Case Study

digital banking • digital banking platform

High Plains Bank delivers transformative customer experience with the help of digital banking add-ons

jack henry

Address
329 Main Ave.
Flagler, CO 80815

Phone
719-765-4000

Website
hpbgo.com

Assets
$441+ million

Branches
8

Founded
1908

Technology Solutions
JHA OpenAnywhere™, Banno Conversations, Banno Language Support, Banno Business™, Banno Marketing™, Jack Henry Digital Card Issuance and Provisioning™, Banno Digital Platform™, SilverLake System®

Founded well over a century ago in the small and vibrant agricultural community of Flagler, Colorado, High Plains Bank has long operated on a simple, enduring philosophy of doing the right thing and doing things right. As a family and employee-owned community bank with physical branches along the eastern I-70 corridor of Colorado alongside a strong digital presence, High Plains is deeply woven into the fabric of its local markets.

The bank maintains a firm commitment to state-of-the-industry banking technology still today.

rethinking the digital banking experience

In the late 2010s to early 2020s, High Plains Bank recognized that their traditional account opening processes needed some rethinking and retooling.

“We needed to simplify our core principles around account opening,” explains Brian Otteman, Chief Transformation Officer. “To do that, we started by thinking like a customer. What experience tells them High Plains Bank is a great partner, and what journey truly matters to them?”

building a connected digital ecosystem

Rather than implementing individual technologies in isolation, High Plains Bank adopted a coordinated strategy that combined multiple solutions into a unified customer experience.

The foundation was OpenAnywhere from Jack Henry®, supported by Alloy for identity verification and fraud prevention, along with technology from IDScan.net that simplified application completion by automatically populating customer information from identification documents. The bank also expanded their Banno™ digital banking experience with key add-ons like:

"OpenAnywhere elevated how we serve customers across the board."

Brian Otteman,
Chief Transformation Officer
High Plains Bank

- Banno Enrollment for rapid digital banking access
- Banno Conversations for customer communication and coaching
- Intrust Card Wizard for instant card issuance
- Card Management tools for controls and alerts
- Electronic statements (ESI) enrollment
- Mobile deposit enrollment
- Mastercard Mobile Wallet Provisioning for Apple Pay and Google Wallet enrollment

Together, these solutions enabled High Plains to create seamless transitions from account opening to activation, onboarding, and long-term engagement.

"We went from having no online account opening to building what I believe is one of the best experiences in the industry – but it required us to challenge a lot of our preconceived notions," comments Otteman. "What's exciting is that everything we learned online gave us a blueprint to transform our in-branch experience too. OpenAnywhere wasn't just a tool for us; it elevated how we serve customers across the board."

a new framework for customer engagement

The bank also organized the customer journey into five distinct phases:

1. Customer acquisition
2. Account opening
3. Account activation
4. Onboarding
5. Relationship nurturing

This framework helped their team focus on the right customer needs at the right time. Account opening became faster and simpler. The activation phase concentrated on enrolling customers in digital tools such as Banno Conversations, e-statements, card controls, and mobile deposit.

During onboarding, the bank continued educating customers through digital engagement and personalized outreach. Long-term nurturing included birthday messages, certificate of deposit renewal communications, card renewal notifications, payment reminders, and ongoing customer support.

“Banno Conversations gives us a Swiss Army knife for customer engagement,” notes Otteman. “It gives us a direct way to guide and support customers, even when we don’t have a specific tool built for the exact problem they’re trying to solve.”

measurable results

The impact of their strategy has been significant.

High Plains reduced in-branch account opening time from approximately 20 minutes down to just 5 minutes. Online account opening can now be completed in as little as 2-5 minutes for new customers, and 1 minute for existing customers.

The time savings have allowed staff to spend less time entering information and more time helping customers understand and adopt digital tools.

increased digital activation

The bank’s focus on card issuance as a key activation trigger has delivered impressive engagement results.

In a recent sampling of account openings that included debit cards:

- 91% immediately enrolled in the bank’s HPBGO (Banno) digital banking option
- 100% added their card to a mobile wallet within 24 hours
- 91% tested card lock and unlock controls
- 64% enrolled in mobile deposit services

> “Banno Conversations gives us a Swiss Army knife for customer engagement.”

Brian Otteman,
Chief Transformation Officer
High Plains Bank

higher e-statement adoption

Electronic statement enrollment increased from 48% in 2022 to 61% today, demonstrating steady progress in digital adoption efforts.

growth in online account opening

Customer adoption of the bank's online account opening option has accelerated steadily over time as well. Online account openings have grown significantly over the past five years:

Year	Online Account Openings
2021	3%
2022	6%
2023	6%
2024	8%
2025	9%
2026 YTD	14%

The bank reduced in-branch account opening time from approximately 20 minutes down to just 5 minutes.

sustained account growth

The bank has also experienced consistent account growth since implementing its digital transformation initiatives, reporting annual account growth rates of 7% to 8% in recent years after earlier periods of slower expansion. Leadership credits its digital engagement capabilities for helping strengthen customer relationships and support growth initiatives.

transforming community banking

Perhaps the most significant outcome has been cultural rather than technological.

High Plains shifted employee roles from transaction-focused account openers to customer coaches. Staff now spend more time teaching customers how to use digital tools, strengthening relationships, and promoting financial empowerment.

"Technology alone doesn't transform the customer experience," observes Otteman. "True transformation happens when you break the adoption journey into manageable steps, guide customers toward deeper engagement, and step up as a trusted coach."

By combining powerful digital capabilities with personalized guidance, High Plains Bank has demonstrated that community institutions can deliver modern banking experiences without giving up the human connections that define their brand.

"I am fortunate to be supported by a really strong team here at High Plains Bank," says Otteman. "There are so many unsung heroes behind this work – it's been a true team effort every step of the way."

The result has been a transformative shift in both customer expectations and employee engagement, proving that community banking and digital innovation can continue to work hand-in-hand.

connect with the possibilities

Learn more about digital banking add-ons and other key innovations that can enhance your growth today.

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