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# Adobe To Help U.S. Bank Accelerate Personalization in Consumer Banking

- U.S. Bank adopts Adobe Experience Platform to deliver relevant, engaging experiences online and offline
- Deeper insights from data will drive personalization at scale and in real time, while ensuring governance and controls
- Powerful AI insights via Adobe Sensei will be used to boost the effectiveness of marketing offers

**SAN JOSE, Calif. — Oct. 24, 2022** — Today, Adobe (Nasdaq:ADBE) announced it is working with U.S. Bank (NYSE:USB) to deliver enhanced online and in-branch customer experiences that are personalized to individuals' needs and interests.

The collaboration will build upon the successful digital transformation at U.S. Bank, which allows customers to have a consistent experience across branches and on web and mobile platforms, empowering them to complete bank transactions in a way that fits their needs. This could mean a conversation with a banker to discuss a financial plan, as well as depositing a check or checking a balance on the U.S. Bank Mobile App. Currently, more than 80% of U.S. Bank consumer transactions and nearly 65% of loan sales are being handled digitally.

With so many touchpoints, the Adobe Experience Platform (AEP) will help deliver a single view of the customer, providing the marketing organization greater precision in providing timely and appropriate content through the right channel.

"We have made substantial investments in modernizing our marketing technology stack, in support of the tremendous growth and engagement in digital channels," said Kai Sakstrup, chief strategy and marketing officer at U.S. Bank. "It is important to us to provide a seamless experience whether a customer is completing a transaction in person, online or on the mobile app. The Adobe Experience Platform underpins our goal to address the changing needs of customers, who demand more meaningful interactions with a financial services partner, while providing a foundation to reshape how we engage corporate clients in the future."

"U.S. Bank is a leader in the financial services sector, setting an example as brands prioritize making the digital economy more personal," said Anjul Bhambhri, senior vice president at Adobe Experience Cloud. "With Adobe Experience Platform, marketers at U.S. Bank can rally around a single view of the customer, driving an always-on personalization strategy that can evolve with consumer expectations and be in full compliance with strict industry rules and regulations."

With Adobe Experience Platform, U.S. Bank has a full suite of tools to safely activate data for large-scale personalization:

- **Real-time experiences:** As the digital economy grows, personalization has become critical for financial services brands, in an industry where trust is paramount. In fact, [72% of consumers](#) say that poor personalization decreases their trust in brands. With Adobe's Real-Time Customer Data Platform (Real-Time CDP), part of AEP, U.S. Bank can

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support highly personalized experiences in moments that matter. For example, customers can receive content and offers that are relevant, timely and consistent across channels to help better manage towards their financial goals.

- **Enhanced governance and controls:** As a central hub that brings together online and offline data, AEP also enables better experiences by putting consumer preferences at the core. The platform will allow U.S. Bank to further streamline communication by frequency, campaign and offers, through enhancing its governance and controls for how data is used.
- **AI for automation:** U.S. Bank also plans to leverage Customer AI within AEP, to support how marketing offers are delivered to different groups of customers. Powered by Adobe Sensei, Adobe's AI engine, Customer AI provides deeper insights from data and automates decision-making processes. The insights enable U.S. Bank to customize outreach for services such as retirement plans and bank loans, increasing both conversion and customer retention. It helps ensure that for any major marketing campaign, teams are automatically delivering the next best offer for different audience segments.

### About Adobe

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