

Talking Cybersecurity with Kristin Lowery, Chief Information Security Officer

NEWS RELEASE BY ALLIANCE DATA

Northampton, MA | October 28, 2021 09:11 AM Eastern Daylight Time

This October, we're recognizing National Cybersecurity Awareness Month and putting a spotlight on all we do to safeguard our information here at Alliance Data. Protecting our business and its assets and adhering to prudent risk management protocols are core components of Alliance Data's commitments as a responsible, sustainable organization. Hear from our Chief Information Security Officer, Kristin Lowery, about the proactive strategies we are taking to protect our associates, brand partners, and customers to ensure long-term sustainability, for National Cybersecurity Awareness Month.

About Alliance Data

Alliance Data® (NYSE: ADS) is a leading provider of data-driven marketing, loyalty and payment solutions serving large, consumer-based industries. The Company creates and deploys customized solutions that measurably change consumer behavior while driving business growth and profitability for some of today's most recognizable brands. Alliance Data helps its partners create and increase customer loyalty across multiple touch points using traditional, digital, mobile and emerging technologies. Headquartered in Columbus, Ohio, Alliance Data is an S&P MidCap 400 company that consists of businesses that together employ approximately 8,000 associates at more than 45 locations worldwide.

Alliance Data's Card Services business is a comprehensive provider of market-leading private label, co-brand, general purpose and business credit card programs, digital payments, including **Bread**®, and Comenity-branded financial services. **LoyaltyOne**® owns and operates the **AIR MILES**® Reward Program, Canada's most recognized loyalty program, and Netherlands-based **BrandLoyalty**, a global provider of tailor-made loyalty programs for grocers. More information about Alliance Data can be found at www.AllianceData.com.

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