

# Workato Enterprise MCP

## Banking & Credit Union FAQ

Top 10 Questions | FY27 GTM | Updated Feb 2026

This document covers the top 10 frequently asked questions about Workato Enterprise MCP specifically tailored for the **Banking & Credit Union** sub-vertical. It is designed for direct sellers, GSI partners (Accenture, Deloitte, PwC, Capgemini), and regional SIs specializing in financial services.

**Featured Workato Banking & FinServ Customers:**

Coinbase (\$1.85M ARR)	Visa (\$1.3M+ ARR)	Voya Financial (\$826K ARR)
Charles Schwab (\$330K ARR)	BNY Mellon (\$169K ARR)	Nasdaq (\$364K ARR)
Fannie Mae (\$201K ARR)	Synchrony Financial (\$200K ARR)	Paragon Bank (\$277K ARR)
Revolut (\$205K ARR)	Coastal Credit Union (\$94K ARR)	Banner Bank (\$120K ARR)

**Key Data Sources:** Salesforce CRM (154 active FinServ accounts), Gong call transcripts (Bank Five Nine, BBVA, Upstart/CU partners, Union Bank PH, MapleMark Bank), Workato FinServ Industry Overview FY27, Enterprise MCP GTM FAQ.

## Question 01

### What is Workato Enterprise MCP and why does it matter for banks and credit unions?

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Workato Enterprise MCP (Model Context Protocol) is a comprehensive suite of enterprise-grade capabilities that enables AI agents to securely access and orchestrate banking systems, data, and processes at scale. It closes the "Enterprise Control Gap" — the difference between what basic MCP provides (connectivity) and what financial institutions need (governance, orchestration, and trust).

#### Why this matters for banking:

- Financial institutions run on highly regulated, interconnected systems — core banking (Fiserv, Jack Henry, FIS), CRM (Salesforce), compliance tools, and document management
- AI agents need governed access to these systems with audit trails, RBAC, and PII protection that meets SOC 2, PCI DSS, and GDPR requirements
- Enterprise MCP turns any Workato recipe into a secure, AI-callable "Enterprise Skill" — so an agent can safely execute a loan status check or KYC verification with full compliance controls

*"We need a solution like Workato because we can pull data as we need it versus committing to expensive data feeds from Fiserv... and we need IDP for document management on the commercial loan origination side."*

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

## Question 02

### What are the top use cases for Enterprise MCP in banking and credit unions?

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Based on our active customer base and Gong call intelligence, these are the highest-value use cases:

#### 1. Loan Processing & Underwriting

- AI-powered loan origination from application to approval — reducing 7-14 day manual processing to same-day decisioning
- Automated underwriting with credit bureau integration (Experian, Equifax) via Enterprise MCP Skills
- LightBulb Credit reference: 300-400K monthly tasks automated; 60% faster processing

#### 2. KYC/AML Compliance Automation

- Orchestrate identity verification, OFAC screening, document validation, and risk scoring across systems
- Human-in-the-loop approval workflows via Slack or Teams for flagged accounts

#### 3. Core Banking Integration & Data Unification

- Connect Jack Henry, Fiserv, FIS, NCR, Salesforce, Workday, ServiceNow, Snowflake — optimize licensing costs
- Replace fragmented point-to-point integrations with a single orchestration layer

#### 4. Digital Account Opening & Member Onboarding

- Streamline deposit account creation, direct deposit switching, and cross-sell workflows

#### 5. Back-Office Automation (HR, Finance, IT)

- Order-to-cash, procure-to-pay, payroll exception handling, internal knowledge base Genies

### Question 03

## How does Enterprise MCP address banking compliance and security requirements?

Financial institutions have the most stringent compliance requirements of any industry. Enterprise MCP was built for exactly this:

#### Certifications & Compliance:

- SOC 2 Type II, ISO 27001, PCI DSS, HIPAA-ready, GDPR compliant
- Patented runtime user authentication — agents inherit proper user permissions (not service accounts)
- Automatic PII obfuscation and data masking — critical for handling SSNs, account numbers, credit data
- Immutable audit trails for every AI agent action — required for OCC, FDIC, and NCUA examinations
- Platform-level policy enforcement that cannot be jailbroken or bypassed by prompt injection

#### How this compares to open-source MCP:

Open-source MCP has no security model, no audit trail, no compliance framework. Agents run with broad, unscoped access. In a regulated banking environment, this is a non-starter. Enterprise MCP enforces user-level authentication, RBAC, and least-privilege access at runtime.

*"Regulatory and compliance and security might be one of the biggest things that we want to cross that hurdle together before we go any deeper."*

— Rob Palacios, MapleMark Bank / InTelliDi (Gong call, Sep 2025)

### Question 04

## Which core banking systems does Workato Enterprise MCP connect to?

Workato provides 10,000+ pre-built connectors plus the ability to build custom connectors for proprietary systems. For banking specifically:

#### Core Banking & Financial Systems:

- Jack Henry (Symitar, SilverLake), Fiserv (DNA, Premier, Signature), FIS (Horizon, IBS), NCR, Temenos
- Loan Origination: MeridianLink, Encompass, nCino, Blend
- Credit Bureaus: Experian, Equifax, TransUnion
- Payments: ACI Worldwide, Stripe, Plaid, FedNow, SWIFT

#### Enterprise Systems:

- CRM: Salesforce, HubSpot | HRIS: Workday, ADP | ITSM: ServiceNow, Jira

- Data: Snowflake, SQL Server, Oracle, SAP | Document Mgmt: Hyland OnBase

#### AI Agents & Models:

- LLMs: Claude, ChatGPT, Gemini | AI Tools: Cursor, Windsurf | Agent Frameworks: LangChain, CrewAI

*"We actually have connectors for Workato for all of that — statements, check images, document storage. We can build a nice REST API and secure it and make it scalable, and then anyone can consume that."*

— Stephen Scott, API People (Banking SI Partner, Gong call, Feb 2025)

### Question 05

## How is Workato Enterprise MCP different from our existing iPaaS or integration platform?

Many banks run aging iPaaS solutions like MuleSoft or Dell Boomi. Here's the key difference:

#### Traditional iPaaS:

- Bolts AI onto aging runtimes — creates bottlenecks, not built for intelligent workloads
- Requires specialist developers; high TCO with rigid, brittle integrations
- No native AI agent governance, no MCP protocol support

#### Workato Enterprise MCP:

- Cloud-native, decoupled architecture built for the agentic era from the ground up
- Low-code platform that reduces the talent gap — critical for community banks and credit unions with smaller IT teams
- Enterprise Skills: proven, tested business processes (not raw API calls) with built-in logic, approvals, and error handling
- Future-proof: as the industry shifts from traditional APIs to agentic interfaces, your integration layer is already ready

The strongest opportunities are banks with aging iPaaS contracts expiring (MuleSoft, Boomi) combined with an AI modernization initiative — you solve both with one platform.

### Question 06

## What does the "Agentic-First" vs. "Orchestrate-First" buyer look like in banking?

#### Agentic-First (Head of AI / Chief Innovation Officer):

- Exploring AI agents for credit risk assessment, customer service chatbots, or KYC automation
- Hit security blocks — agents can't access core banking data safely, no audit trails
- Key signal: "We've built some GPTs for document verification but they're standalone — not integrated" (BBVA, Gong Jul 2025)

- Pitch: Enterprise MCP takes agents from pilot to production with governance built in from day one

#### **Orchestrate-First (CIO / VP of IT / Enterprise Architect):**

- Managing integration debt across core banking, online banking, payment channels
- Current infrastructure can't scale for AI workloads or real-time data needs
- Key signal: "We want to build a digital-first bank with integration and automation as the hub to tie all the pieces together" (MapleMark Bank, Gong Sep 2025)
- Pitch: Enterprise MCP modernizes infrastructure now and makes it AI-ready for the future

**Best opportunities: Banks showing BOTH signals — modernizing infrastructure AND exploring AI.**

### **Question 07**

## **How do I quantify ROI for a bank or credit union prospect?**

Focus on three value drivers that resonate with banking executives:

#### **1. Risk Reduction (most compelling for CIOs and Chief Risk Officers):**

- Avoided cost of data breach: \$4.45M average (IBM) — banks are top targets
- Compliance violation prevention: GDPR fines up to 4% revenue; OCC consent orders average \$10M+
- Failed AI projects rescued: 80% of AI projects fail to reach production without proper governance

#### **2. Operational Efficiency:**

- Loan processing: 60% faster processing, 85% reduction in abandonment (LightBulb Credit reference)
- Time to production: Weeks vs. 12-18 months for DIY integration infrastructure
- Developer productivity: Pre-built Skills vs. custom integrations — critical for CUs with small IT teams

#### **3. Revenue Growth:**

- Digital account opening increases acquisition — competing with fintechs for Gen-Z first-time credit buyers
- Cross-sell automation: AI agents that surface next-best product recommendations across the member lifecycle

#### **Discovery questions to let them quantify their own pain:**

- "What's the cost of your current integration backlog?" / "What's your loan abandonment rate today?"
- "How many FTEs are dedicated to manual KYC/AML processes?" / "What's blocking your AI pilots from production?"

### **Question 08**

## **What if the bank says 'We'll just use open-source MCP or build it ourselves'?**

This is the most common objection. Here's how to handle it:

#### **The analogy that works:**

"Open-source MCP is the protocol — like HTTP for AI agents. It defines how agents connect. Enterprise MCP is the enterprise runtime — like an API gateway for agents. It defines what's allowed, who can do it, and how it's

governed."

**What open-source MCP lacks (critical for banking):**

- No user-level authentication — agents run with broad, unscoped access to core banking data
- No orchestration — can't coordinate multi-system workflows (loan origination spans 5+ systems)
- No audit trail — can't prove what agents did to OCC, FDIC, or NCUA examiners
- No PII protection — no automatic masking of SSNs, account numbers, credit scores

**The 'build it yourself' response:**

"You absolutely could — but your engineering team would spend 12-18 months building security infrastructure (patented runtime auth, PII obfuscation, compliance controls) instead of building differentiated banking products. We let you focus on what makes your institution unique."

50% of Fortune 500 trust Workato's orchestration infrastructure in production today.

**Question 09****How quickly can a bank or credit union get started with Enterprise MCP?**

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**Time to first agent action: Days to weeks — not months.**

The timeline depends on the starting point:

**Net-new (Agentic-First):**

- Provision Enterprise MCP environment: < 1 day
- Deploy pre-built MCP servers (Slack, Jira, Google, Gong, Okta): Minutes
- Build first Enterprise Skill (e.g., loan status check): 1-3 days
- Connect to core banking system: 1-5 days (Jack Henry, Fiserv connectors are pre-built)
- Agent integration and testing: 1-2 weeks

**Existing Workato customer:**

- Expose existing recipes as Enterprise Skills: < 1 week
- MCP configuration and testing: Days

**What the bank needs to provide:**

- Authentication credentials for target systems
- Stakeholder alignment on AI governance policies
- Security review and approval (budget 1-2 weeks)

Enterprise MCP is GA and included with Workato ONE. Pre-built MCP servers (MCP 100) are available at no additional cost to customers with Enterprise MCP SKU.

**Question 10****What GSI and regional SI partners are best positioned for banking Enterprise MCP deals?**

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Our FY27 strategy focuses on both GSI partners and regional SIs with deep banking expertise:

**Global System Integrators (GSIs):**

- Accenture — Strong financial services practice; leading AI transformation engagements at top-20 banks
- Deloitte — Regulatory technology (RegTech) expertise; consulting-led deals with compliance angle
- PwC — Risk and compliance advisory; strong in KYC/AML transformation projects
- Capgemini — Core banking modernization practice; migration from legacy iPaaS

**Regional / Industry-Specific SIs:**

- API People — Deep Jack Henry, Fiserv, FIS connector expertise; active Workato partner on Bank Five Nine and Upstart deals
- Partners with core banking migration experience (Fiserv, Jack Henry, FIS) are highest-value for orchestration-first deals

**Partner motion:**

Lead with pre-built MCP servers for quick wins (concrete, tangible), then expand to the full Enterprise MCP platform (strategic, comprehensive). Partners add value through core banking system expertise and regulatory domain knowledge that accelerates implementation.