

how OMB Bank used OpenAnywhere to grow deposits and build relationships in a digital world



OMB Bank

Address

3570 S. National Ave.
Springfield, MO 65807

Phone

888-662-2443

Website

ombbank.com

Branches

10

Assets

\$2.04 billion

Founded

1999

Technology Solutions

JHA OpenAnywhere™, Alloy,
IDScan.net, Finicity,
OnBoard Deposits™,
LoanVantage™, Banno™

For more than 25 years, OMB has been committed to providing excellent service and building strong relationships. While they believe in old-fashioned customer support, the bank also welcomes new technologies that streamline the customer experience and make banking more convenient for the communities they serve. Locally owned since its founding in 1999, OMB now operates 10 branch locations across southwest Missouri and the Kansas City metro today.

In 2021, OMB set out to scale its value proposition to an even broader consumer base interested in digital banking with personal support. This included building a new digital branch with the aim to expand geographically and serve customers nationwide. OMB sought to reach all types of accountholders, from personal banking customers to small and mid-sized businesses as well as large corporate clients.

After a year of searching, OMB turned to Jack Henry™ in early 2022 to help create a modern financial experience with an open, flexible infrastructure – allowing the bank to access a variety of fintechs and partners to help build a unique and competitive ecosystem.

a commitment to digital deposit growth

The bank faced an increasingly common strategic challenge: Growing deposit volume both inside and outside its local footprint. While the loan pipeline was strong, they lacked a sufficient online account opening platform to help fuel deposit growth. This, coupled with efficiency improvements to combat recent exponential growth, was their directive.

“Executive leadership gave us a mandate to get online account opening to work so we could eliminate our existing manual processes and drive new deposits quickly,” said Dena Jenkins, SVP, Organizational Development.



The bank saw a **1,600% increase** in applications from December 2024 to June 2025, with 95% of applications from **net-new customers**.

By October 2023, OMB had implemented OpenAnywhere for their online account opening needs, alongside Alloy, IDScan.net, and Finicity for identity verification and fraud prevention.

simple, enhanced online account opening

OpenAnywhere is a sophisticated digital account opening solution from Jack Henry that allows banks to onboard new accounts quickly, often in a matter of minutes. It leverages a modern, responsive design to deliver a fast, simple, intuitive account opening experience. OpenAnywhere also integrates seamlessly with the Banno® digital banking platform and Jack Henry core platforms.

The solution fully integrates with a wide range of identity verification and validation services as well. It supports multiple account funding methods, including account transfers, ACH, debit cards, credit cards, and in-branch funding. With OpenAnywhere's dynamic rules engine, financial institutions can fully customize the system and their account opening workflow to facilitate greater control without the need for technical resources or outside assistance.

layered security to protect against fraud

“By the end of 2024, our digital marketing efforts began to drive significant increases in traffic to ombbank.com,” said Ryan Bowling, VP, Director of Marketing. “At first, we didn’t have the means to handle the surge in applications. Halfway through 2025, 78% of our online applications had been auto-approved, which showed us the importance of refining our fraud protection. But we’ve learned a lot along the way. The layered security provided by OpenAnywhere and Alloy has been essential as we continue to fine-tune our process while competing for accounts on a national level now.”



“Our experience shows that you can offer online account opening as a community bank while still maintaining a personal relationship.”

Ryan Bowling

VP, Director of Marketing
OMB

measurable results

Since adding OpenAnywhere, the impact for OMB has been significant:

- The bank saw a 1,600% increase in applications from December 2024 to June 2025, with 95% of applications from net-new customers. Furthermore, 20% of those account balances originated from online channels.
- From August 2024 to August 2025, 19% of accounts were opened online – more than any physical branch.

“It takes a truly dedicated, cross-functional team to make online account opening work, not just one person,” Bowling said about their digital account opening results thus far. “It’s a collaboration between marketing, operations, IT and risk. That’s how we’ve been able to find success.”

maintaining personal relationships

For OMB, going digital never meant losing the personal touch. The same commitment and community focus that define every branch visit now shapes every online interaction.

“Our experience shows that you can offer online account opening as a community bank while still maintaining a personal relationship,” concludes Bowling. “It’s just all about how you treat people.”

unlock the possibilities

[Learn more](#) about the flexible, time-saving digital account opening processes and robust integration capabilities of OpenAnywhere.

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