

GUIDE

Why Leading Financial Institutions Are Opening 100% of Deposit Accounts Through a Single Platform

Discover how universal origination and onboarding unlocks greater return on investment (ROI), agility, and relationship-driven growth.

Key insights



One platform. Every account. Smarter growth.

Consolidating account opening into a single platform for all account types unlocks operational efficiencies, reduces error rates, and enables scalable growth.



Relationship expansion scales with a unified platform.

With all retail and business deposit and loan products offered on a single platform, every interaction becomes a chance to cross-sell, meet more customer and member needs, and grow wallet share from existing banking relationships.



Operational efficiency is now the top priority.

Improving efficiency is the #1 focus for banking leaders seeking sustainable growth.

Introduction

Today's banks and credit unions face challenging conditions. Customer and member [acquisition costs are soaring](#). Consumer expectations are higher than ever. Rate and inflation volatility persist. And digital-first competitors are reshaping consumer expectations. According to recent research, 70% of digital banking Americans think a bank or credit union's digital experience today reflects how much they care about their customers or members.

In response, many institutions have layered new tools onto legacy infrastructure, often compounding complexity instead of reducing it.

Many financial institutions use different systems for different account types and channels, as well as separate systems for business, consumer, online, and in-person journeys—none of them connected. These fragmented experiences make it harder for consumers and businesses to open accounts and more difficult for staff to assist them.

The solution is universal origination and onboarding that handles 100% of all account types—both business and retail—across all channels, enabling greater ROI, increased operational efficiency, faster market responsiveness, and deeper customer and member relationships.





Why growth strategies must change

Financial institutions are constantly seeking to accelerate their performance, but the old methods of growth are less effective than they once were. Rate-matching is no longer sustainable, and [acquisition costs continue to climb](#).

In response, many leaders are shifting their focus. According to the Jack Henry [2025 Strategic Priorities Benchmark Report](#), financial institutions say their top goal is improving efficiency. They recognize that sustainable growth depends not only on winning new customers but also on doing more with the relationships they already have. That means cross-selling more products, delivering a better experience, and scaling services without proportionally increasing staff or infrastructure.

Consumers have raised the bar, too. Sixty-seven percent say their [expectations of their financial institution are higher than ever](#). They want smooth, intuitive experiences, whether they're opening an account from home or visiting a branch. If the process is confusing or inconsistent across channels or account types, many will walk away, taking their deposits to more modern institutions.

Financial institutions also face internal obstacles, including siloed data, redundant tools, manual processes, and disconnected teams. These barriers hinder efficiency, lead to account holder loss, and stall growth.

System consolidation is now a competitive requirement for institutions serious about sustainable growth. A single connected platform removes friction better than multiple fragmented systems and gives teams what they need to build lasting, valuable relationships with their account holders.

What “one platform” really means

When financial institutions hear “one platform,” they often assume it refers to a shared user interface or a front-end that simply sits on top of separate systems. A truly universal origination and onboarding platform has one infrastructure and one codebase that serves:



Every account type: Checking, savings, certificates of deposit (CDs), money market accounts, minor and trust accounts, and business accounts, all supported through the same platform



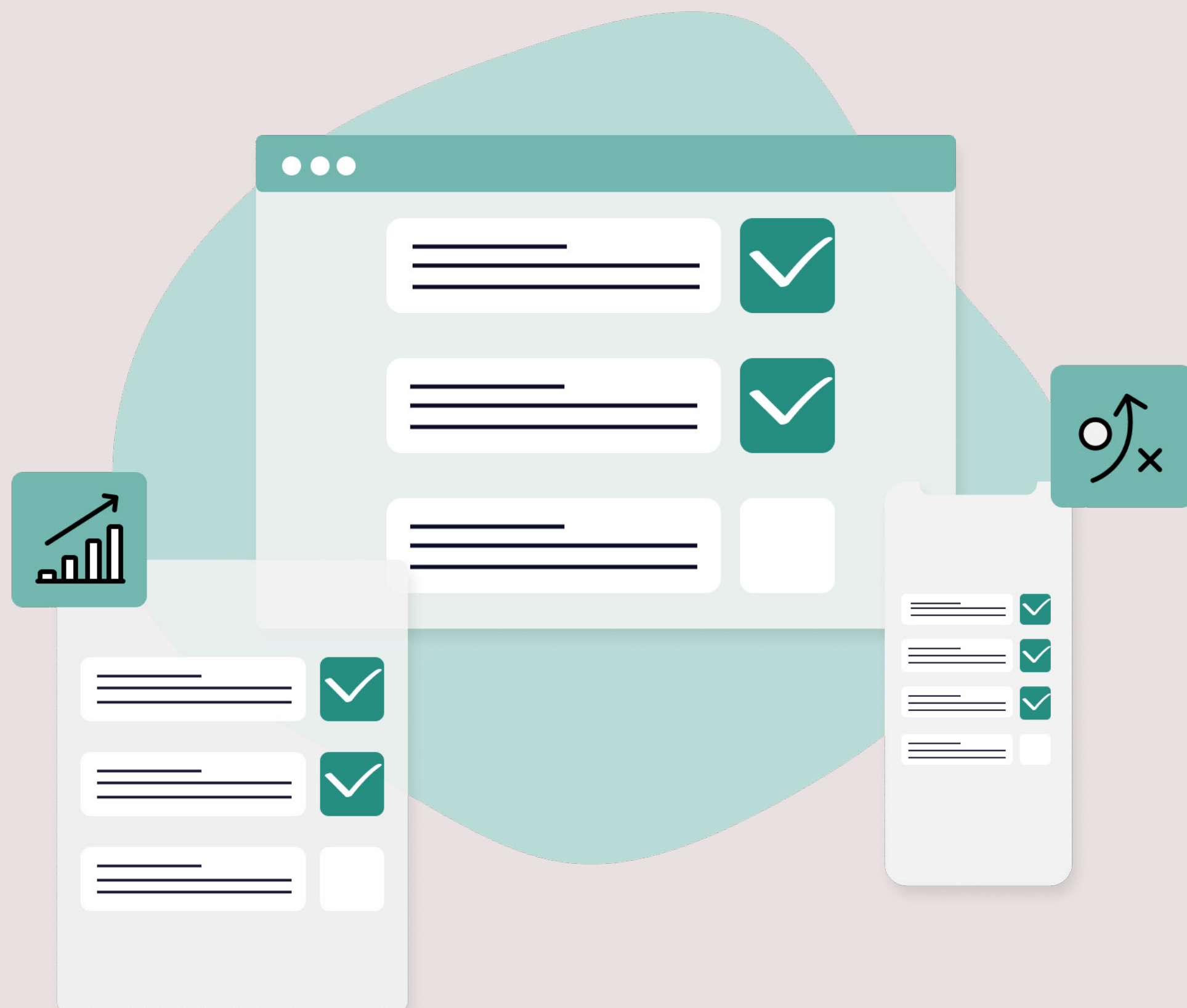
Every channel: Online, branch, call center, and interactive teller machine (ITM) with real-time data sync and visibility across the board



Every employee: No more juggling logins between systems, duplicating entries, or relying on specialized staff for specific account types

A universal origination and onboarding platform delivers real-time visibility, enabling the omnichannel experiences today’s customers and members expect. Unlike multichannel systems, where applicants must restart the account opening process when switching between online and branch, an omnichannel platform allows for seamless transitions. Consumers and businesses can begin applications digitally and complete them in person without repeating steps, building trust and stronger relationships. Meanwhile, staff can monitor application progress, answer questions, and resolve issues proactively without delays.





Four ways a unified platform creates strategic advantage

1. Meet every applicant's needs.

With a single account opening platform that supports all account types, banks and credit unions can serve each customer or member, regardless of the channel, relationship type, or account complexity. Applicants and account holders are no longer forced to navigate different processes, and staff can confidently support any product or workflow.

- A commercial banker can onboard a high-net-worth client and their child in the same session, opening both a trust account and a youth account on the same platform.
- A small business owner can open operating and reserve checking accounts simultaneously.
- A consumer can start an application online, call in with a question, and finish the process at a branch without repeating a single step.

The outcome is more opportunities to establish primary financial institution status and more satisfied account holders.

Four ways a unified platform creates strategic advantage (cont.)

2. Empower employees.

The need to engage multiple systems slows down workflows and increases training overhead. Staff members often spend more time navigating systems than building relationships with customers or members. It's no surprise that 38% of banks [cite talent acquisition and retention as a top concern](#) for 2025 and 2026.

A universal origination and onboarding platform helps remove these roadblocks. It lets employees work faster, feel more confident, and collaborate more effectively. Over time, this can boost employee morale and retention.

Most importantly, consolidated tools give staff more time to focus on account holders, so they can provide better service and identify additional customer or member needs.





Four ways a unified platform creates strategic advantage (cont.)

3. Eliminate system sprawl.

Fewer systems means lower vendor costs, less maintenance, and a stronger foundation for innovation.

System sprawl creates silos that fragment the customer or member experience and increase operational risk. With each new vendor or platform, complexity increases, as do costs. Consolidating to one system improves resource efficiency, enhances visibility, and [simplifies compliance](#). When all account activity is centralized into a single hub, compliance becomes easier, reporting is more accurate, and fewer errors occur.

Fewer platforms also means fewer manual workarounds, fewer vendor contracts, and the chance for fewer points of failure across your ecosystem.




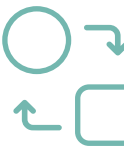

4. Scale with agility.

Banks and credit unions must be agile to grow efficiently. A universal origination and onboarding platform supports this by giving teams a single, centralized tool to manage settings and configure workflows. Teams can create new products, adjust rates, optimize risk waterfalls, and monitor the applicant funnel, all from a single system in real-time.

One unified platform gives banks and credit unions the agility to easily test markets and reach new audiences through their digital channel. Branches and new service models can also scale faster—whether through ITM bankers, universal banker teams, or new digital capabilities.

How MANTL is different

Many platforms promise unification. Few deliver it at the infrastructure level. MANTL is the only platform designed from the ground up to support all account types, channels, and users at once. This includes:

-  **Real-time syncing:** Teams get instant visibility into applications across every touchpoint.
-  **Full coverage:** From minor accounts to commercial operating accounts, all are supported within a single system.
-  **Smarter automation:** Built-in tools assist with fraud checks, ID verification, and customer or member approvals, and these tools can be customized to meet your precise needs.
-  **Cross-sell readiness:** Built-in marketing tools and behavioral prompts facilitate deeper relationships by surfacing relevant account opportunities at the right time.
-  **Human-first experience:** Simple, user-friendly design makes the platform more straightforward for applicants, account holders, and staff.

The MANTL Onboarding & Account Opening Solution is a comprehensive system, ready to scale with your institution. It is a single solution, not a mix of different tools added on later.





Proof in the field

A growing number of MANTL customers are successfully leveraging a universal origination and onboarding platform for all of their retail and business deposit account opening today.

For example, [Ascend Bank \(formerly GSB\)](#) currently consolidates 100% of retail and business account opening across all channels through MANTL. In the first year after launching MANTL, Ascend raised \$100M+ in deposits, cut account opening from days to minutes, increased booked accounts 6X, and achieved a 9.85/10 satisfaction score with a 98% referral rate from business accounts.

Midwest BankCentre (MBC), a longstanding partner of MANTL, has plans to open all retail and business accounts on MANTL. The relationship began with Rising Bank, MBC's digital-only brand, which raised \$100M in deposits in just five months. Building on that success, MBC implemented MANTL's online account opening solution across its flagship brand, raising more than \$745M in deposits to date. MBC then adopted a comprehensive omnichannel deposit strategy by [rolling out MANTL across all 16 branches](#). By unifying business and retail deposit account opening across every channel on a single platform, MBC is well-positioned to drive efficiency, deepen customer relationships, and fuel sustainable deposit growth.



A better way to grow

Strategic growth transforms operations, accelerates outcomes, and maximizes returns on investment.

MANTL enables this transformation.

By consolidating fragmented account opening processes into a single, comprehensive platform, banks and credit unions can scale smarter, not just faster. They can streamline processes and equip employees with integrated tools that drive greater productivity while strengthening their most valuable asset: their existing account holder relationships.

Ready to increase operational efficiency while opening all business and retail deposit accounts through a single platform?

[Request a demo](#) with MANTL's team to see how universal origination and onboarding can help you scale efficiently, serve better, and grow faster.

About MANTL

MANTL is an Alkami solution team that offers unified account origination technology, empowering banks and credit unions to open loan and deposit accounts seamlessly on any banking channel in real time. MANTL Deposit Origination is among the fastest and most performant solutions on the market; consumers can open a new deposit account in under five minutes, businesses can open a new deposit account in under 10 minutes, and MANTL customers raise billions in core deposits. MANTL Loan Origination simplifies each step in the loan process, automating up to 100% of loan application decisions to ensure an intuitive, feature-rich experience from personal loans to business financing. Founded in 2016, MANTL was acquired in March 2025 by Alkami Technology, Inc. (Nasdaq: ALKT), a [digital sales and service platform provider for financial institutions in the U.S.](#)

For more information, visit mantl.com or follow MANTL on [LinkedIn](#).