



BANKING | FINANCIAL SERVICES

Resale for Banking Battlecard

AI Data Cloud for Financial Services

Target Audience: Retail Banks, Commercial Banks, Credit Unions | Key Buyer Persona: VP of Risk
· CDO · Head of Compliance · CMO

The 30-Second Elevator Pitch

Banks today struggle with fragmented data that hides risks and frustrates customers. Snowflake's AI Data Cloud for Banking is a single, unified platform that breaks down these silos without the need to copy or move data around.

By using Snowflake, banks like NatWest and Citi can create a near real-time 'Customer 360' view to personalize offers, detect financial crime faster and automate regulatory reporting. It turns data compliance from a cost center into a competitive advantage, all while ensuring the highest levels of security and governance required by the industry."

Top 3 Use Cases

Three key areas where Snowflake Delivers immediate value for Banks

- **Customer 360 & Personalization** — Unify data from CRMs, transaction systems, and web logs to understand exactly what a customer needs; drive higher cross-sell rates and retention
- **Financial Crime & Fraud Detection** — Run complex AI models on large datasets in near real time to identify AML and fraud patterns that legacy systems miss; reduce financial loss and false alarms
- **Regulatory Reporting & Compliance** — Automate ingestion and quality-checking of data for reports (e.g., CCAR, Basel III, liquidity risk); lower cost of compliance and reduce risk of regulatory fines

Customer Proof Points

NatWest: Saved 1 year during migration and achieved an 80% reduction in TCO. Connects 8 million customers with personalized insights.

Citi: Uses Snowflake to re-imagine data flows for securities services, reducing transaction friction and ensuring regulatory compliance.

Western Union: Streamlines operations across regions using a multi-cloud strategy on Snowflake.

First Tech Federal Credit Union: Predicted 500%+ ROI by modernizing their member data infrastructure on Snowflake.

Key Differentiators (Why We Win)

Feature	Why it Matters (The "Non-Tech" Value)
Secure Data Sharing	Banks can securely share data with partners (e.g., credit bureaus or fintechs) or regulators instantly without moving files or building fragile APIs.
Snowflake Marketplace	Think of it as an "App Store" for financial data. Banks can instantly access live data from providers like Equifax, Experian, and S&P Global to improve credit scoring and risk models immediately.
Data Clean Rooms	Allows banks to collaborate on sensitive data (like combining credit card data with retailer data) to find insights without ever exposing the underlying Personally Identifiable Information (PII). This is critical for privacy compliance.
Multi-Cloud Agility	Snowflake runs seamlessly across AWS, Azure, and Google Cloud. This prevents "vendor lock-in" and ensures global business continuity, which regulators love.

The "HOOK": 3 Questions to Ask

Use these to uncover challenges around customer experience, risk, and efficiency.

1. "Do you have a single, real-time view of your customer across all channels (mobile, branch, mortgage, credit cards)?" **Why ask:** Identifies data silos. If they say no, they can't offer personalized experiences or "Next Best Actions" effectively.
2. "Are you struggling with high false positives in your fraud detection or Money Laundering (AML) screenings?" **Why ask:** Legacy systems are often slow and inaccurate. Snowflake delivers near real-time scoring to stop fraud without blocking legitimate customers.
3. "How much manual effort does your team spend preparing data for regulatory reports (like CCAR or Basel III)?" **Why ask:** Regulatory reporting is often an expensive manual nightmare. Snowflake automates this by providing a single source of truth.

Objection Handling

Objection: "We have too much legacy infrastructure (Mainframes/Oracle) to move to the cloud." **Response:** "You don't have to rip and replace everything. Snowflake sits alongside legacy systems—migrate high-value workloads like Customer 360 or Risk Analytics to see immediate value while leaving core ledgers in place."



Objection: “Security is our #1 priority; we can’t put sensitive banking data in the public cloud.”

Response: “Snowflake is FedRAMP Authorized and PCI-DSS compliant, trusted by Citi and Capital One. Our Data Clean Rooms let you use data without ever exposing sensitive PII—more secure than emailing files.”

Objection: “We already have a Data Lake (e.g., Hadoop).” **Response:** “Older data lake architectures make near real-time reporting difficult. Snowflake combines the low cost of a lake with warehouse performance—teams can query data in near real time, not just store it.”

Seller "Do's and Don'ts"

Do's

- **Focus on "Hyper-Personalization":** Banks want to offer the right product at the exact right moment (for example, a mortgage offer when a customer is house hunting). Snowflake powers this speed.
- **Highlight the Ecosystem:** Mention that their data partners (FactSet, Experian, ZoomInfo) are likely already on Snowflake Marketplace, making integration near-instant.

Don'ts

- **Get stuck on technical terms like "nodes" or "clusters." Focus on business outcomes: Reduced Fraud Risk, Faster Time-to-Market for new apps, and Lower Compliance Costs.**
- **Ignore the Risk and Compliance officers.** They are key influencers. Explain how Snowflake makes audits easier by providing full data lineage (tracking where data came from).

Phone Script

"Hi [Prospect Name], this is [Name] from [Reseller]. I'm reaching out because a lot of banks we speak with are struggling to get a single, real-time view of their customers across all their different legacy systems.

We are partnering with Snowflake to help banks unify this data without a massive 'rip and replace' project. Banks like NatWest used this to connect 8 million customers with personalized insights while cutting their data costs.

Are you free next week to discuss how you can reduce false positives in fraud detection and get a true 360-degree view of your clients?"

Email Template

Subject: Breaking down data silos to stop fraud and improve CX

Hi [Prospect Name],

Most banks struggle with fragmented data. When customer data sits in silos, it creates blind spots that prevent personalized service and make it harder to detect financial crime in near real time.



We are working with Snowflake to solve this for institutions like Citi and Western Union. By unifying your data on Snowflake's AI Data Cloud for Financial Services, you can:

- **Achieve Customer 360:** Personalize offers in near real time by seeing a client's full portfolio.
- **Stop Fraud Faster:** Run risk models on live data to catch anomalies as they happen, not days later.
- **Secure Collaboration:** Use 'Data Clean Rooms' to collaborate with partners without exposing sensitive PII.

Do you have 10 minutes next week to see how peer institutions are turning their data compliance burden into a competitive advantage?

Best, [Name]

