SNOWFLAKE MARKETPLACE GUIDE: FINANCIAL SERVICES

Exploring 6 use cases for financial services and insurance

TABLE OF CONTENTS

INTRODUCTION

AN AVALANCHE OF DATA: TURNING INSIGHTS INTO COMPETITIVE ADVANTAGE

Loan applications, credit checks, ATM withdrawals, stock purchases. Nearly every financial transaction we make creates data. And each data point has the potential to inform financial institutions — to develop better business-critical workflows, identify relevant consumer trends, enable stronger and more granular quantitative research, streamline fraud detection, and improve customer analytics.

But what sets financial institutions apart when they all collect the same types of data and offer largely similar services? The ability to customize, refine and uplevel those services with differentiated data. This starts with being able to access, find and use the first-party data you already have, and then enriching it with context gleaned from relevant external data. It's one thing for analysts or portfolio managers to use internal numbers or historical performance data.

It's quite another to have a wealth of additional, alternative data at their fingertips to find data-driven connections the competition isn't seeing.

Furthermore, financial services leaders must already be investing in generative AI (gen AI). (Read more about how to develop a scalable gen AI strategy.) A large language model is only as good as the data it's trained on; the more data you can feed it, the more precise — and more helpful — its output can be for business leaders and data decision makers.

One way to tap into all that power, find the right data sets, and enrich and broaden your own data perspective is through data sharing.

ENHANCING DATA ACCESS TO AMPLIFY ROI

Accessing more data often comes in the form of data sharing. Data sharing is distributing the same data resources to multiple users or applications while maintaining data consistency across all entities consuming the data. For financial service institutions, this can involve sharing owned data externally, receiving external data and exchanging data between partner organizations.

> **Data sharing is distributing the same data resources to multiple users or applications while maintaining data consistency across all entities consuming the data.**

Relevant third-party or external datasets for financial institutions can go well beyond expected data sets like equity factor models, insurance application data or foreign exchange rate histories. Consider the impact of incorporating data about ESG topics, geospatial data, regional purchase trends, even media engagement; all of it can influence the products and services you develop and the way you acquire, nurture and retain clients.

Financial services institutions that access and share data strategically enjoy a number of benefits — as do their customers.

- **More efficiency:** Teams can more easily identify opportunities for operational efficiencies or user pain points.

- **Improved accuracy:** With more data fueling analytics engines, institutions can produce more accurate outputs. That may translate to conducting more informed market analyses or better risk assessment.

- **Fueling innovation:** Inspiration for new offerings, including gen AI-powered products or services, can come from many places, chief among them consumer behavior patterns and trends identifiable through data.

- **Enhanced customer experiences:** Extensive personalization and ease emerge when data is more readily available. Providing curated recommendations for users to achieve their financial goals in your banking app? Allowing users to send money to a friend or update their investment portfolio with a single tap? Fast and simple experiences like these, which modern consumers expect with minimal lag, can differentiate an organization's offerings. The more comprehensive the data, the better the experience can be.

Accessing data in a modern world: Challenges and opportunities

Granted, the technological considerations to access and share data efficiently and securely can be complex. Traditional data transmission methods like secure file transfer protocol (SFTP) and APIs can be slow, costly and prone to risk. Using different file formats, copying data and significant extract, transfer, load (ETL) processes all introduce room for error; periodic batch processing that takes hours to run slows things down. Navigating compliance and privacy can get complicated, too, especially for a heavily regulated industry like finance.

Tech leaders seeking to access data with a modern technology solution for their financial institution should look for a platform with capabilities that:

- *Empower seamless collaboration:* You should be able to securely access and share one copy of your live data across your organization, across regions and across clouds, all without needing ETL.

- *Provide access to more than just data:* You can tap into research models and apps, in addition to data.

- *Preserve privacy with robust data governance:* Baked-in, cross-cloud governance controls and flexible policies help you keep your data secure, so you can unlock more value from even sensitive and regulated data.

| **Learn more about data sharing and collaboration on Snowflake.**

With those elements in place, a big question remains: where do you go to get shared data? How do you find organizations that have relevant data available to share?

Reaching out to business partners and creating secure data sharing connections with trusted organizations is certainly one option, but it's resource-intensive and may not deliver the breadth of data you're looking for. A cloud-based data marketplace offers a better option: a collection of organizations that see the value of data sharing and make data sets available to share or purchase on a single online store.

But getting data from traditional data marketplaces can be overwhelming. Figuring out which marketplace to use, which vendors are reliable, what data will be most useful, and what value each data set holds can cost time and money that would be better spent on actual analysis and data modeling. Those delays — in addition to time spent on vetting the data provider, performing security checks and engineering processes to transfer the data — lead to perhaps the greatest challenge: dealing with stale data and multiple copies that are nearly impossible to securely govern.

A MODERN MARKETPLACE
FOR MAXIMUM INSIGHTS

Snowflake Marketplace is a modern approach to the data marketplace where sharing data sets is just the beginning. A one-stop shop full of trusted, vetted providers, Snowflake Marketplace contains more than 3,000 live, up-to-date and ready-to-query third-party data, apps and AI products. With external data from more than 720 providers (as of Jan. 31, 2025), data leaders can integrate external sources within minutes — not months. They can stop wasting time hunting for vendors or assessing update frequencies and start getting creative.

Snowflake users can connect directly to data products. Without the burden of data transfer, integrating external data with your existing data becomes fast and seamless — data analysis can begin right away. Through Snowflake Marketplace, you can share slices of your data with the data provider for enrichment and augmentation and securely access your enriched data directly in your Snowflake account.

Whether you use external data to augment data sets for improved business analytics or to help train AI and machine learning (ML) models for data science, the benefits of Snowflake Marketplace are clear:

Deliver a better customer experience

Save time and resources compared to traditional data-sharing methods and get value faster with near-instant, live access to data products, toolkits, Snowflake Native Apps and AI products that run directly on your data. Easily leverage AI agents, graph analytics, advanced geospatial apps, computer vision models, cost optimization tools and much more.

Because you can request personalized, secure data feeds from data providers that are customized to your specific data needs, your potential to improve your own end product for your customers grows, too.

BENEFITS OF BECOMING A SNOWFLAKE MARKETPLACE PROVIDER

Accessing data as a consumer isn't the only way to gain a competitive advantage with Snowflake Marketplace. Data providers can offer entire data sets, partial data sets in the form of data services, Snowflake Native Apps and/or SaaS data on Snowflake Marketplace through a variety of pricing options. By doing so, your organization can help customers achieve faster time to value and unify their siloed data, streamlining costs.

Since thousands of organizations use the AI Data Cloud, you'll also extend your market reach which can boost revenue streams. Flexible monetization models and standardized legal terms can help speed up procurement. Finally, providers may increase margins by participating in a built-in rebate program, plus saving on operational costs for maintaining data copies, credentialing, data processing and staging efforts.

Ready to grow your business faster and serve customers more effectively? Become a Partner.

Reduce costs

Forget maintaining pipelines and data copies in different regions and clouds. Instead, provide secure, revocable access to automatically updated apps and live data, regardless of where it's located. Data integration costs less, and no ETL or push/pull is required. And because there's generally no data movement (only data access), you also don't pay storage costs for third-party data.

If you have Snowflake credits left over, you can avoid additional budget approvals by flexibly using a portion of your Snowflake spend for SaaS and data purchases.[1]

Grow revenue faster

Having accessible data and apps can shorten sales cycles, and self-serve usage insights make it easier to act on qualified leads more quickly. You also can make the data and apps your company already has available for others outside your customer/partner circle to use — and if you become a data provider, you can charge for access to that data or app and it becomes a new source of revenue. Learn more about becoming a Snowflake Marketplace Partner.

[1] Some providers participate in this program. Please reach out to your Snowflake Account Executive to see if you qualify. Only available in select regions. See documentation for full program details.

USE CASES FOR
SNOWFLAKE MARKETPLACE IN FINANCIAL SERVICES

In this section, we cover six different key industry use cases where data access can make a meaningful impact on your business. Each use case features sample data sets and examples of what you could achieve with it. We've also included select relevant providers who currently offer their products on Snowflake Marketplace so you can get started right away.

This list is by no means exhaustive. Consider it a jumping-off point for your teams to apply their own expertise and create solutions for your organization's unique data problems.

Portfolio management and research

Given continued macroeconomic volatility, underpinned by high interest rates and inflationary pressures, the shift toward active investment strategies and the quest for alpha continue to grow. As a result, investment managers are finding, testing and leveraging increasingly diverse content sets to build investment portfolios and research that combines traditional public assets with alternative and private asset data — all in an effort to beat the market. The global nature of financial markets also means the window for running backtests and optimizing portfolios is narrower than ever. This requires fast access to timely, well-governed and well-maintained data.

Types of data	What you can do with it
- Company fundamentals - Macroeconomic data - Ownership and fund data - Credit research - Historical financial data - Private assets data - Digital assets data - Alternative data (including demographic data, transaction data and sentiment analysis)	- Keep up with market trends by assessing global financial market and macroeconomic volatility - Generate investment ideas by performing research and security selection - Build and backtest investment strategies - Spot and reduce credit risk in your portfolio using information about key events, including defaults, debt restructuring and rating downgrades - Enhance the investor experience with more personalized recommendations - Offer diversified solutions to investors with private assets and alternative investment opportunities

Sample products on Snowflake Marketplace

Company data

- **Crunchbase, Inc.:** Crunchbase Enterprise: Company & Funding Data (free sample)
- **FactSet:** FactSet Fundamentals
- **S&P Global:** S&P Capital IQ Financials

Fund data

- **ETF Global:** ETF Fund Flow Data
- **FactSet:** FactSet ETF
- **Nasdaq eVestment:** Core Analytics
- **Rimes:** Rimes Global ETF Data

Pricing and reference data

- **Cboe Global Markets:** Main Channel End-of-Day Summary
- **Consumer Edge:** Consumer In-Store & Ecommerce Receipt Transaction Data | CPG
- **CRSP:** US Stock Database
- **EDI:** Worldwide End of Day Prices (free sample)
- **QUODD:** Equity & FX Data
- **Yes Energy:** Sample Data (free sample)

Economic data

- **CEIC:** CEIC Macroeconomic Database (Free)
- **S&P Global:** Economic Data

Digital assets

- **Amberdata:** Blockchain Crypto Data (free sample)
- **Flipside Crypto:** Bitcoin Onchain Core Data
- **SonarX:** Streaming Full Historical Blockchain Data

Private assets

- **Black Knight:** Pre-Foreclosure Data
- **CoreLogic:** Property Characteristic Information on US Properties
- **MSCI:** MSCI Private Capital Indexes

People data

- **People Data Labs:** Free Company Dataset
- **Revelio Labs:** Workforce Data Analytics

Workflow capabilities

- **Arcesium:** Aquata
- **Clearwater Analytics:** Clearwater Analytics Investment Accounting Data
- **GoldenSource:** GoldenSource Omni

Risk analytics, trading analytics and regulatory reporting

Since the global financial crisis of 2008, the role, scope and importance of the risk and compliance function in financial services has ballooned as many look to minimize reputational and revenue risks for noncompliance.

The regulatory landscape itself is in flux given likely shifts in U.S. policies and possible adjustments to the timing for full implementation of international standards. But ongoing reporting obligations, including trading book and risk factor analytics under FRTB and trading analytics for effective execution under MIFID II, underscore the need for reliable data and analytics.

Third-party data can help teams identify, measure and run models or simulations to determine if their institution is susceptible to exposures, as well as power advanced analytics and machine learning to augment and accelerate key risk and reporting workflows.

Types of data	Sample products on Snowflake Marketplace	
• Intraday or end-of-day market/pricing data • Historical tick data • Multi-asset class risk models • Credit information including property assessment, mortgage	*Market, reference and portfolio data for liquidity risk analytics and trade analytics* • **BMLL:** BMLL Daily Classified Trades - US / Europe; BMLL Level 2 Quotes - US / Europe • **Cboe Global Markets:** APA European Equities Off-Exchange Trade Reporting • **Consumer Edge:** Consumer Debit & Credit Card Transaction Data	Deal Sourcing For Private Investors • **EDI:** Worldwide Equity End of Day Pricing Data • **FactSet:** Tick History, FactSet Data Management Solutions, FactSet Analytics (sample)	*Real estate, mortgage, credit data for credit risk analytics* • **Black Knight:** Mortgage (SAM), Property Assessment • **CoreLogic:** Home Price Index Forecast • **Equifax:** US Consumer Credit Trends, Real Property Insights, Financial Durability Measures • **MSCI:** Equity Factor Models • **S&P Global:** SNL Financial Institutions Regulatory Data, RatingsXpress®: Scores & Factors, RatingsXpress®: Credit Ratings
What you can do with it		
• Run market scenarios • Validate pricing and risk models • Allocate capital more effectively, while still meeting capital requirements set by regulatory bodies • Perform transaction cost analysis (TCA) for effective execution		

Customer 360 and marketing

Competition across financial services remains relentless. Consumers have access to more financial services products, as well as banking or insurance options, than ever before. In the United States, the cost to retain customers has risen over the past few years, and although retail banking customers' satisfaction has increased by 11% since last year according to a recent J.D. Power report, loyalty has risen by much smaller margins. Customers are demanding faster and more personalized services, and banks need to continue rethinking how they leverage their data to provide a differentiated customer experience.

Most financial services organizations already place data at the center of their customer 360 and marketing initiatives, using their wealth of internal data to get a view into customers' attributes, activities and preferences. But teams can derive deeper and more specialized insights when they ingest and integrate third-party data to power analytics and create richer customer profiles to drive everything from acquisition efforts to reducing churn and increasing customer lifetime value.

Types of data	Sample products on Snowflake Marketplace	
• Identity data • Behavioral data • Sentiment data • Transaction data	*Identity* • **Equifax:** B2bConnect - Business Firmographics, WealthComplete Premier • **Equilar:** People Business Intelligence, Executive & Director Relationships • **Experian:** Experian Marketing Data, Collaboration in Clean Rooms (Identity Resolution) • **LiveRamp:** Identity Resolution & Translation • **Mastercard:** Mastercard Audiences • **Merkle:** Merkury for Identity Linkage • **TransUnion:** TruAudience Identity Resolution and Enrichment • **Verisk Marketing Solutions:** Total Demographic Profiles, Total Consumer Insights	*Enrichment* • **SimilarWeb:** Google Keywords search dataset - discover all searches on Google (free) • **Zoominfo Technologies LLC:** ZoomInfo Data-as-a-Service • **S&P Global:** Professionals *Customer data* • **Consumer Edge:** Consumer Debit & Credit Card Transaction Data | Tracking Quarterly Performance • **GrowthLoop:** Customer Data Activation for Marketing Platforms • **HubSpot:** CRM Platform Data • **Heap:** Web & Mobile Behavioral Data • **Resonate:** Financial Services Data *Geolocation* • **IPinfo.io:** IPinfo Free Country + ASN IP Address Data, IPinfo IP Geolocation Address Data
What you can do with it		
• Localize marketing strategy • Enhance customer segmentation • Optimize customer journeys • Nurture customer retention • Personalize product offerings		

Financial crime

As banks become increasingly digital, global geopolitics more volatile, and regulations and compliance more rigorous, financial services organizations need to protect themselves from financial crimes or face financial, reputational, legal and regulatory consequences.

The United Nations Office on Drug and Crime estimates around $800 billion to $2 trillion USD (or 2–5% of global GDP) is laundered every year — an amount further obfuscated by the clandestine nature of the crime. The FBI cautioned against rising generative AI-driven cyber crime, and new data indicates that advanced generative AI cyber fraud was up 118% in 2024.

Combating financial crime requires data — and lots of it — delivered as quickly as possible so it can be analyzed, assessed and used to trigger alerts or responsive actions before a fraudulent transaction or records breach expands. Applying third-party data can provide additional depth and context throughout the client-onboarding process, when training ML models for anomaly detection, or when conducting enhanced due diligence on business relationships (including with suppliers, foreign entities and public figures).

Types of data	What you can do with it	Sample products on Snowflake Marketplace
• Know your customer (KYC) data • Global sanctions data • Supply chain data • Anti-money laundering data	• Verify your customers (both individual and business), including politically exposed persons (PEP) and identity information • Perform enhanced due diligence and meet compliance more readily • Confidently do business with approved parties	• **Bright Data:** Compliance and Regulatory Data • **FactSet:** FactSet Global Sanctions • **Quantifind:** Financial Crimes Risk Assessment • **Neo4j:** Neo4j Graph Analytics • **NuSummit:** DETECTIKA (Fraud Detection for credit card data) • **Trademo:** Global Sanctions Data Set • **TRUVITY:** Adverse Media Entities Data Set

Insurance underwriting

Several vectors are coming together to make data more critical than ever as underwriters look to lower their loss ratios by better triaging risk and improving conversion rates. First, consumers are expecting faster, more accurate and more personalized pricing for their policies. Second, climate-related risks continue to rise, including growing exposures to wildfires, floods and other climate-related catastrophes. 2024 was the third-most expensive year for natural catastrophe losses, and economists from the University of California, Los Angeles, estimate the insured losses of the January 2025 fires in Pacific Palisades and Altadena at $75 billion. And finally, as the underwriting workflow becomes increasingly complex, costly and highly manual, many organizations are turning to AI and machine learning to augment the underwriting process and improve efficiencies.

Types of data	What you can do with it	Sample products on Snowflake Marketplace
• Underwriting data • Weather data • Geolocation data • Consumer and business data	• Streamline advanced pricing and risk selection • Perform scenario testing and stress analysis • Personalize policy based on location risk • Enable risk change detection and renewal optimization • Forecast tail risk estimation or loss development analysis	*Policy and Claims* • **Duck Creek:** Duck Creek Clarity *Geolocation* • **Carto:** Analytics Toolbox • **Foursquare:** Ready-to-Use Audiences *Demographics* • **Merkle:** Insurance Data • **Verisk Marketing Solutions:** Total Demographic Profiles (free to try), Total Property Profiles (free to try) *Weather data* • **Aterio:** US Climate Risk Index by ZIP Code (free) • **Precisely:** Wildfire Risk USA (free), Flood Risk USA (free), Coastal Risk Data

Environmental, social and governance (ESG)

Though there are indications that investor interest in ESG has consistently fallen over the past few years, Pitchbook's annual Sustainable Investment Survey indicates that the reality is not so straightforward — and that those already practicing impact investing are largely staying the course. The European Union, for example, continues to establish greater rigor into ESG ratings and disclosures. In fact, despite geopolitical challenges, the market is predicted to hit $40 trillion by 2030, exceeding 25% of projected global assets under management. Europe leads the cause with ESG assets over $18 trillion, followed by expanding markets including Japan, Canada and Australia.

At the end of the day, ESG is simply another factor investors and pension funds use to influence how wealth and investment management firms seek to identify and evaluate investment risks, build new financial products and services, and establish new customer engagement channels.

Challenges remain — from the ingestion, standardization and sharing of ESG data to the need for scalable analytics to the tools required to build applications that integrate across workflow requirements like portfolio optimization and regulatory reporting. Third-party data may be one way to address these roadblocks.

Types of data	What you can do with it	Sample products on Snowflake Marketplace
• ESG scores across public and private companies ESG categories: • **Environmental:** Carbon emission, energy usage, supply chain, waste, etc. • **Social:** Human rights, workforce, gender diversity, injury rates, gender pay ratio, etc. • **Governance:** Corporate board structures, shareholder rights, financial reporting, executive compensation, corruption, etc.	• Embed ESG metrics as part of the research and backtesting workflows • Uncover and assess investment opportunities by screening companies against ESG metrics • Evaluate company performance by benchmarking ESG scores against peers • Reduce risk exposures to companies with poor governance or sustainability metrics • Construct and manage ESG-based investment portfolios • Enable green transition financing by embedding ESG data into debt issuance (i.e., green bonds or sustainability-linked bonds) • Meet regulatory reporting requirements, including Sustainable Finance Disclosure Regulation (SFDR) • Report on ESG impact on websites, fund prospectuses and periodic reports	• **ESG Book:** ESG Standardised Raw Data Module — NASDAQ Sample • **FactSet:** Truvalue Labs SASB Codified • **ISS:** ESG Corporate Rating • **Morningstar Sustainalytics:** ESG Data, ESG Risk Ratings, EU SFDR • **RepRisk:** ESG Risk Data (Public Companies Sample), ESG Risk Data (Private Companies Sample) • **S&P Global:** Global ESG Scores, Trucost Environmental, Trucost Carbon Earnings at Risk, Trucost Paris Alignment

PARTNER DIRECTORY

- **Amberdata**: The Leader in Global Financial Infrastructure for Digital Assets

- **Arcesium**: SaaS platform unifying complex financial data into actionable insight

- **Aterio**: The Leading Data on US Developments — Built for Better Investment Returns

- **BMLL**: Historical Data Done Properly

- **Bright Data**: Structured public web data at scale — ready for financial intelligence

- **Carto**: Spatial analytics built for the cloud

- **Cboe Global Markets**: Cboe is the world's leading derivatives and securities exchange network

- **CEIC**: CEIC curates the highest quality and most timely global economic data from traditional and alternative sources, enabling researchers and financial service professionals to create actionable insights, improving investment performance

- **Clearwater Analytics**: Most comprehensive platform unifying investment operations across global public and private markets

- **Consumer Edge**: Accurate, reliable data driving financial research and portfolio investment decisions

- **ContentSquare (previously Heap)**: Create better digital experiences. From start to finish

- **Cortality (formerly CoreLogic)**: Intelligence beyond bounds™

- **Center For Research in Security Prices (CRSP)**: Empowering Global Markets with Unrivaled Consumer Intelligence

- **Crunchbase, Inc.**: Crunchbase is a predictive solution that powers private market decisions

- **Duck Creek Technologies**: Reimagine The Future of Insurance

- **Exchange Data International (EDI)**: Cost effective & flexible provider of financial data and information

- **Equifax**: Powering the world with knowledge

- **Equilar**: Equilar is the trusted source for executive intelligence

- **ESG Book**: ESG Book is a global leader in sustainability data and technology

- **ETF Global**: Leading provider of ETF reference data

- **Experian**: Experian powers data-driven advertising through connectivity

- **FactSet**: FactSet helps the financial community to see more, think bigger, and work better

- **Flipside Crypto**: Access Web3 onchain data and intelligence from 40+ blockchains
- **Foursquare**: The future of geospatial technology
- **GoldenSource**: Peerless enterprise data management solutions for the financial services industry
- **GrowthLoop**: Drive compound growth by accelerating your marketing cycle using agentic AI on the Snowflake AI Data Cloud
- **HubSpot**: HubSpot is an AI-powered customer platform with all the software, integrations, and resources you need to connect your marketing, sales, and customer service
- **IPinfo Inc**: The Internet Data Company
- **ISS**: ISS ESG
- **LiveRamp**: LiveRamp is the leading data collaboration partner for marketers and media owners
- **Mastercard**: Mastercard is a global technology company in the payments industry, including Mastercard Services which helps drive smarter decisions with better outcomes beyond the transaction
- **Merkle**: We power the experience economy

- **Morningstar Sustainalytics**: A leading provider of sustainability data, research and ratings, Sustainalytics empowers investors and companies to put sustainability to work
- **MSCI**: MSCI is a leading provider of critical decision support tools and services for the global investment community
- **Nasdaq eVestment**: The Source for Institutional Intelligence
- **Neo4j**: The world leader in graph technology
- **NuSummit**: Building and Securing Complex Technology Stacks with Ultra-Low Latency, High Throughput, and Scalability in the Capital Markets and Financial Services Industry
- **People Data Labs**: People and Company Data
- **Precisely**: Better Data. Better Decisions
- **Quantifind**: The Risk Intelligence Company
- **RepRisk**: To provide transparency on business conduct risks to drive positive change
- **Resonate**: The leader in predictive consumer data and intelligence
- **Revelio Labs**: The Entire Workforce Revealed

- **Rimes**: The leading provider of managed data services and investment data management platform solutions
- **S&P Global Market Intelligence**: S&P Global Market Intelligence provides accurate, deep, and insightful information and solutions
- **SimilarWeb**: Similarweb is the world's leading AI-powered digital data company
- **SonarX**: The Authority On Blockchain Data
- **Trademo Technologies**: Making Global Supply Chains Intelligent, Compliant and Resilient
- **TransUnion**: Information for Good®
- **TRUVITY**: Most comprehensive and easy-to-use database for AML & TCF in SE Europe
- **Verisk Marketing Solutions**: Data that powers consumer experience
- **QUODD**: QUODD offers seamless access to consume institutional grade market data
- **Yes Energy**: Win the Day Ahead
- **Zoominfo**: ZoomInfo is the Go-to-Market Intelligence Platform

Snowflake makes enterprise AI easy, efficient and trusted. More than 11,000 companies around the globe, including hundreds of the world's largest, use Snowflake's AI Data Cloud to share data, build applications, and power their business with AI. The era of enterprise AI is here.

Learn more at **snowflake.com**

(NYSE: SNOW)