



Connected & Future Ready Community Banks

Partnering with Navigate and Workato offers community banks a realistic, scalable path to a new way of operating—without abandoning existing systems or overburdening small IT teams.





Industry Challenges

Traditional Barriers

- Legacy systems difficult to modernize
- Limited IT budgets
- High cost of transformation
- Limited products and slow approvals
- Risk of disruption by Neobanks and Fintechs

What You Need

- Modern automation capabilities
- Improved member experience
- Competitive digital services
- Preserved community values



Competition from Challenger Banks and Fintechs

Low Fees

Mobile first, no-fee checking and savings accounts, typically high yield savings.

Product Breadth

Fintechs starting with niche products and markets, are broadening their product offering and providing fast approval processes

Borderless Services

Targeting borderless services for accounts, cards and payments. Competition from non-US banks.

“Some Fintechs you will compete with and others you want to integrate for added member benefit”

Orchestration & Automation At Work

Manual tasks common in community banks can be automated once systems are connected, delivering immediate operational benefits.



Branch

- New Account Opening
- Loan Application Processing
- Data Entry
- Reconciliations
- Wire Entry
- Teller Integration
- ATM Integration



Contact Center

- Change of Address
- Payment Processing
- Password Resets
- Data Entry across Applications
- Chatbots/ Voicebots



Back Office

- Customer 360
- Employee Onboarding/ Offboarding
- Accounts Payable
- Accounting
- Reconciliation/ Balancing



Loan & Mortgage Ops

- Lending Solution integration
- Loan Origination and Onboarding
- Loan Processing/ Funding
- Loan Servicing
- Mortgage Defaults
- AI-supported Loan Approvals



Deposit Operations

- Online Bank Integration
- Wire Transfers
- Check Adjustment Processing
- Check Holds
- Exception Processing

The Power of Data Consistency

Real-Time Sync
Universal connectivity keeps data current across all systems.



Eliminate Duplication

Enter data once

360 View of the Customer

Get the full picture of your customer across products, interactions, behavior and research

Workato's universal connectivity—cloud, on-premises, databases, data lakes—ensures your data stays consistent across departments and systems.

Navigate Services for Community Banks

1. Advise on target state platform strategy
2. Preparation of phased roadmap, KPI's to measure progress, status tracking and reporting
3. Partnership with Workato to integrate existing platforms, build consistent data pipes to enable product growth and faster decisioning
4. Reporting and analytics to support revenue growth





Workato - Rapid Digital Infrastructure



Fast Implementation

Workato's no-code platform gets you to working solutions fast and increases chances of success.



Reduced Risk

Avoid "rip-and-replace" disruption while building unified infrastructure.



Lower Investment

Pre-built connectors minimize upfront costs and implementation time.

Built for Financial Institutions



Security & Encryption

Enterprise-grade secure runtime with end-to-end encryption protects sensitive financial data.



Access Controls

Role-based permissions ensure only authorized users access critical systems and data.



Audit & Compliance

Built-in auditing and process governance meet regulatory and compliance requirements.



Workato is designed to meet enterprise standards critical for credit unions facing strict regulatory oversight.

Future-Ready AI Capabilities

1 Today: Workflow Automation

Automate current processes and integrate existing systems.

2 Tomorrow: AI Agents

Deploy AI-enabled agents with Enterprise MCP and Workato One.

3 Future: Intelligent Services

Launch AI-driven member services and search-and-act tools when ready.



Workato transforms technology complexity into business opportunity. As the leading agentic orchestration company, Workato empowers enterprises to connect and unify data, processes, applications, and experiences. Its AI platform enables teams to navigate complex workflows in real-time, driving efficiency and agility.

Trusted by more than 12,000 global customers, Workato empowers organizations of every size to unlock new value and lead in today's fast-changing world.



Your Path Forward

1 Modernize Operations

Automate manual processes and integrate systems seamlessly.

2 Enhance Member Experience

Deliver faster, more consistent service across all touchpoints.

3 Stay Competitive

Access enterprise-grade technology at credit union scale.

4 Preserve Your Values

Transform digitally while maintaining community-bank principles.

Navigate + Workato delivers a safe, smart and reliable connected business that works for credit unions—scalable, cost-efficient, and built for your future.

NAVIGATE
gonavigate.com

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