PRE-CALL INTELLIGENCE · PERSONA 01

Banking *CIO.*

A pre-call cheat sheet for the enterprise tech seller calling on a *regional commercial bank*.

ROLE Chief Information Officer | VERTICAL Regional Commercial Bank | ASSETS ~$8B | HEADCOUNT ~1,800

BIA is a pre-call intelligence platform for enterprise tech sellers. **Synthesized from 400+ data inputs** so you don't wing the first call. Unlike call recording tools, BIA works *before* you dial.

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CIO/01

PRE-CALL   CHAPTER I · THE BUYER

What's keeping him *up at night.*

These are the four pressures he's carrying into the room. Each one is a regulatory or board-level event waiting to happen — and he owns the answer.

PAIN	WHAT IT MEANS FOR HIM	URGENCY
Regulatory exam posture	OCC/Fed exams scrutinize tech risk, third-party vendors, and operational resilience. One adverse finding triggers a 12-month remediation cycle — and the CIO owns it.	HIGH
Core banking modernization	Fiserv / FIS / Jack Henry systems built in the 1990s. Replacing them while keeping operations live is the most complex IT project in banking — and it never fully ends.	HIGH
Cybersecurity & fraud pressure	Financial services is the #2 ransomware target. Real-time payments fraud is accelerating faster than detection tooling. One breach triggers OCC notification requirements within 36 hours.	HIGH
Digital banking experience gap	Retail customers compare mobile banking to Chime and SoFi. The CIO owns the infrastructure gap but doesn't own the product roadmap. He catches the blame either way.	HIGH

This brief took hours to build for a *generic* Banking CIO. **BIA generates this for any enterprise buyer persona** — your role, your vertical — in 30 seconds.

GetBuyerIntel.ai

CONTINUED · BIA CROSS-SELL ON NEXT PAGE

This brief told you *what.* BIA handles *the how.*

This cheat sheet shows you what to know about a Banking CIO. BIA converts that intelligence into action.

01 · OUTREACH

Cold email sequences built on his regulatory priorities — not generic fintech templates.

BIA generates a full outreach sequence calibrated to how this specific buyer processes vendor outreach, what subject lines get past a compliance-trained filter, and which of his current exam pressures makes him respond. **Your first email writes itself — in 30 seconds.**

02 · REHEARSAL

Practice the call before you make it.

Have a live conversation with an AI Banking CIO who asks about your SOC 2 Type II, wants your third-party risk questionnaire before he'll go further, and asks which core system you've integrated with before. **Get scored before your rep touches a real deal.**

03 · BATTLECARDS

See your competitor's pitch from the Banking CIO's chair.

Then get a ready-to-share visual battlecard showing exactly where they fall short for this specific buyer's regulatory and technology priorities. **Formatted, visual, ready to use in the room.**

04 · PERSONALIZED

Personalized to what you sell, in 30 seconds.

Paste your product URL once and every document, objection response, battlecard, and discovery bank in BIA rewrites itself around your specific solution vs. this buyer. **The cheat sheet you just read is generic. Your version won't be.**

> FIX THIS NOW
>
> The rep calling this account next week already has a bank-specific intelligence brief. They've rehearsed the OCC exam conversation. You haven't. → **getbuyerintel.ai/Simulator/**

CONTINUED · THE FULL INTELLIGENCE STACK ON NEXT PAGE

The full intelligence *stack.*

Everything in this cheat sheet came from the surface layer. The full Banking CIO intelligence stack inside BIA includes six tools this brief can't fit.

01 — 52-Question Discovery Bank MEMBERS
Includes 10 exam-readiness *trap questions* that reveal exactly where the deal will stall.

02 — 7 Active Buying Triggers MEMBERS
The observable signals: OCC exam scheduled, core RFP issued, M&A integration project kicked off, DORA readiness gap identified.

03 — Trigger-to-Stakeholder Map MEMBERS
When the CRO signs off on a core modernization budget, **four other approvers activate simultaneously.**

04 — Risk & Trust Profile MEMBERS
12 vendor trust signals and 9 deal-killers, in OCC examination language.

05 — Day-in-the-Life Narrative MEMBERS
The vendor demo where the CIO already decided in the first three minutes — based on whether you knew his core system.

06 — "How Not to Lose" Guide MEMBERS
Why qualified fintech deals die in third-party risk management, not in the business case.

> FIELD INTELLIGENCE
>
> This is what the vendor who just closed your **last prospect** pulled before every bank meeting.

Who's actually *in the room.*

The CIO does not move without these six. Miss any one and the deal stalls — or dies in process before it reaches a decision.

STAKEHOLDER	VETO TYPE	WHAT THEY NEED FROM YOU
Chief Risk Officer	VENDOR RISK VETO	Every new vendor is a third-party risk event. Arrive with a pre-packaged due diligence kit — SOC 2 Type II, pen test results, BCP/DR documentation — or this stalls for 90 days.
Chief Compliance Officer	REGULATORY VETO	If this touches any exam-sensitive system, the CCO needs to sign off before the CIO commits budget. Ask about upcoming exam windows before you pitch any implementation timing.
CFO	CAPEX/OPEX VETO	Banking CFOs model 5-year NPV on core tech investments. Price it as CapEx with an OpEx transition option — or the conversation ends at finance.
COO	OPERATIONAL CONTINUITY VETO	Core banking downtime is a regulatory event, not just an IT incident. Any implementation touching transaction processing needs a board-level change management plan.
Business Line Heads (Retail + Commercial)	ADOPTION VETO	They own the revenue lines your solution affects. If the Retail Banking head isn't a champion, your deal has no sponsor where the P&L lives.
Procurement / TPRM	PROCESS VETO	Most banks have a 6–12 week third-party risk review that starts *after* the business case is approved. Know when it starts or lose the calendar quarter.

WINNING SEQUENCE

CRO and CCO alignment before the CIO commits budget. In banking, regulatory risk owners are co-signers, not reviewers.

Scope note · *This profile covers regional and community commercial banks ($2B–$20B assets). At top-25 banks, enterprise architecture review boards and group-level approval processes add 2–3 layers that extend timelines by a full quarter.*

PRE-CALL   CHAPTER III · THE OPENING

Three questions that open the *real* conversation.

01 *When your next OCC or Fed exam looks at your technology risk posture, which control gap gives you the most pause going in — and which one are you still building the remediation documentation for?*

USE WHEN · POSITIONING AROUND REGULATORY RISK, COMPLIANCE-ADJACENT SOLUTIONS

02 *Where does your core modernization roadmap sit right now — early exploration, active evaluation, or committed program — and what's the event that would force the decision if you stayed on your current timeline?*

USE WHEN · EVALUATING URGENCY, IDENTIFYING WHETHER THERE'S A LIVE BUDGET EVENT

03 *Your digital banking experience — when a retail customer compares your mobile app to a neobank, where's the gap, and who owns closing it?*

USE WHEN · SELLING DIGITAL EXPERIENCE, CUSTOMER-FACING TECHNOLOGY, DATA OR AI SOLUTIONS

What kills credibility in the *first five minutes.*

- **Not knowing his core system.** If you don't know whether they're on Fiserv Premier, FIS Horizon, or Jack Henry Silverlake before you walk in, he's already categorized you as a vendor who doesn't do banking.
- **Pitching "cloud migration" without addressing OCC guidance on third-party risk.** Generic cloud ROI slides read as "this vendor doesn't do banking."
- **Arriving without SOC 2 Type II, pen test results, and BCP documentation.** Third-party risk review is not optional. The timeline slips 60–90 days.
- **Using consumer fintech analogies.** "Like Venmo but for commercial payments" loses the room in seconds.
- **Not knowing what SR 11-7 means.** Federal Reserve model risk management guidance governs every AI or ML model a bank deploys.
- **Applying sales timeline pressure.** Banking IT decisions are tied to exam cycles, capital plan approval, and governance committees — none of which move on your quarter.

ON THE CALL

CHAPTER IV · THE SUBTEXT

What he's *really* asking.

The Banking CIO is polite. He's also running a clock. What he asks and what he's evaluating are not the same thing.

WHAT HE ASKS	WHAT HE'S ACTUALLY EVALUATING
"Are you on our approved vendor list?"	Can you pass a third-party risk management review without becoming a 90-day project for my compliance team?
"What's your data residency and sovereignty policy?"	If something goes wrong, which regulator do I call — and can I explain the answer to an OCC examiner in one sentence?
"Tell me about your other bank clients."	Have you survived an exam cycle with a bank our size? I need a reference at a comparable institution — not a fintech pilot.
"Walk me through your implementation approach."	Show me you've done a live-environment integration at a real bank before — not a sandbox demo with a legacy core.
"How does this interact with our core system?"	I need you to have done this specific integration before, because my IT team does not have capacity to be your first production instance.

ON THE CALL

CHAPTER V · THE OBJECTIONS

The three objections you *will* hear — and what to say.

OBJECTION · 01

"We have a strict vendor approval process."

ROOT FEAR

The last vendor we fast-tracked failed a third-party risk review six months in. My default is full process, no exceptions.

WHAT ACTUALLY MOVES HIM

A pre-packaged bank vendor due diligence kit — SOC 2 Type II, third-party risk questionnaire pre-filled, pen test summary, BCP/DR documentation.

SAY THIS

> "We built a bank-specific due diligence package based on OCC vendor risk management guidance — I can send it today so your third-party risk team starts the clock immediately. What's the name of your risk review lead?"

OBJECTION · 02

"We're in the middle of a core conversion."

ROOT FEAR

Any new variable during a core conversion is how you turn a 12-month project into a 24-month disaster that ends careers.

WHAT ACTUALLY MOVES HIM

Position as post-conversion ready — sequential, not concurrent — or as a layer that operates above the core and is unaffected by the migration.

SAY THIS

> "We've specifically designed for post-conversion deployment — we integrate at the data layer above the core, so your migration timeline doesn't change. Can we put a 30-day post-go-live kickoff on the calendar now?"

OBJECTION · 03

"Our IT budget is committed through next fiscal year."

ROOT FEAR

Reallocation requires CFO and CRO sign-off, which triggers a governance review I don't have bandwidth to run right now.

WHAT ACTUALLY MOVES HIM

Build the business case in regulatory ROI language — exam finding remediation cost, operational resilience investment framework, fraud loss reduction.

SAY THIS

> "I'd like to help you build the reallocation case in the language your CFO and CRO use — operational resilience investment and exam-finding cost avoidance. Would 30 minutes with your CFO be worth setting up?"

CONTINUED · WHAT YOU'RE COMPETING AGAINST

What you're actually *competing against.*

Most deals don't lose to a competitor. They lose to one of these three.

- **The pending core conversion that "takes priority over everything."** Most regional banks have a core modernization project somewhere in their 3-year plan. It functions as a universal deferral mechanism — any new initiative that touches systems gets pushed behind the core. Demonstrate that your solution is either independent of the core timeline or accelerates the business case for the core decision itself.
- **The incumbent vendor (Fiserv, FIS, or Jack Henry).** The bank already has a deep relationship with their core provider. The first question when evaluating a new vendor is "will Fiserv build this natively in 18 months and make this investment irrelevant?" You need a clean answer to that question before they ask it.
- **The internal build argument.** Bank IT teams are large and capable. The "we can build this in-house" argument surfaces on any project that doesn't require specialized data or AI the team doesn't have. Position around time-to-exam-readiness — something they cannot build internally in the timeframe that matters.