MARKETING EDITION · PERSONA 01

Banking *CIO.*

A marketing intelligence cheat sheet for the campaign-builder reaching a *regional or community bank CIO*.

ROLE Chief Information Officer

VERTICAL Regional / Community Bank

ASSETS $2B–$50B

HEADCOUNT 200–2,000

For marketers building campaigns, content, and landing pages that reach this buyer — **not sellers prepping a call.** Her world isn't about innovation. It's about *not being the next exam finding.*

VOL. M-01 · BANKING SERIES
ISSUED · BUYER INTEL ACCELERATOR
AUDIENCE · MARKETERS

M/01

CONTEXT CHAPTER I · THE BUYER

What she's actually *dealing with right now.*

Six pressures she's carrying into every piece of content she opens. Each one tells you what to lead with — and what reads as a vendor who hasn't been inside a bank.

PRESSURE	WHAT IT MEANS FOR YOUR MARKETING	URGENCY
Regulatory exam cycle	Her buying window is dictated by examiners — OCC, Federal Reserve, FDIC. Post-exam clean = open. Pre-exam or MRA cleanup = locked down.	HIGH
Core banking constraints	Everything integrates with Fiserv, FIS, or Jack Henry. If you don't name those and show certified integrations, you don't exist to her.	HIGH
Fourth-party risk exposure	She doesn't just manage her vendors — she manages her vendors' vendors. Any tool you sell becomes part of her risk surface and her exam story.	HIGH
"Transform" language triggers anxiety	Innovation framing reads as exam risk. Speed is a liability. Efficiency is suspicious. The word "transform" alone can lose her in the first sentence.	HIGH
Board-level risk narrative	She reports to a board that reads OCC guidance, not tech roadmaps. Content that helps her tell a risk-reduction story to the board is gold.	MED
Cybersecurity scrutiny	Post-NYDFS, post-SEC cybersecurity rules — every vendor is a potential attack surface. Your security documentation is part of her evaluation before she reads anything else.	MED

VOCABULARY CHAPTER II · THE LANGUAGE FIREWALL

The language firewall — *get this wrong and you're done.*

Banking CIOs have been burned by vendor hype for decades. The words you choose signal whether you understand their world — or just read the website.

+ USE THIS

+ **Risk reduction** not "efficiency"
+ **Exam readiness** not "compliance automation"
+ **Operational continuity** not "uptime" or "performance"
+ **Auditability** not "visibility" or "dashboards"
+ **Documented controls** not "security features"
+ **Vendor risk management** not "partner ecosystem"
+ **Board-reportable** not "executive-friendly"
+ **Name SOC 2 Type II, ISO 27001** upfront, by name

– AVOID THIS

- **Transform / transformation** triggers exam anxiety
- **Innovate / innovation** sounds like uncontrolled change
- **Speed / fast / rapid** speed is a liability in regulated environments
- **Streamline** implies cutting corners on controls
- **Disrupt / disruptive** career-ending word in banking IT
- **Cutting-edge / bleeding-edge** untested = unacceptable risk
- **Seamless** she's lived through integrations that weren't
- **Plug-and-play** no one believes this in core banking

RULE OF THUMB

Before you publish, ask: **would an OCC examiner reading this content be reassured or alarmed?** If alarmed, rewrite. If reassured, you're in her language.

The exam cycle *content calendar.*

Her buying window isn't quarterly — it's exam-driven. Map your content to where she is in the cycle, or watch your best campaigns land at exactly the wrong week.

EXAM PHASE	HER MINDSET	CONTENT THAT WORKS	WHAT TO AVOID
Post-exam clean No MRAs · 6–12 mo post	*"I have budget authority and some breathing room – let me fix the things I know are broken."*	ROI cases from peer banks, risk-reduction proof points, integration documentation.	Urgency tactics — she doesn't feel urgency, she feels relief.
Post-exam MRA remediation Active findings to fix	*"Every dollar and hour goes to fixing what examiners flagged. I'm not buying anything new."*	Nothing — nurture only. Prep educational content for when MRAs close.	Sales outreach, demos, pricing conversations — all ignored.
Pre-exam lockdown 3–6 mo before next exam	*"I'm not introducing any new risk or change right now. Examiners will see everything."*	Thought leadership only — exam-prep frameworks, OCC guidance summaries.	Product announcements, feature launches, case studies — wrong timing.
Mid-cycle planning 12+ mo from exam	*"I have a window to evaluate and build the case. But the board has to be comfortable."*	Board-presentation templates, peer comparisons, 3-year roadmap content.	Anything that can't be translated into a board-level risk narrative.

CONTINUED · HOOK FORMULAS

HOOKS

CHAPTER IV · HEADLINES THAT LAND

Hook formulas that *actually land.*

Every hook has to pass one test: does it sound like something an *examiner* would care about?

HOOK 01 · EXAM FINDING FRAME

"Most MRAs in IT come back to the same three control gaps. Here's what regional bank CIOs are fixing before the next examination cycle."

Why it works · She reads this and sees exam preparation value, not a vendor pitch. The MRA framing signals you understand her regulatory reality.

HOOK 02 · FOURTH-PARTY RISK FRAME

"You've mapped your vendor risk. But can you document your vendors' vendors to the level examiners now expect? Here's what the OCC is asking."

Why it works · Fourth-party risk is a live examiner concern — a real problem she's probably not fully solved — and it leads directly into your value prop.

HOOK 03 · BOARD NARRATIVE FRAME

"Your board reads OCC guidance. They don't read technology roadmaps. Here's the risk-reduction framework that translates your IT investment into board language."

Why it works · She has to translate IT value into board-level risk language every quarter. Any content that makes that job easier earns her attention immediately.

HOOK 04 · CORE INTEGRATION FRAME

"Fiserv integration: what works natively, what requires IT, and what the realistic timeline looks like. No plug-and-play claims."

Why it works · She's been burned by "seamless integration" promises. Honest, specific integration documentation is a credibility signal, not a liability.

Content formats that *build pipeline* with this buyer.

Not every format performs equally. These are the formats banking CIOs actually save, share with their CFO, and forward to their board.

FORMAT	WHY IT WORKS	ANGLE TO USE
Exam Preparation Guides	She saves anything that helps her prepare for examiners or remediate findings.	Frame your tool as exam-ready infrastructure, not new technology.
OCC / FDIC Regulatory Summaries	She doesn't have time to read every regulatory update — you summarizing it earns her trust.	Connect guidance to practical technology decisions she needs to make.
Peer Bank Case Studies	She validates with peers, not vendor claims — **named institutions matter.**	Same asset size, same core platform, same exam environment.
Board Presentation Templates	Translating IT investment into board-level risk language is her hardest job.	Risk-reduction narrative, not ROI narrative — boards want risk managed, not optimized.
Integration Architecture Docs	Fiserv/FIS/Jack Henry documentation is her first filter — show it upfront.	Be specific and honest about what's native vs. what requires IT engagement.
Vendor Risk Frameworks	Fourth-party risk is a growing examiner focus — original frameworks get shared widely.	Help her document and present her vendor risk posture to regulators.
Webinars with Banking IT Peers	She trusts peer voices far more than vendor voices — no vendor chaperones.	Let peers talk candidly about exam experience and technology decisions.

What kills your campaign *with banking CIOs.*

Six mistakes that take a campaign out before it gets read. Each one is a fingerprint of a vendor who's never been inside a regulated bank.

MISTAKE	WHY IT FAILS
Innovation / transformation language	Examiners scrutinize change. "Transform" reads as uncontrolled risk. You lose her in the headline.
Speed as a benefit	In regulated banking, fast = risky. Emphasizing speed signals you don't understand her environment.
No core platform mention	If you don't name Fiserv, FIS, or Jack Henry and show certified integrations, she assumes you don't integrate.
Generic financial services case studies	A FinTech case study or large-bank deployment doesn't translate to a $5B community bank. Peer match matters.
Missing security certifications upfront	SOC 2 Type II and ISO 27001 aren't a nice-to-have — they're the first filter. Buried or missing = you're out.
ROI framing without risk context	She doesn't buy to improve ROI — she buys to reduce risk and pass exams. ROI-first content misses her actual motivation.

AUDIENCE

Buying committee — *who else sees your content.*

She doesn't read alone. By the time a deal is real, your content has been forwarded to four other people — each reading through a different filter.

ROLE	THEIR FILTER	CONTENT THAT REACHES THEM
Chief Risk Officer	*"Does this increase or decrease our exam risk profile?"*	Fourth-party risk frameworks, vendor risk management guides.
Chief Compliance Officer	*"What's the regulatory paper trail? Can I show examiners we evaluated this properly?"*	Compliance documentation, audit-trail architecture, regulatory alignment guides.
CFO	*"Total cost of ownership, licensing model, and what happens if we need to exit."*	Transparent pricing, TCO calculators, contract flexibility documentation.
Board / Risk Committee	*"Is this a risk we're managing or a risk we're adding?"*	Board-ready risk narrative templates, industry peer adoption data.
Core Platform Vendor (Fiserv / FIS / Jack Henry)	*"Does this create integration complexity or support issues for us?"*	Certified integration documentation, joint implementation guides.

THE BIA ANGLE CHAPTER VIII · BUILD THE CAMPAIGN

Campaigns that don't get deleted *in the first sentence.*

Everything in this brief came from the surface layer. Buyer Intel Accelerator generates deep buyer intelligence for Banking CIO personas — and forty-plus more.

01 **Regulatory Vocabulary Library** MEMBERS
The exam-cycle phrases, OCC framing, and risk-reduction language that get past her filter — kept current as guidance changes.

02 **Exam-Cycle Buying Window Map** MEMBERS
When her real budget windows open, by region and asset size — not the fiscal calendar she shows the board.

03 **Content Reviewer** MEMBERS
Paste your landing page, email, or one-pager. BIA audits it against real Banking CIO ICP language and tells you exactly which words to cut.

04 **Personalized Messaging Playbook** MEMBERS
Paste your product URL once — BIA rewrites every hook, format, and committee angle around your specific solution vs. this buyer.

BUILDING CAMPAIGNS FOR BANKING IT?

The intelligence layer your campaigns are missing takes 5 minutes to generate. **Build campaigns that don't get deleted in the first sentence.**

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