Banking and Credit Unions
(Sub-vertical)

Top 10 Customer Questions

FY27 GTM | Updated Feb 2026

These are the top 10 questions we are hearing from banking and credit union executives, IT leaders, and practitioners — drawn from live Gong call transcripts, field sales intelligence, and customer discovery sessions. Questions are in the **customer's voice**. Answers are in the **Workato seller / partner voice**.

Questions at a Glance

01 "We have 50+ people reviewing credit cases at 2–4 hours each..." *(BBVA)*

02 "We have tons of systems that don't talk to each other..." *(Bank Five Nine)*

03 "Our core runs on COBOL. Can you connect AI to something that old?" *(BBVA)*

04 "Security is everything. How do we know AI won't access data it shouldn't?" *(BBVA, MapleMark)*

05 "We want to build a digital-first bank. Can Workato be the hub?" *(MapleMark)*

06 "We're using Blue Prism RPAs. Are RPAs going away?" *(Bank Five Nine)*

07 "We want a website AI agent — unauthenticated AND authenticated tiers." *(Bank Five Nine)*

08 "We're losing Gen-Z to fintechs. How do we win them back?" *(Field interviews)*

09 "Can you automate KYC/AML without creating compliance risk?" *(OKX, Endowus, Upstart)*

10 "How long does this really take? We don't have a big IT team." *(Community banks/CUs)*

Data Sources: Gong calls (BBVA, Bank Five Nine, MapleMark Bank, Upstart/CU partners, Union Bank PH, OKX, Endowus), Salesforce CRM (154 active FinServ accounts incl. Coinbase, Visa, Charles Schwab, BNY Mellon, Nasdaq, Paragon Bank, Coastal CU, Banner Bank), FinServ Industry Overview FY27, Enterprise MCP GTM FAQ.

Question 01

"We have 50+ people manually reviewing credit cases and it takes 2–4 hours each. Can AI actually speed this up without losing accuracy or violating our internal policies?"

Heard from: BBVA (credit fabric teams, 4,000 cases/month), community banks evaluating AI-assisted underwriting

Absolutely — and this is one of the most common conversations we're having with banks right now. The key is that you're not replacing your credit analysts with AI; you're giving them Enterprise Skills that execute your existing rules and policies consistently, every time.

Here's how it works: Workato Enterprise MCP lets you expose your internal systems — your core banking platform, your risk scoring engine, your client data — as governed, AI-callable skills. An AI agent can pull the client's account history, previous credits, and risk calculations from your core, run them against your policies, and present a recommendation to your analyst. The analyst still makes the final call, but instead of 2–4 hours of data gathering, they're reviewing a pre-assembled package in minutes.

What makes this safe for banking:

- Your bank policies and rules are encoded in Enterprise Skills — they execute the same way every time, no hallucination
- Every AI action has an immutable audit trail — examiners can see exactly what the agent did and why
- Human-in-the-loop approvals are built in — the agent recommends, your people decide

"We built some GPTs to help with document verification, but they're standalone — not integrated with our internal systems. We need the AI to connect to our bank systems so it can pull policies and client data to make credit decisions based on facts."

— Gustavo Marquez, BBVA (Gong, Jul 2025)

Question 02

"We have tons of systems that don't talk to each other — Fiserv, Snowflake, online banking, our card provider. It takes forever to find and compile data into something actionable. How do you solve that?"

Heard from: Bank Five Nine (Fiserv + NCR + Snowflake + Mastercard + Copilot), CUs with 10+ disconnected platforms

You're describing what we call "integration debt" — and it's the #1 pain point we hear from banking IT leaders. The typical bank has a core (Fiserv, Jack Henry, FIS), online banking (NCR, Alkami), loan origination (Ellie Mae, MeridianLink), plus CRM, HRIS, card processors, and now AI tools on top of it all.

Workato sits as a single orchestration layer that connects all of these through 10,000+ pre-built connectors. Instead of point-to-point integrations that break every time a vendor updates their API, you get one hub that moves data between systems reliably and in real time.

For your specific scenario:

- Pre-built connectors for Fiserv, NCR, Snowflake, Mastercard, and Microsoft Copilot — no custom code needed

- Feed data from all sources into Snowflake as your data lake, then let AI agents pull from Snowflake through governed MCP servers
- You manage the API layer and data governance yourself — you're not locked into one vendor's ecosystem

"The problem is that it takes a lot of time to find the data, compile the data, and then massage it into actionable decisions. We need an API layer in between that we can manage ourselves, so we're not tied to one vendor."
— Touger Lee, CIO, Bank Five Nine (Gong, Aug 2025)

Question 03

"Our core banking system runs on COBOL. It's stable but ancient. Can you actually connect AI to something that old without a massive rework?"

Heard from: BBVA (COBOL-based unified platform), traditional banks running legacy FIS/Fiserv cores

Yes — and this is actually one of Workato's biggest strengths. You don't need to rip out your core to connect AI to it. Workato acts as the modern "agility layer" that sits between your legacy systems and modern AI agents.

Your COBOL system probably already has internal APIs or data feeds. Workato connects to those existing interfaces and exposes them as modern, secure REST APIs or Enterprise MCP servers. The AI agent never touches your core directly — it goes through Workato's governed gateway.

What our banking SI partners build with this:

- REST API wrappers around legacy core banking interfaces — secure, scalable, consumable by any AI agent
- Connectors for Jack Henry Symitar/SilverLake, Fiserv DNA/Premier, FIS Horizon — including mainframe-era protocols
- Document indexing and storage integration with Hyland OnBase, which most banks use alongside their core

"We build that agility layer that gives you a modern interface to a back end. We simplify it because we've done so many projects — we handle all of that complexity and give you just what you need to operate."
— Stephen Scott, API People (Workato Banking SI Partner, Gong, Oct 2025)

Question 04

"Security is everything to us. This data is really sensitive — client records, accounts, risk scores. How do we know an AI agent won't access data it shouldn't?"

Heard from: BBVA, MapleMark Bank (compliance as #1 hurdle), every regulated FI

This is the right question to ask first, and it's the reason Enterprise MCP exists. Open-source MCP and DIY agent integrations have zero security model — agents run with broad, unscoped access. That's a non-starter in banking.

Enterprise MCP was built for exactly this:

- Patented runtime user authentication — agents inherit the specific permissions of the authenticated user, not a service account with full access
- Automatic PII obfuscation — SSNs, account numbers, and credit scores are masked before they reach the AI model
- Immutable audit trails — every agent action is logged. Compliance can pull reports showing what was accessed, by whom, when
- Platform-level policy enforcement — controls cannot be bypassed by prompt injection or jailbreaking
- SOC 2 Type II, ISO 27001, PCI DSS certified, HIPAA-ready, GDPR compliant

Think of it this way: if a bank teller can only see accounts in their branch, an AI agent through Enterprise MCP has the same restriction. The agent inherits the user's permissions, not a master key.

> *"Regulatory compliance and security might be the biggest thing we need to cross before we go any deeper. We're a bank — we need compliance because we're highly regulated, and then scalability."*
>
> — Rob Palacios, MapleMark Bank / InTelliDi (Gong, Sep 2025)

Question 05

"We want to build a digital-first bank alongside our traditional bank. Can Workato be the integration hub that ties all the pieces together and then scales to new verticals?"

Heard from: MapleMark Bank (standing up a digital sister bank), CUs expanding digital banking capabilities

This is exactly the kind of greenfield opportunity where Workato delivers the most value. Instead of hardwiring systems together one at a time, you start with an integration-first architecture where Workato is the central nervous system connecting everything.

The architecture your digital bank needs:

- Workato as the hub connecting core banking, payment channels (FedNow, SWIFT, ACH), KYC/identity, document management, and back-office
- Partner-facing APIs so fintech partners can connect to your banking architecture securely
- Enterprise MCP for AI readiness — chatbots, AI assistants, and agentic workflows connect through the same governed layer
- Start with one vertical (self-directed IRAs, SME lending), prove it, scale to the next — same platform grows with you

You're not buying two things — an integration platform plus AI governance. One platform connects systems today and governs AI agents tomorrow.

> *"The vision is to stand up a sister bank, build it from scratch with integration and digital architecture, where Workato is that integration platform — the hub to tie all these pieces together — and then scale that out to the next set of verticals."*
>
> — Rob Palacios, MapleMark Bank / InTelliDi (Gong, Sep 2025)

Question 06

"We're already using Blue Prism and some scripted RPAs. Are RPAs going away? How does Workato fit alongside or replace what we have?"

Heard from: Bank Five Nine (Blue Prism + scripting), banks evaluating RPA sunset strategies

Great question, and your CIO is right to be thinking about this. The industry is moving away from screen-scraping RPAs as vendors open their APIs. But the transition isn't overnight — you need a strategy that works alongside existing RPAs while building toward an API-first future.

Here's how we typically see this play out:

- Phase 1: Workato runs alongside Blue Prism. New automations go through Workato's API-based connectors. Existing RPAs keep running.
- Phase 2: As vendors open more APIs, you migrate RPAs to API-based workflows in Workato. Each migration is faster, more reliable, and cheaper to maintain.
- Phase 3: Workato becomes your single automation and orchestration layer — handling integrations, workflows, and AI agent orchestration through Enterprise MCP.

RPAs break every time a screen changes. API-based integrations through Workato are maintained automatically. And your team doesn't need RPA specialists — Workato's low-code platform means your existing staff can build and maintain automations.

> *"I'd like to have a solution where we can do the bulk of our RPA integration with APIs to move data from system to system. Eventually RPAs as you see them today will probably go away because of the open architecture vendors are putting out."*
>
> — Touger Lee, CIO, Bank Five Nine (Gong, Aug 2025)

Question 07

"We want an AI agent on our website that handles simple questions without login, but then handles real account inquiries once the member authenticates. Can you do both?"

Heard from: Bank Five Nine (consumer-facing AI), CUs deploying chatbots with tiered access

Yes, and this is a perfect use case for Enterprise MCP's tiered authentication model. You're describing exactly what our banking customers are building:

Tier 1 — Unauthenticated (general inquiries):

- Agent answers branch hours, rates, product info — pulled from your public knowledge base. No core banking data exposed.

Tier 2 — Authenticated (account-specific):

- Member logs in through your existing auth. Enterprise MCP's runtime authentication kicks in — the agent inherits that member's permissions.
- Agent can pull account balances, transaction history, flag unrecognized transactions — all through governed MCP servers connected to your Fiserv or Jack Henry core.
- Every interaction is logged with an immutable audit trail.

The MCP Gateway enforces the boundary between tiers at the platform level. The agent physically cannot access core banking data until the member authenticates. No prompt injection can override this.

> *"There's two flavors — it can help without authenticating for things like business hours. But the moment someone says 'there's a transaction I don't recognize,' we want the AI to dip into the Fiserv core through Workato."*

— Touger Lee, CIO, Bank Five Nine (Gong, Oct 2025)

Question 08

"We're competing with fintechs for Gen-Z first-time credit buyers. Our data is outdated, our campaigns are manual. How do we actually win these customers?"

Heard from: AE/CSM field interviews, community banks and CUs losing market share to digital-first lenders

This is the revenue growth story, and it's deeply personal for community banks and credit unions. Gen-Z expects a digital-first, mobile-friendly experience. If your loan application takes more than 5 minutes, 60% of applicants abandon it.

Here's the playbook:

- Marketing automation: Connect your CRM, marketing platform, and core banking data so teams act on real-time triggers — member turns 18, first paycheck, credit score threshold
- Digital account opening: Automate application-to-approval. Use Enterprise MCP + AI to pre-fill applications, auto-verify identity (KYC), and instant-decision simple products
- Cross-sell at engagement: Loan triggers deposit account opening, direct deposit switching, and debit card enrollment — all orchestrated through Workato
- LightBulb Credit reference: 300-400K monthly tasks automated, 60% faster processing, 85% reduction in abandonment

Your competitive advantage isn't just speed — it's that you offer the fintech experience while maintaining the trust and regulatory compliance that fintechs can't match.

Question 09

"Our KYC/AML process involves multiple teams, manual document review, and OFAC screening. Can you automate this without creating compliance risk?"

Heard from: OKX (KYC/KYB automation), Endowus (compliance screening), Upstart/CU partners (identity verification)

KYC/AML automation is one of our most proven banking use cases. Workato doesn't replace your compliance process — it orchestrates it, removing the manual handoffs and data re-entry that slow things down and introduce errors.

A typical KYC flow with Workato:

- New customer or loan applicant triggers the workflow
- Workato's IDP extracts data from identity documents, pay stubs, tax returns

- Automatically runs data against OFAC lists, credit bureaus, and your internal risk scoring
- Clean cases auto-approve. Flagged cases route to analysts via Slack/Teams with a pre-assembled review package
- Analyst approves or escalates with one click. Full audit trail at every step.

The compliance case for automation:

Manual KYC actually creates more compliance risk than automated KYC. Humans skip steps under pressure, make data entry errors, and don't leave consistent audit trails. Enterprise Skills execute the same checks the same way every time — and prove it to examiners.

> *"We use intelligent document processing to extract information, route approvals through Slack, and deliver data to core systems. It gives a huge productivity boost by reducing manual touch points."*
>
> — Workato SE, KYC Automation session (Gong, Feb 2025)

Question 10

"How long does this really take to get running? We don't have a big IT team and we can't afford a 12-month implementation."

Heard from: Community banks and CUs with lean IT teams, CIOs evaluating build vs. buy

This is where Workato is fundamentally different from legacy integration platforms. We're talking days to weeks, not months.

Realistic timeline for a community bank or CU:

- Day 1: Provision your Enterprise MCP environment
- Week 1: Deploy pre-built MCP servers (Slack, Google, Jira, Okta) — minutes each, zero code
- Week 1–2: Connect to core banking (Fiserv, Jack Henry, FIS — pre-built connectors exist)
- Week 2–3: Build your first Enterprise Skill (account lookup, loan status) and test with an AI agent
- Week 3–4: Security review, compliance sign-off, go live

Why it's this fast:

- 10,000+ pre-built connectors — you're not building from scratch
- 750K+ community recipes with tested business logic you can adapt
- Low-code platform — your existing team can build without hiring integration specialists

Enterprise MCP is GA and included with Workato ONE. First 8 pre-built MCP servers available at no additional cost. 50% of Fortune 500 trust Workato's orchestration infrastructure in production today. Banks like Paragon, Banner, and Coastal CU are running mission-critical processes now.