

online account opening reimagined

How to Start and Scale

Digital account opening can be a major strategic step, but there’s no need to transform everything at once. The most effective approach is often phased.



Phase 1:

Crawl



Establish a digital employee channel

- Begin by modernizing in-branch Baccount opening.
- A digital employee-assisted application (such as a tablet) can reduce paperwork, manual entry, scanning, and staff burden while helping your team build confidence with a new process.

Phase 2:

Walk



Stabilize with targeted online account opening

- Extend account opening to a controlled audience, such as existing accountholders or a prequalified prospect list.
- You can grow deposits, improve efficiency, and refine the digital experience before opening access more broadly.

Phase 3:

Run



Open your digital front door to the public

- Once the process is stable, expand online origination through your website and digital channels.
- Digital marketing, targeted offers, and simple self-service access can help attract new applicants.
- At this stage, fraud prevention becomes especially important.

Phase 4:

Fly



Scale with personalized experiences

- With a strong foundation in place, you can create tailored workflows for different audiences, products, and campaigns.
- A student, local employee, or high-value accountholder could each be routed to a specific application path with relevant products or promotions already selected, reducing friction and increasing conversion.



start where you’re comfortable, scale when you’re ready

Every financial institution’s path will look different. But with a phased approach to digital account opening, you can help improve efficiency, grow deposits, reduce friction, and create a better applicant experience every step of the way.

connect to the possibilities

Ready to build your digital account opening roadmap? [Talk to an online account opening expert today](#) about the best next step for your bank or credit union.

For more information about Jack Henry, visit [jackhenry.com](#).