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First Oklahoma Bank: Embracing Automation in Back-Office Operations.

First Oklahoma Bank has embraced automation to streamline two critical back-office functions: Treasury Account Onboarding and Payment Dispute Processing. These efforts reflect the bank's focus on improving efficiency, accuracy, and the customer experience.

Automating Treasury Service Onboarding

First Oklahoma Bank is heavily focused on commercial banking clients and Treasury accounts. At the time they were looking at automating the treasury onboarding process, the bank was onboarding at least 10 new Treasury clients each month and running maintenance tasks on a much larger client group.

The Treasury team consisted of seven employees, with four focused on implementation processes. The implementation team handled everything from the documentation, preparing the underwriting, setup in the system, training customers and customer support. Treasury onboarding, being time-consuming and labor-intensive, was an ideal candidate for process automation.

With growing demand for treasury services, the bank needed a more scalable onboarding process. Previously, onboarding was handled manually, involving extensive email exchanges, approvals, system setups, and customer training. As volume increased, it became clear the existing approach couldn't keep pace without affecting service quality.

FINBOA Treasury Onboarding

FINBOA Treasury Onboarding is a SaaS solution helping treasury sales, front-line staff, compliance and implementation teams accelerate the onboarding of treasury services.

Faster Time to Revenue Deposits

Better Risk Management

Improved Customer/Staff Experience

About First Oklahoma Bank

First **OKLAHOMA BANK**
Member F.D.I.C.

Headquarters: Tulsa, Oklahoma

$1.1 B in Assets

Founded in 2009, primarily servicing commercial banking accounts in medical, construction and manufacturing.

Kristy Smith
SVP - Director of Operations at First Oklahoma Bank

"
FINBOA's Treasury Onboarding solution speeds up customer onboarding and accelerates cash flow. With a faster account opening process, our sales team can get back into the field and focus on what they do best—selling." - Kristy Smith, SVP - Director of Operations at First Oklahoma Bank

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Challenges Faced by First Oklahoma Bank in Treasury Onboarding

Manual treasury onboarding processes at First Oklahoma Bank resulted in many issues including:

⇢ Long Delays in Implementation, Underwriting and Sales
Manual, paper-based processes—primarily conducted through email—led to significant delays, often taking days to gather all necessary information.

⇢ Inefficient and Disjointed Communication
The process relied heavily on back-and-forth email exchanges to identify missing documentation or requirements, resulting in frustration and inefficiencies.
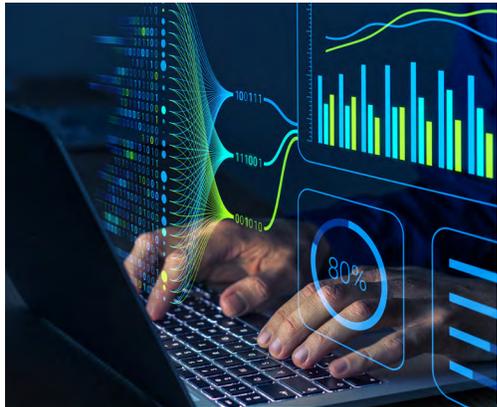
⇢ Lack of Process Visibility
Internal teams, including sales, as well as treasury customers, had no clear insight into the status or progress of onboarding at any given time.

⇢ Limited Scalability
Continued growth would require hiring additional staff to support the manual system, making the process unsustainable in the long term.

How FINBOA Treasury Onboarding Works

Traditional treasury onboarding methods—reliant on paperwork, fragmented workflows, and siloed systems—are no longer viable. These manual processes delay revenue, introduce compliance risks, and create friction for account holders.

FINBOA Treasury Onboarding modernizes this critical function by simplifying, digitizing, and automating onboarding workflows. By automating treasury onboarding tasks, financial institutions can accelerate revenue capture, enhance the customer experience, and reduce operational risk.

Designed specifically for banking, FINBOA's cloud-native solution eliminates inefficiencies by replacing spreadsheets and manual coordination with intelligent automation.

> "
> Within just two months we transformed our Treasury Onboarding from a slow, manual process to a fully, digitized workflow. FINBOA made that possible."

FINBOA Treasury Onboarding Addresses Common Pain Points

69% Too Much Paper in Onboarding Process

83% Take Too Long to Onboard Commercial

89% Want More Transparency into Process

FINBOA Treasury Onboarding Scope

FINBOA Treasury Onboarding is a SaaS solution helping treasury sales, front-line staff, compliance and implementation teams accelerate the onboarding of treasury service.

Maintenance

1 Company Setup
Treasury Sales

2 Product Selection
Treasury Sales

3 Approvals
Executives, Underwriting, Committees

4 Contracting
New or Existing Customers

5 Implementation
Treasury Implementations

Experience faster time to revenue and increased sales.

Key Benefits Realized by First Oklahoma Bank with FINBOA Treasury Onboarding

Fully Digital Workflow: Eliminated manual, paper-based processes; onboarding is now completely online, streamlined across departments. Digital forms and workflows reduce email traffic and ensure all necessary documentation is collected up front.

Improved Customer Experience: Treasury clients are set up more quickly, accelerating access to deposits and services, improving time to revenue.

Enhanced Visibility: All stakeholders—from sales to implementation to executives—have real-time visibility into the onboarding status.

Efficiency Gains: Sales reps can spend more time selling and less time chasing down onboarding status or additional paperwork.

Scalable for Growth: With fewer manual steps, the treasury team handles higher volume without increasing headcount. As volume increases, the system supports scalability without the need to add new staff.

Built-in Flexibility: Approval workflows are dynamic—some products bypass approval, while others follow automated, rule-based paths.

Fast Implementation: The bank went live in 2 months, with only 6 weeks of internal effort, thanks to focused collaboration and minimal disruption.

About FINBOA

FINBOA provides intelligent process automation software to financial institutions to simplify dispute processing and improve regulatory compliance by eliminating manual systems. Solutions include FINBOA Payment Disputes along with companion products, FINBOA BI-Disputes and AutoDecision. FINBOA delivers transformative software proven to enable institutional growth by reducing operational costs and risk.

Trusted by over 400 banks and credit unions nationwide, FINBOA enables institutions to scale profitably, enhance account holder experience, and achieve operational excellence.

Learn more at www.finboa.com or follow us on LinkedIn, Facebook and X.

To request a demo or more information, go to www.finboa.com or call (866) 218 4096.

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