

Financial Services (Digital-First)

(Sub-vertical)

Top 10 Customer Questions

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These are the top 10 questions we are hearing from fintech founders, digital-first financial services companies, and neobank leaders — drawn from Gong calls, field intelligence, and the FinServ Industry Overview FY27. Questions are in the **customer's voice**. Answers are in the **Workato seller / partner voice**.

Questions at a Glance

- 01** "We need instant account creation. Customers expect it in minutes, not days." (*Neobanks/fintechs*)
- 02** "Our RevOps is a mess — CRM, marketing, billing are all disconnected." (*Growth-stage fintechs*)
- 03** "We're scaling so fast our integrations break every week." (*Hypergrowth fintechs*)
- 04** "KYC/AML compliance slows our onboarding to a crawl." (*Digital lenders/neobanks*)
- 05** "We want AI customer support but can't expose raw APIs to agents." (*Digital-first FS*)
- 06** "Our payment integrations and billing are held together with duct tape." (*Payment fintechs*)
- 07** "We need to embed integrations into our product for our merchant partners." (*Platform fintechs*)
- 08** "Regulators are asking for audit trails on our AI. We don't have them." (*All regulated fintechs*)
- 09** "We're competing for engineering talent. Can non-engineers build integrations?" (*Lean fintech teams*)
- 10** "How fast can we get to production? We ship weekly, not quarterly." (*All digital-first FS*)

Data Sources: Salesforce CRM (Coinbase \$1.85M, Visa \$1.3M+, Revolut \$205K, Affirm \$228K, Wise \$182K, Ripple \$203K, Teya \$538K, Bitpanda \$71K, Coincheck \$144K, freee \$103K, Fundbox \$80K), Gong calls, FinServ Industry Overview FY27, Enterprise MCP FAQ.

Question 01

“Customers expect instant account creation. Our onboarding still takes days because identity verification, compliance checks, and account provisioning are all manual handoffs. How do we get to real-time?”

Heard from: Neobanks, digital lenders, crypto exchanges scaling customer acquisition

Digital-first companies live and die by onboarding speed. Every minute of friction is lost conversion. Workato orchestrates the entire onboarding pipeline into a single automated flow:

The instant onboarding workflow:

- Customer submits application → Workato triggers identity verification (Plaid, Alloy, Jumio) in parallel with KYC/AML screening
- Clean applicants auto-provision: account created in core ledger, welcome email sent, card ordered, all within minutes
- Flagged applicants route to compliance team with pre-assembled review package via Slack/Teams
- Every step logged with immutable audit trail for regulatory examination

Enterprise MCP extends this further: AI agents can handle the application conversation, answer questions, and guide customers through the process — all with governed access to your systems.

Coinbase (\$1.85M ARR) and Revolut (\$205K ARR) run mission-critical operations on Workato. The platform scales with hypergrowth.

Question 02

“Our RevOps team is drowning. Salesforce, HubSpot, our billing platform, and our data warehouse are all disconnected. Campaign creation has manual errors, territory management is a spreadsheet.”

Heard from: Growth-stage fintechs scaling from Series B to IPO, digital lenders with complex GTM

RevOps automation is one of Workato's bread-and-butter use cases for fintech. Your stack — Salesforce, HubSpot/Marketo, Stripe/billing, Snowflake — creates massive sync overhead that burns your best ops people on data plumbing.

Common fintech RevOps automations:

- Lead routing: MQLs auto-enriched (ZoomInfo, Clearbit), scored, and assigned based on territory/segment rules
- Campaign automation: Real-time triggers based on customer behavior data — no more manual list builds
- Closed-won orchestration: Deal close triggers provisioning, billing setup, CSM assignment, onboarding kickoff
- Salesforce license optimization: Identify unused licenses, automate deprovisioning, cut SaaS spend

Most RevOps workflows deploy in days with pre-built Salesforce, HubSpot, Outreach, and Slack connectors. This is ROI in weeks, not quarters.

Question 03

“We’re scaling so fast our integrations break every week. API changes from vendors, volume spikes, new product launches — our engineering team is constantly firefighting.”

Heard from: Hypergrowth fintechs (Series C+), payment platforms handling volume spikes

This is the scaling tax that every successful fintech hits. Your custom integrations were fine at 10K customers but they don’t survive at 1M. Workato eliminates this problem structurally:

- Automatic connector updates: When Stripe, Plaid, or any vendor changes their API, Workato updates the connector — your workflows don’t break
- Cloud-native auto-scaling: Built to handle volume spikes (payment processing surges, enrollment periods) without manual intervention
- Error handling and retry logic built into every workflow — no more silent failures
- Centralized monitoring: One dashboard shows the health of all integrations across your entire stack

Visa (\$1.3M+ ARR across direct and embedded), Teya (\$538K), and ACI WorldWide (\$111K) run payment-critical integrations on Workato at massive scale.

Question 04

“KYC/AML compliance is our biggest onboarding bottleneck. Manual document review, OFAC screening, risk scoring — it takes days and kills our conversion rate.”

Heard from: Digital lenders, neobanks, crypto exchanges (Coinbase, Coincheck, Bitpanda)

KYC/AML is the most painful compliance bottleneck for digital-first financial services — and the most automatable. Workato orchestrates the entire compliance workflow:

- IDP extracts data from ID documents, proof of address, income verification automatically
- Parallel screening: OFAC, sanctions lists, PEP databases, credit bureau checks all run simultaneously, not sequentially
- AI-powered risk scoring integrates with your internal models and third-party providers (Alloy, ComplyAdvantage, LexisNexis)
- Clean applications auto-approve. Flagged cases route to compliance with pre-assembled dossier
- Every decision logged with immutable audit trail — examiners see exactly what was checked and when

The conversion math is compelling: if 35% of applicants drop off during manual KYC, automating it to minutes instead of days directly recovers that revenue.

Question 05

“We want to deploy AI customer support agents — chatbots that can actually check balances, process transactions, answer account questions. But we can’t just give an AI raw API access to our systems.”

Heard from: Digital-first financial services, neobanks deploying Claude/ChatGPT for member support

This is exactly the problem Enterprise MCP was built to solve. You want AI agents that can take real actions in your systems, but with the security, governance, and audit trails your regulators demand.

Enterprise MCP for fintech customer support:

- AI agent connects to your core ledger, transaction system, and CRM through governed MCP servers — not raw APIs
- Patented runtime authentication: agent inherits the specific customer's permissions after they authenticate
- PII obfuscation: account numbers and personal data are masked before reaching the AI model
- Enterprise Skills execute your business rules predictably: "check_balance" runs the same way every time, no hallucination
- Full audit trail for every agent action — regulators can see exactly what the AI did

Samsara achieved 40% autonomous helpdesk operations using this pattern. For financial services, the governance layer is what makes the difference between a demo and production.

Question 06

"Our payment integrations and billing automation are held together with duct tape. Stripe, our ledger, reconciliation, revenue recognition — it's all custom scripts that one engineer understands."

Heard from: Payment fintechs, embedded finance companies, billing-intensive platforms

The "one engineer who understands it" problem is a massive business risk. Workato replaces fragile custom scripts with maintained, governed workflows:

Payment and billing orchestration:

- Stripe/Adyen/payment processor to ledger: Real-time transaction sync with proper reconciliation
- Reconciliation automation: Match payments to invoices, flag discrepancies, generate exception reports
- Revenue recognition: ASC 606 compliant workflows from billing system to ERP (NetSuite, Oracle, SAP)
- Multi-currency and multi-entity support for global fintechs

Every workflow is visible, maintainable by your team (not just one person), and includes error handling and audit trails. When that one engineer leaves, your billing doesn't break.

Question 07

"Our merchant partners and customers need to connect our platform to their tools — their ERP, their accounting system, their CRM. We can't build integrations for every customer."

Heard from: Platform fintechs, BaaS providers, embedded finance companies

This is what Workato Embedded is built for. Instead of your engineering team building and maintaining integrations for each customer, you embed Workato's integration engine into your product.

What Embedded delivers for fintechs:

- 10,000+ connectors available to your customers through your product's UI, white-labeled
- Customers self-serve their integrations — no engineering tickets for every new connection
- Enterprise-grade security inherited from Workato (SOC 2, ISO 27001, PCI DSS)
- Enterprise MCP: your platform becomes AI-agent-ready for your customers' AI tools

Visa Embedded (\$759K ARR), WEX Embedded (\$208K), freee Embedded (\$90K), and Soldo Embedded (\$72K) use this model to deliver integration to their customers at scale.

Question 08

“Regulators are starting to ask about our AI governance. What audit trail do we have for AI-assisted decisions? We don’t have a good answer yet.”

Heard from: All regulated fintechs, especially as OCC, SEC, and state regulators increase AI scrutiny

AI governance in financial services is moving from “nice to have” to “regulator is asking.” Enterprise MCP puts you ahead of the curve:

- Every AI agent action logged with immutable audit trail: what data was accessed, what recommendation was made, what human approved it
- Platform-level policy enforcement that cannot be bypassed by prompt injection
- Human-in-the-loop built into every workflow where required — AI recommends, humans approve
- SOC 2 Type II, ISO 27001, PCI DSS certified — the platform itself satisfies auditor requirements

The message to your compliance team: Enterprise MCP makes AI auditable from day one. You don't retrofit governance after the regulator asks — you start with it.

Question 09

“We’re competing for scarce engineering talent and losing. Can business analysts or ops people build and maintain integrations without deep coding skills?”

Heard from: Lean fintech teams (Series A-C), digital-first FS companies with ops-heavy workflows

Absolutely — and this is one of Workato's core differentiators vs. custom code or traditional iPaaS. The platform is low-code by design:

- Visual workflow builder: Your RevOps, FinOps, and compliance teams can build and maintain automations
- 750K+ community recipes: Tested integrations you can adapt, not build from scratch
- Workato's federated model: IT sets governance guardrails, business teams self-serve within them
- When you do need custom logic, developers can use Ruby/Python within recipes or build custom connectors

The result: your engineers focus on building your product, not building integration infrastructure. That's the difference between growing revenue and growing technical debt.

Question 10

“We ship product updates weekly. How fast can we get integrations and AI governance into production? We can’t wait months.”

Heard from: All digital-first financial services companies — speed is existential

Fintechs move at a pace that legacy platforms can't match. Workato is built for your cadence:

Realistic fintech timeline:

- Day 1: Environment provisioned, Salesforce/Stripe/Slack connectors live
- Week 1: RevOps and billing automations in production
- Week 2: Customer onboarding and KYC workflows automated
- Week 2-3: Enterprise MCP for AI agent governance
- Ongoing: New workflows shipped weekly alongside your product releases

Enterprise MCP is GA and included with Workato ONE. Pre-built MCP servers deploy in minutes. Coinbase, Visa, Affirm, Revolut, Wise, and Ripple run on Workato today. 50% of Fortune 500 trust the platform in production.