of reach.

IMPACT

Slower time-to-value, higher total cost of ownership, and reduced autonomy across marketing, analytics, and fraud teams.

Meet Celebrus: A Better Data Foundation

Celebrus was built to address the fundamental limitations CDPs were never designed to solve – starting with the weakest link in the stack: delayed, incomplete data collection.

High-quality data is one of the most important aspects of effective fraud prevention and marketing, as many organizations struggle with fragmented, unstructured, inaccurate, and incomplete data sets. A user's journey is not linear. People (including fraudsters) will often visit a website more than once, use their computer one day and their phone weeks later, use different browsers, and/or at times be logged in and other times not.

The key here is to have technology in place that can not only capture all of that user behavior instantly and across sessions, devices, channels, browsers, domains, and more – but can also assign that behavior to a digital identity and persist that identity over time to create a 360-degree view of every visitor. First-party data helps companies better know their customers – enabling a more accurate and detailed understanding of user behavior.

Rather than aggregating data after the fact, Celebrus captures every digital interaction as it happens, creating a live, persistent understanding of behavior that can be acted on immediately by marketing, fraud, analytics, and AI systems.

CORE CAPABILITIES

Live-time data capture

Every interaction is processed in milliseconds, enabling action during the moment – not after it has passed.

Persistent digital identity

Behavior is resolved across sessions, devices, and login states, including anonymous and known-but-logged-out users that CDPs typically lose.

First-party by design

Data remains inside the customer's environment, ensuring ownership, transparency, and regulatory confidence from the point of collection.

Tag-free architecture

Eliminates fragile tagging frameworks, reduces reliance on engineering teams, and prevents data loss caused by broken or outdated tags.

The result is not another CDP, but a real-time, first-party data foundation – one that CDPs were never architected to deliver.

How Celebrus Transforms Marketing

In financial services, effective marketing depends on recognizing intent early – often before login, application start, or form completion. This is precisely where traditional CDPs struggle.

Latency introduced by profile stitching, batch processing, and identity reconciliation slows activation and limits relevance. As a result, marketers are often forced to react to past behavior instead of engaging customers in the moment that matters most.

Celebrus changes this by providing a real-time, first-party data foundation that does the heavy lifting upstream. Using a persistent identity graph, Celebrus continuously captures and enriches behavior across devices, sessions, and channels – then enhances those profiles instantly with data from other first-party systems. This high-fidelity data is delivered directly to marketing and AI platforms in milliseconds, ensuring every decision is powered by complete, trusted insight and enabling timely, highly relevant engagement exactly when customers expect it.

Celebrus enables marketing teams to act on live behavioral signals with full context, regardless of authentication state.

CELEBRUS KEY MARKETING CAPABILITIES

01 Expanded addressable audiences

Celebrus identifies anonymous and known-but-logged-out visitors in real time, dramatically increasing marketable reach beyond CDP limitations.

02 In-session personalization

Live behavioral signals enable real-time personalization, abandonment prevention, and journey interventions while the customer is still engaged.

03 AI-ready data foundation

High-fidelity, structured first-party data fuels reliable AI and decisioning models – without the latency, stitching, or data degradation of batch pipelines.

04 Faster time-to-value

Celebrus integrates into existing stacks without rip-and-replace, avoiding long deployments and hidden activation costs.

Marketing Outcome

Higher conversion rates, more relevant experiences, and faster returns from existing marketing technology investments.

How Celebrus Prevents Fraud at the Source

Fraud does not wait for batch processing – and neither should prevention. Effective fraud prevention starts with first-party data and the ability to run AI models in real time. By leveraging high-quality, millisecond-level data, organizations can build comprehensive evidence profiles, enable instant decision-making, and power predictive models for proactive, preemptive intervention.

Traditional CDP-driven approaches surface risk signals too late, after authentication or transaction completion. Celebrus enables fraud prevention before loss occurs, using live behavioral intelligence.

CELEBRUS FRAUD PREVENTION CAPABILITIES

01 Pre-Login Risk Detection

Suspicious behavior is identified before authentication, closing one of the most critical blind spots in traditional CDP-based approaches.

02 Behavioral Biometrics

Interaction patterns – such as typing rhythm, navigation flow, and hesitation – distinguish humans from bots and bad actors in ways CDPs are not built to capture.

03 Cross-Session Continuity

Fraud patterns persist across sessions, devices, and domains, instead of appearing as isolated, unconnected events.

04 Explainable Decisions

Every alert includes a detailed behavioral audit trail, supporting investigations, compliance, and regulatory review.

Fraud Outcome

Reduced fraud losses, fewer false positives, and faster, more confident response times.

Success Stories from Financial Services & Beyond

TURNING ANONYMOUS BEHAVIOR INTO REVENUE

A financial brand's CDP only recognized logged-in users, limiting reach and automation. Celebrus identified anonymous and logged-out visitors in live time, increasing recognition from approximately 30% to over 80% and enabling abandoned journey automation the CDP could not support.



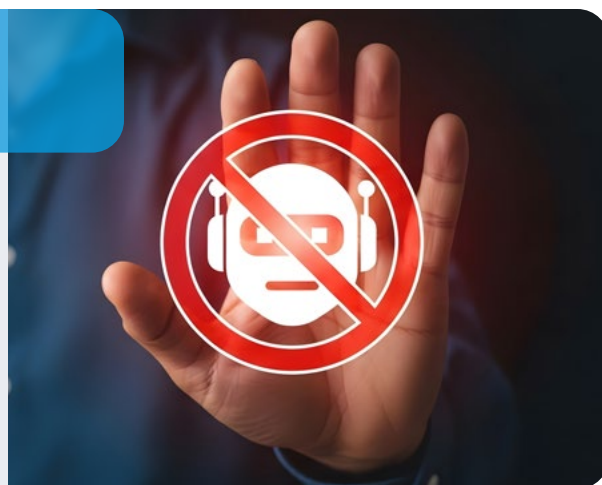
£1M IN FRAUD PREVENTED FOR A RETAIL FINTECH

CDP-driven tools surfaced fraud signals too late to intervene. Celebrus detected live behavioral patterns as identity theft emerged, allowing teams to trace cases within minutes and prevent more than £1M in losses.



LIVE-TIME BOT DEFENSE FOR AN INSURER

An insurer's CDP lacked visibility into abnormal quote activity. Celebrus exposed bot-driven behavior in real time, blocking over 5,000 fraudulent quotes and protecting sensitive pricing data.



Beyond the CDP

Financial services organizations don't need another platform that promises everything and delivers delay. They need a real-time, first-party data foundation that supports both growth and protection.

To protect both customers and brand reputation, you need data that's immediate, transparent, and fully yours. High-quality, structured data is the foundation for any analytics or predictive model – without it, even the most sophisticated systems can only react after the fact. In a world of fragmented data, privacy laws, and rising fraud, visibility is everything.

In a fintech landscape defined by speed, trust, and regulation, the future belongs to organizations that can act in the moment – not after the fact.

CELEBRUS DELIVERS WHAT CDPS CANNOT

- True live-time insight in milliseconds
- Persistent digital identity beyond login
- Built-in privacy, ownership, and control
- Measurable impact across marketing and fraud

Move beyond the CDP Illusion.

Celebrus delivers a real-time, first-party data foundation that enables in-the-moment marketing activation and proactive fraud prevention – without compromise.

Discover Celebrus



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