

Ally Financial rolls out proprietary AI platform enterprise-wide

Ally.ai will transform employee experience, supporting efficiency and effectiveness

DETROIT, July 23, 2025 /PRNewswire/ -- Ally Financial Inc. (NYSE: ALLY), home to the nation's largest all-digital bank and an industry-leading auto financing business, today announced its more than 10,000 employees have access to its proprietary enterprise artificial intelligence (AI) platform, Ally.ai. This step delivers on Ally's long-time position that generative AI should be a supplemental, supportive resource for its workforce that also delivers value to its business.

With access to Ally.ai, employees can leverage generative AI to streamline everyday tasks, like drafting emails, creating meeting agendas, developing first drafts and proofreading copy – allowing time to focus on other projects. Ally.ai was designed with the flexibility to integrate with commercially available large language models (LLMs) and other AI capabilities, so the platform can also help employees analyze data to make informed decisions while allowing for out-of-the box, creative thinking and brainstorming ideas.

"As we build the future of banking, we know the importance of keeping technology at the center of our growth strategy in a responsible way," said Sathish Muthukrishnan, chief information, data and digital officer, Ally. "This undertaking has been years in the works as we've methodically scaled our use of AI across the enterprise. Now, with an AI-empowered workforce, our teammates will have a richer experience and benefit from the intentional approach we've taken to driving AI fluency through education, while keeping the human factor at the center of every decision."

In support of its dedication to responsibly deploy AI technology, Ally became the first U.S. bank member of the Responsible AI Institute. As part of its generative AI approach, Ally implemented processes designed to help ensure strong data security, robust customer privacy and rigorous model risk review before deployment, and routine monitoring of outcomes. Ally integrates risk and control requirements from the outset in all data and AI projects, embedding controls in parallel to building solutions to carefully manage challenges and risks concerning the broader use of data.

Since Ally.ai launched in 2023, Ally has moved specific generative AI use cases into production that demonstrated clear business value during pilot phases. Ally's call summarization use case integrates Ally.ai into the technology stack, which has helped frontline teammates better serve approximately 5 million customer calls.

Over the first 18 months, 2,200 employees across the business, including marketing, audit, risk and technology teammates, received training and gained access to use Ally.ai as a tool to increase their general efficiency. Nearly a quarter million prompts have been submitted to the platform, and in the last three months, over 10,000 employees continued their education with Ally's first company-wide training module. In support of its AI-empowered workforce, Ally offers resources to increase AI fluency and effectiveness:

- Required training: All employees using generative AI participate in generative AI risk and controls training prior to gaining access to Ally.ai.
- Ally AI Fluency Hub: Employees have access to internal resources for deeper learning to increase effectiveness with generative AI, including tailored prompt examples based on business needs.
- AI Days: Each of Ally's quarterly AI Days features external speakers and explores best practices to advance adoption and effectiveness with AI. They are attended by more than 1,000 employees on average.
- AI Community of Practice and Office Hours: Ally hosts bi-weekly sessions where hundreds of employees from across the enterprise share examples of how they are effectively implementing AI, and office hours allow teams to workshop ideas with our in-house team of AI experts.
- AI Playbook: Ally's AI Playbook prepares employees to use AI responsibly, keeping humans at the center of decision-making.

"While we were early AI adopters, this is just the start for us," said Muthukrishnan. "As the world shifts toward more personalized experiences, banking is no exception. We are continuously looking for ways to use our data and our teammates' expertise to create extraordinary experiences for customers and dealers as they handle their money and reach for their financial goals."

About Ally Financial

Ally Financial Inc. (NYSE: ALLY) is a financial services company with the nation's largest all-digital bank and an industry-leading auto financing business, driven by a mission to "Do It Right" and be a relentless ally for customers and communities. The company serves customers with deposits and securities brokerage and investment advisory services as well as auto financing and insurance offerings. The company also includes a seasoned corporate finance business that offers capital for equity sponsors and middle-market companies. For more information, please visit www.ally.com.

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