SNOWFLAKE
WORLD TOUR

EL FUTURO DE LOS SERVICIOS FINANCIEROS

Agentes con contexto de la industria y conectividad

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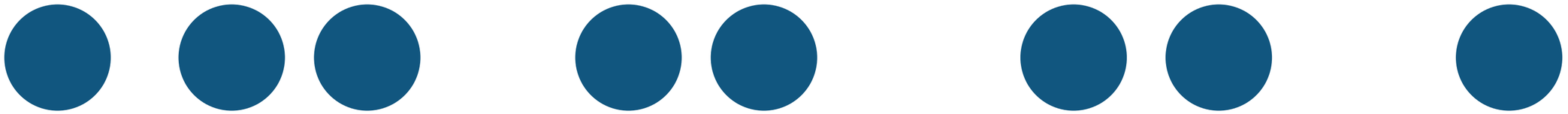
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¿Qué canción es?

Escuchen con atención.

Levanten la mano cuando la reconozcan.



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La maldición del conocimiento

Elizabeth Newton · Stanford · 1990

50 %

lo que quienes tocaban creían que el público adivinaría

2.5 %

lo que el público realmente adivinó (3 de 120 canciones)

Para un banco, «cliente activo» es una canción obvia.
Para un modelo, son golpes en la mesa.

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¿Quién es este tipo?



Santander

Servicios financieros

~10
años lidiando con datos

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Hot takes:

- pandas es una pésima librería para el análisis de datos
- los perros son mejores que los gatos
- Santos Laguna es el mejor equipo de futbol de la historia

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Confianza =
Contexto × Evidencia × Control

Si un factor es cero, la confianza es cero.

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Contexto: ¿con qué definición respondió?

¿Cuántos clientes activos tenemos?

Ilustrativo

Una consulta válida, tres respuestas

A — Definición A
Saldo mayor a 0 al corte

B — Definición B
Al menos una transacción en 90 días

C — Definición C
Sesión en la app en 30 días

Una definición aprobada

Dueño
quién responde por ella

Versión
qué cambió y cuándo

Fecha de corte
a qué día se calcula

Alcance
qué incluye y qué no

Pregunta para llevarse:
¿con qué definición respondió?

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Evidencia: ¿qué evidencia lo respalda?

Reglas que el código nunca deja romper

Ilustrativo

Reglas (código)

- fuente y fecha de corte visibles
- base de cálculo explícita
- muestra suficiente, o se dice
- cálculo reproducible

Juicio (modelo)

Propuesta del modelo

veredicto: pasa | revisar | rechazar

evidencia: […]

Una salida válida no necesariamente es correcta.

Pregunta para llevarse:
¿qué evidencia lo respalda?

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Control: ¿quién puede detenerlo?

El modelo propone, la aplicación ejecuta

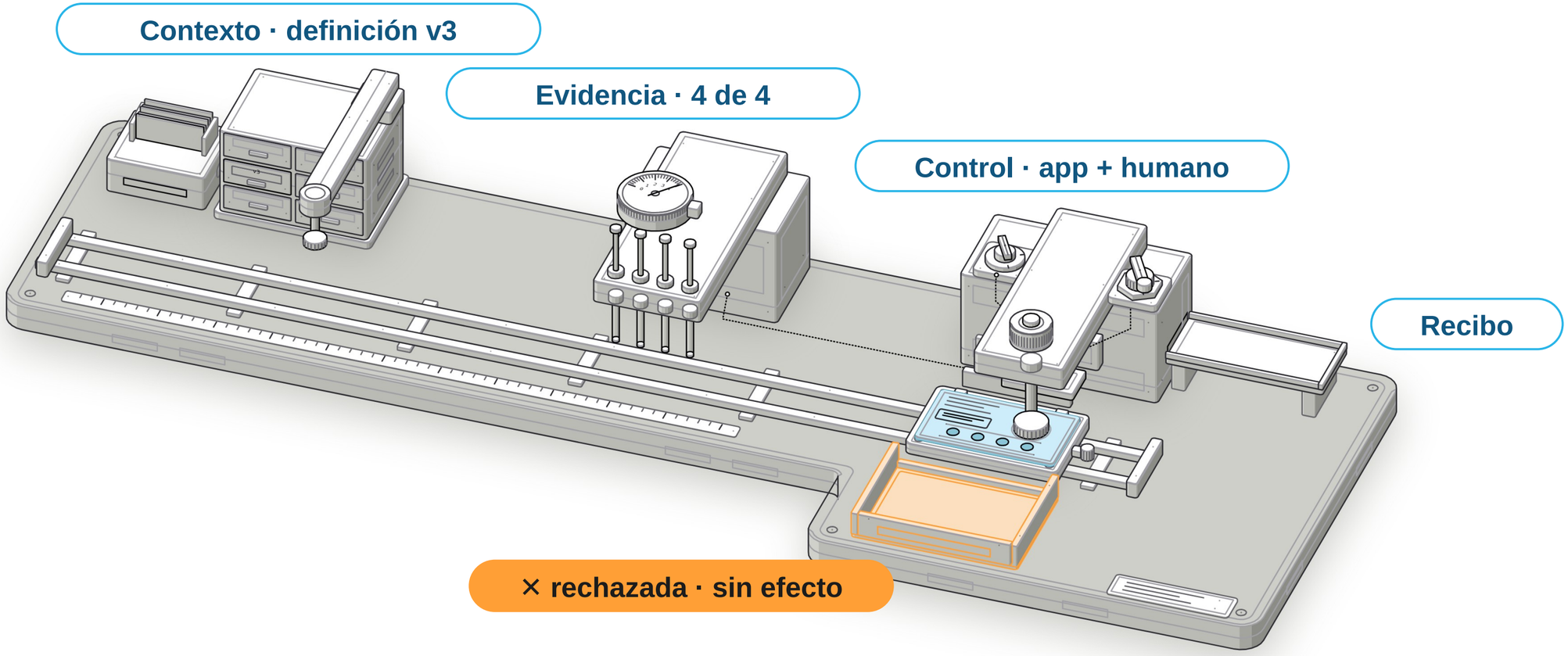


Pregunta para llevarse: ¿quién puede detenerlo?

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Contexto × Evidencia × Control

Si un factor es cero, la solicitud sale sin efecto



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Dónde vive cada factor en Snowflake



Contexto

Semantic Views · Cortex Analyst

definiciones con dueño y versión; el agente consulta a través de ellas



Evidencia

Datos gobernados · AI_COMPLETE con salida estructurada

consultas trazables y juicios que el código puede validar



Control

Roles y permisos (RBAC) · Cortex Agents

roles de solo lectura, herramientas permitidas; la aplicación decide qué se ejecuta

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Tres preguntas antes de confiar en un agente

Ilustrativo



Contexto

«¿Cuántos clientes activos tenemos?»

Pregunta: ¿Con qué definición respondió?

Si es cero: respuesta equivocada



Evidencia

«Alerta de fraude»

Pregunta: ¿Qué evidencia lo respalda?

Si es cero: decisión sin respaldo



Control

«Perdí mi tarjeta, bloquéala.»

Pregunta: ¿Quién puede detenerlo?

Si es cero: acción que nadie puede detener

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Confianza =
Contexto × Evidencia × Control

Si un factor es cero, la confianza es cero.

¿Con qué definición respondió? · ¿Qué evidencia lo respalda? · ¿Quién puede detenerlo?

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GRACIAS

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