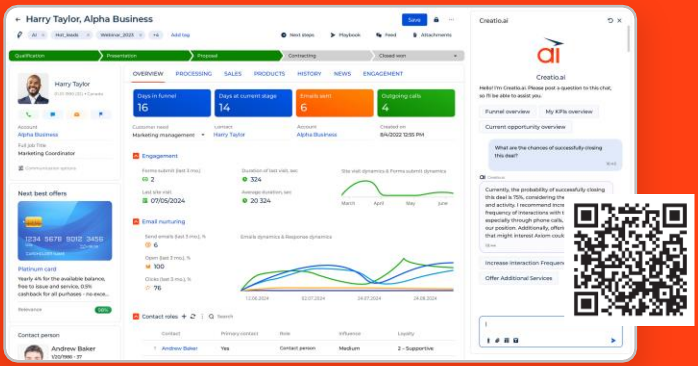
ENABLE A NEW ERA

OF FINANCIAL SERVICES AUTOMATION



Ready-to-go CRM and Workflows instantly transform customer engagement and operational efficiency.

True No-Code tools empower financial services companies to customise solutions without coding.

Cutting-edge AI tools to gain deep customer insights and enhance team productivity.

FIRST NATIONAL BANK OF PENNSYLVANIA

First National Bank

First National Bank (FNB) headquartered in Pittsburg, Pennsylvania, is a diversified financial services company operating in seven states and the District of Columbia.

FNB had an outdated legacy CRM and needed a **next generation platform** to automate key commercial sales processes while **using no-code to rapidly adapt** to the evolving banking landscape.

$50B
AUM

350
Branches

OTP BANK

otpbank

Creatio serves as the **primary front-office for all our customer-facing processes**, empowering us to streamline operations, consolidate applications into a single platform, and significantly enhance the productivity of our employees. Thanks to the agility of the platform, we roll out new processes at record time via our internal CoE.

$104B
AUM

2,600
Users

ENT CREDIT UNION

Ent Credit Union

With Creatio, we are managing a comprehensive enterprise deployment for a wide range of member-centric processes across **1,500 users - supported by just 3 administrators.**

$10B
AUM

1,500
Users

Find out more at: *www.creatio.com/industries/banking*

Creatio

When OTP Bank Romania set out to modernize both customer experience and internal efficiency, it faced a familiar challenge: *manual processes and fragmented systems were holding back growth and slowing down service delivery*. With over 97 branches and 1,800+ users serving 175,000 customers, scaling customer onboarding and streamlining core banking operations was becoming increasingly difficult.

To address this, OTP Bank chose a **low-code workflow and CRM platform** as the backbone of its digital transformation strategy - making customer experience the center of process design rather than an afterthought.

WHAT CHANGED

- The bank implemented **automated workflows** for *customer onboarding*, *data management*, and *lending processes*, replacing labor-intensive manual activities with streamlined, digital steps.
- A centralized platform consolidated customer data from core banking systems, front-end channels, and external databases into a **360° customer profile**, giving relationship managers a complete view of the customer in seconds - improving both speed and relevance of service.
- Internal teams adopted an **agile sprint approach** to build and refine workflows, eventually forming a *Center of Excellence* that now independently configures process updates.

OPERATIONAL AND STRATEGIC IMPACT

- **Faster "time to yes"**: Automated approvals and digital KYC dramatically reduced processing times.
- **Improved customer experience**: Clients can now open accounts and apply for loans entirely online - even using digital signatures.
- **Resilience and agility**: With workflows automated across departments, OTP Bank was among the first banks to rapidly switch to remote servicing at the onset of the pandemic.

For execs focused on operational excellence and digital business growth, the OTP Bank story highlights how **workflow automation and centralized customer data** can accelerate both *internal performance* and *market-facing agility* - turning what were once bottlenecks into competitive differentiators.

When **ENT** set out to modernize its operations, the challenge wasn't demand - it was **operational friction**. As a large energy group serving millions of customers, ENT was struggling with fragmented systems, slow case handling, and heavy reliance on manual coordination across departments. Sound familiar? It's the same operational pressure many banks face as volumes grow while expectations for speed and transparency rise.

THE OPERATIONAL CHALLENGE

- High volumes of service requests and cases
- Multiple legacy systems with limited visibility
- Long resolution times driven by manual handoffs

For leadership, the risk was clear: **scaling the business would also scale inefficiency**.

WHAT ENT CHANGED

ENT introduced a **unified, low-code workflow platform** to orchestrate end-to-end processes across customer service, operations, and back-office teams. Instead of replacing core systems, they:

- Connected existing platforms into a **single operational layer**
- Standardized and automated case management workflows
- Gave managers real-time visibility into workloads, bottlenecks, and SLAs

Crucially, business teams - not IT - were able to adapt workflows as regulations, volumes, and priorities changed.

THREE OUTCOMES OF ENT'S TRANSFORMATION

- **Predictable operations at scale**
  Automated workflows reduced variability and dependency on individual teams, enabling consistent service even during peak demand.
- **Faster resolution, lower cost-to-serve**
  Case handling times dropped as manual coordination was replaced with rule-driven routing and automation.
- **Operational agility**
  ENT gained the ability to rapidly adjust processes without long development cycles—critical in a highly regulated, fast-changing environment.