

your blueprint for implementing a new digital account opening solution

A digital account opening implementation isn't just a technology project. It's a growth strategy. Success depends less on software configuration and more on your ability to lead organizational change. When leaders champion the vision, inspire buy-in, and communicate the "why," adoption accelerates, disruption decreases, and the investment delivers its full value for both your institution and the consumers and businesses you serve.

Today's accountholders expect to open and fund accounts anytime, anywhere, and on any device. Yet many financial institutions still struggle with application abandonment, manual processes, and disconnected onboarding experiences.

To meet evolving expectations and compete for deposits, implementing a new digital account opening solution in 2026 isn't simply a technology decision. It's a strategic opportunity to modernize account acquisition, improve operational efficiency, and create lasting relationships from the very first interaction.

Successful implementation depends not only on technology, but on how effectively you guide cultural and operational change.



make time for true change leadership

Treat your digital account opening implementation as a strategic initiative, not a side project. Success requires coordination across retail banking, operations, compliance, fraud, marketing, digital banking, and IT teams. Regular project meetings and active participation from key stakeholders help build alignment, foster trust, and ensure everyone understands how the solution supports your growth goals.

empower the right stakeholders

Your project managers and business stakeholders are more than task owners. They're your change champions. Their involvement in testing, workflow validation, and milestone reviews ensures the solution is configured to support real-world account opening processes. Just as importantly, their engagement helps employees understand the purpose behind the transformation and builds confidence in the new experience.

set clear expectations for adoption

A successful launch requires more than a system go-live. It requires organizational commitment. Establish clear expectations early about training, participation, and adoption goals. Position the new solution as a way to remove friction, improve accountholder experiences, reduce manual effort, and help your institution grow deposits more effectively.



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choose your system administrators strategically

System administrators play a critical role in long-term success. Select individuals who are collaborative, adaptable, and respected across the organization. They should be prepared to support users, champion best practices, and help optimize the solution as business needs evolve. The right administrators become trusted resources who help sustain momentum well beyond implementation.

provide training that builds confidence

Training should equip employees to confidently support account opening applicants and resolve issues quickly. Comprehensive training and easily accessible documentation help reduce friction, improve consistency, and accelerate adoption. The more confident your team is, the smoother the experience will be for applicants.

be transparent about capabilities

Transparency builds trust and sets realistic expectations. Clearly communicate what your digital account opening solution can and cannot do during launch. Focus on the capabilities that will have the greatest impact on account acquisition, operational efficiency, fraud mitigation, and accountholder experience. Overpromising functionality can create frustration and slow adoption.



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measure success beyond go-live

Implementation success isn't defined by launch day. Establish metrics that help track long-term outcomes, including application completion rates, abandonment rates, funding rates, time to open an account, deposit growth, and operational efficiencies.

Monitoring these measures helps identify opportunities for continuous improvement and demonstrates the value of your investment.

After a successful implementation, celebrate and share your story. Highlight not just the go-live, but the transformation you've achieved through improved onboarding experiences, stronger operational performance, and sustainable growth. That's when technology implementation becomes a strategic success.

transform your account opening experience

[Connect with a Jack Henry® digital account opening expert](#) to learn how the right solution can help you attract more deposits, reduce friction, and create lasting accountholder relationships from day one.

For more information about Jack Henry, visit jackhenry.com.