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# Beyond Transactions: Using Data to Deliver on Brand Promises

## **Kyla Kappers**

Senior Director of Marketing, CRM  
Ally

## **Adria Liss**

Retention Leader  
Deluxe

## **Vincent Monticello**

Marketing Director, CRM  
Ally

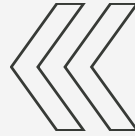
## **Amanda Pask**

Director, Advanced Business Analytics  
Ally

*Disclaimer: The views and opinions expressed by the panelists during this presentation are their own and do not necessarily reflect the views or opinions of the organizations, businesses or financial institutions with which they are affiliated. Content is intended for informational or educational purposes only.*



# About Your Host



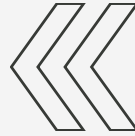
## Adria Liss

- » Over 20 years of experience in the lending space, specializing in data-driven marketing campaigns
- » Expertise in retention, cross-sell and new customer acquisition strategies for top 100 lenders
- » Collaborates with business units to drive product revenue growth; skilled in identifying and leveraging tactical data for targeted loan product marketing offers





# About Your Speakers



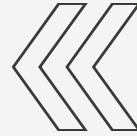
## Kyla Kappers

- » Over 11 years at Ally; leads lifecycle marketing strategy, creative and program development
- » Kyla and her team are committed to ideating, designing and executing marketing campaigns that resonate with customers across all business lines, leveraging data and innovative marketing tools to drive engagement and growth





# About Your Speakers



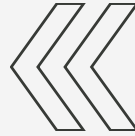
## Vincent Monticello

- » Leads CRM marketing for auto, mortgage and consumer insurance
- » Passionate about creating personalized customer journeys to strengthen relationships and drive growth
- » Over 18 years of experience in integrated marketing, with expertise in lifecycle, product and brand marketing
- » Background in account management at top advertising agencies, working in automotive and consumer packaged goods





# About Your Speakers



## Amanda Pask

- » Over 8 years of expertise at Ally, all within the CRM analytics team
- » Evolved role to provide support all products and channels in Ally's CRM ecosystem
- » Oversees targeted list generation, segmentation strategy, test design and evaluation of campaign effectiveness





BEYOND THE TRANSACTION

# Meeting Consumer Expectations



# Data is Our Foundation

“Massively multi-sourced” consumer and business data lakes



deluxe®



## CREDIT

- Tri-Bureau Solutions
- Prescreen Triggers
- ITMA Triggers

## BUSINESS

- Demographics
- Business Owner Information
- Credit Data/Business Health Profiles
- Commercial Real Estate
- UCC, SBA & Other Loan Intel
- Import & Export Data
- COVID Index

## CONSUMER

- 1000s of Demographics & Interests Attributes
- Mortgage & Homeowner Data
- Mobile App Intelligence

## TRIGGER

- New to World and Expanding Business
- Businesses Actively Seeking Credit
- Life Events
- New Movers

## PROPRIETARY DATA ASSETS

- ConsumerWealth©
- Consumer Financial Insights Suite (includes Net Assets, Investable Assets and More)
- Consumer Spending Behaviors (ConsumerSpend©)



BRAND STORY

# The Journey to Ally Brand Love

# Using Data to Find the Balance

“ Our name says it all. We're an Ally to every customer that arrives at our digital doorstep. We grow and nurture our relationship the way we would with someone we really care about. We look out for them every step of their financial journey. ”

## WHAT CUSTOMERS WANT

- » A financial ally; someone looking out for them
- » To be recognized for who they are
- » Financial success



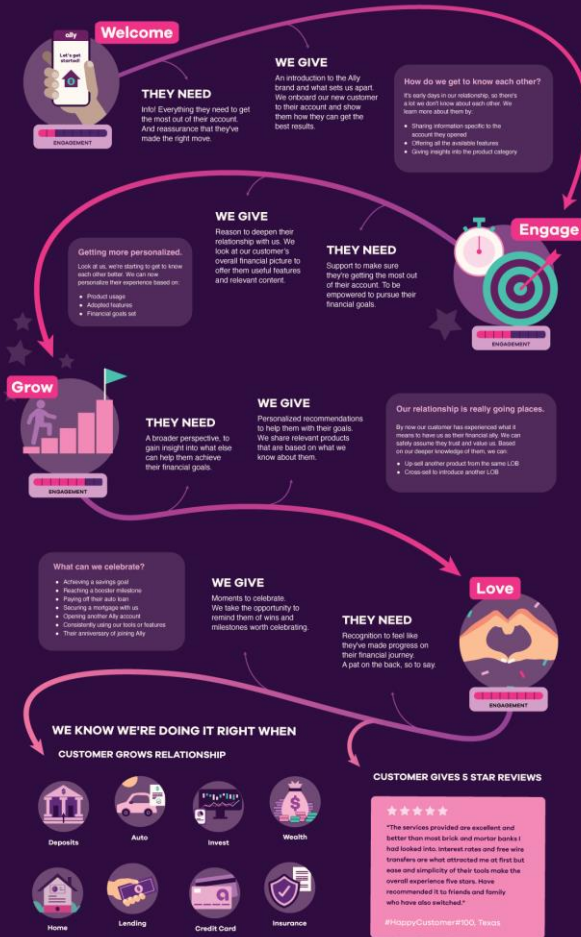
## WHAT WE WANT

- » Deepen our current LOB relationships; nurture
- » Drive cross-LOB awareness and conversion
- » Build brand love

**ally** do it right.

## The journey to Ally brand love.

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DISCUSSION

# Delivering on Brand Promises



How does Ally approach  
the type of data needed  
to understand your  
customers?



What are some key elements of a successful omnichannel strategy when targeting consumers?



How do you use lifecycle insights to create a consistent customer experience across touchpoints?



Can you share how lifecycle insights have helped strengthen customer loyalty and retention?

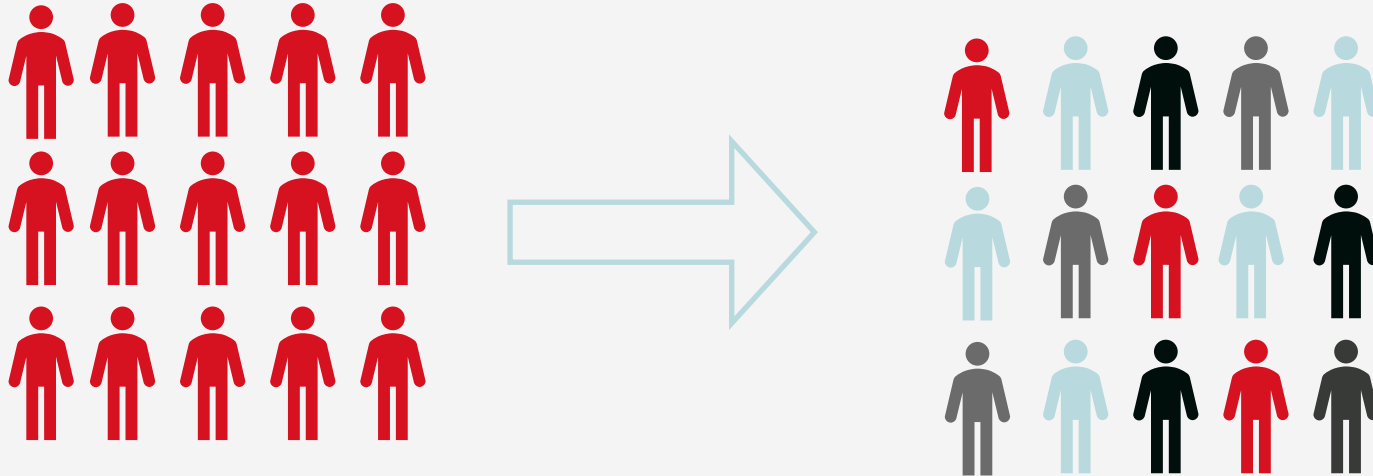


How has Ally shifted its marketing strategies as customer expectations for personalization have evolved?



# Evolution of Personalization and Hyper-Targeting

As customer journeys have evolved, Ally has shifted its focus to building data-driven, targeted communications to ensure relevance, engagement and ultimately, higher conversion rates.





What types of data have been most impactful for creating personalized marketing campaigns?



How do you balance the need for personalization with the broader scalability of marketing campaigns?



Have there been challenges in using data to personalize the customer journey? How have you overcome them?



How does data affect  
creative choices in  
marketing?



How do you use lifecycle strategies to ensure your marketing campaigns reinforce the trust and values associated with Ally?

# Using Data to Find the Balance

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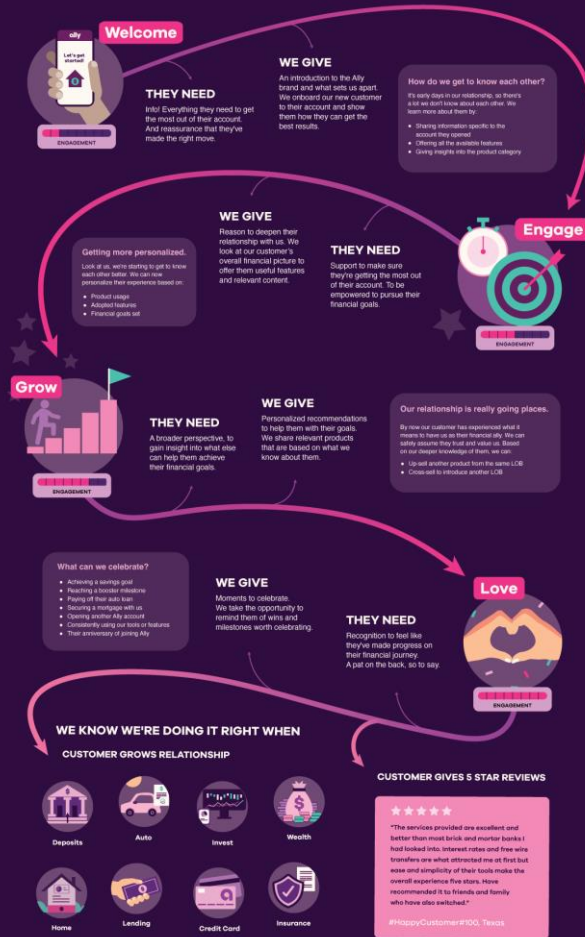
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## Key Takeaways



# Leverage data to build brand love by supporting your customers at every step

## Executive Summary

- » Financial institutions must leverage data-driven personalization, a seamless omnichannel strategy and creative, intentional marketing to enhance customer engagement, loyalty and trust.
  - Use lifecycle insights and predictive analytics ensures timely, relevant messaging that strengthens customer relationships.
  - Consistency across digital and physical touchpoints enhances customer experience and reinforces brand trust.
  - Smart segmentation, automation and data-informed creative choices allow for personalized and scalable marketing campaigns.