

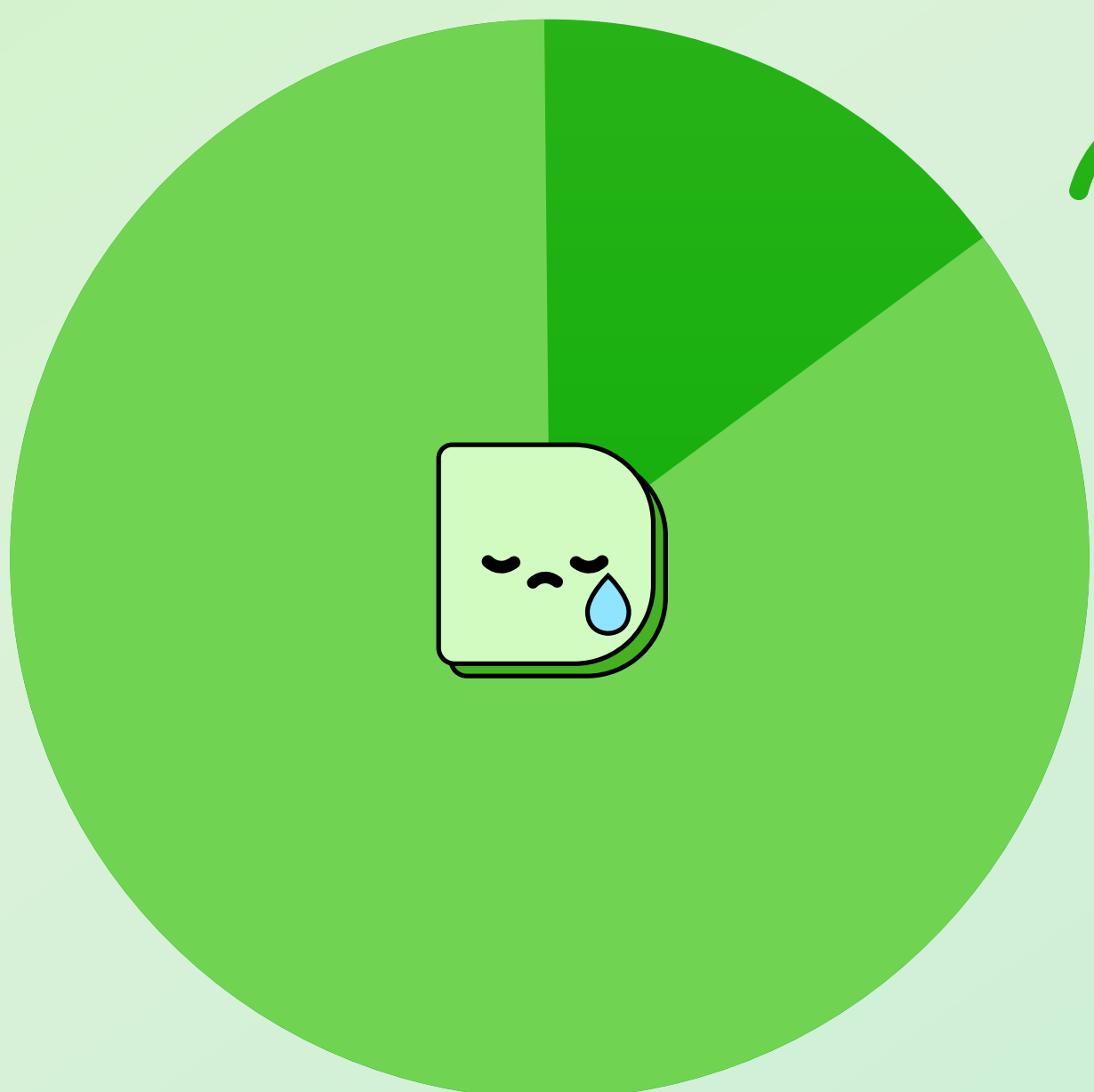
Debbie

THE ULTIMATE DIGITAL ACCOUNT OPENING GUIDE: 2025



The **#1 goal** for credit unions in 2025 is to grow their membership, especially amongst younger members.

However, if your account opening experience is the very first touch point they have with your organization, and that experience isn't seamless, you've now ruined your chances of reaching that goal.



(Not so) fun fact: Average membership application completion rate is only **15%** (Source: MANTL, CU 2.0).

To go from a **15% → 50%** submission rate, here are the top factors to consider:

1 Great user experience

The experience should be quick and seamless, ideally under 5 minutes (some are even under 3 minutes). Some DAO providers offer pre-filled forms based on data they retrieve from the credit bureau or mobile carriers to expedite the process.

2 Simple applications

The goal is to collect as little information as necessary on the front-end (while maintaining fraud checks), or to make the application feel like a “get-to-know-you” style quiz, where recommendations are made at the end. A lengthy form that doesn’t provide any output to your prospect is the worst of both worlds.

3 Trust

The single biggest drop off point in applications is ID verification. Not everyone may need to go through this step - for those that do, provide a trustworthy solution to enable the user to move on quickly.

4 Responsiveness

Most people do their banking today on their phones, so make sure the mobile experience is as good as desktop.

5 Upsell/cross-sell

Creating a more engaged member starts by understanding them better which includes determining which products may be relevant for them.

6 Direct deposit switching

When signing up a new member, everyone is seeking those core deposits. Embedded direct deposit switching functionality can be the key here.

7 Flexibility and integration to legacy systems

You may not be able to upgrade all of your systems today, so your beautiful new DAO systems should integrate with your pre-existing core.

Our Take

WITH**CLUTCH**

Best out-of-the-box
solution

 **Glide**

Best consumer experience

 **narmi**

Best for customizable
flows

MANTL

Best all-in-one solution
(consumer+business
banking)

 **cotribute**

Fastest implementation

Notable Mentions

 **VISION**

Gaining traction - known
for their customizable
flows.

 **blend**

Great consumer
experience, premium
pricing.

 |  **candescent**

Recently rebranded,
owned by NCR.



Market leader - largest
player in the space.

ORIGENCE

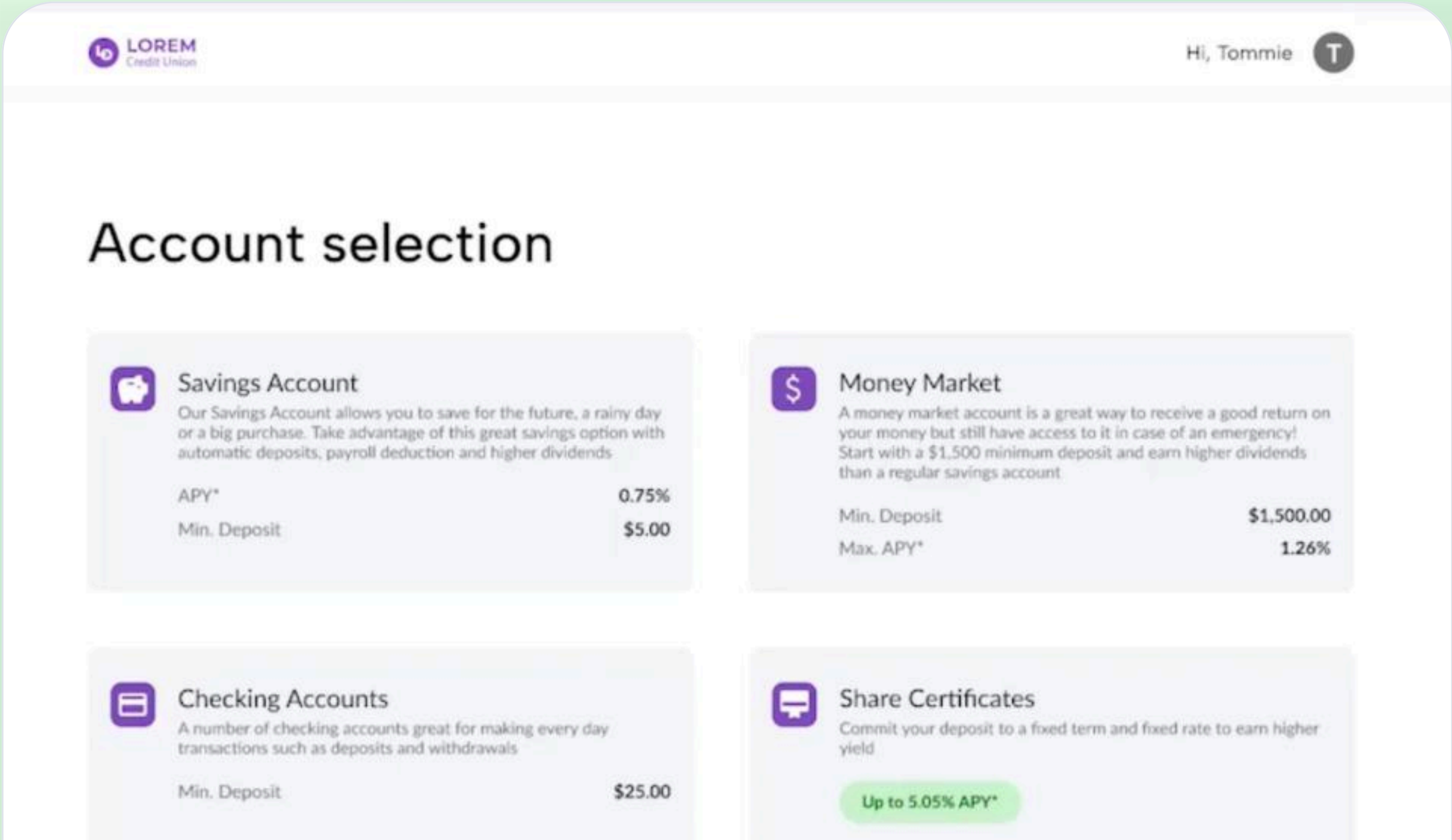
Known for lending &
accounting opening in
one.

 **CUNextGen**

CU-forward and
innovative - smaller
player.

temenos

Large portfolio of digital
banking solutions.



As one of the leaders in the credit union digital account opening space, WithClutch started as a lending application software system, and has since expanded to cover the entire member application experience. Their experience has meant a large number of integrations to LOS, digital banking, and core providers.

Their differentiation originated in their ability to loop-in cross sell opportunities during onboarding, based on credit data, leading to a higher percentage of multi-product members.

Pros

- Good out-of-the-box tech, with the ability to customize fraud checks
- Fast implementation and ongoing support
- Best-in-class cross sell functionality, with native LOS integrations

Things to note

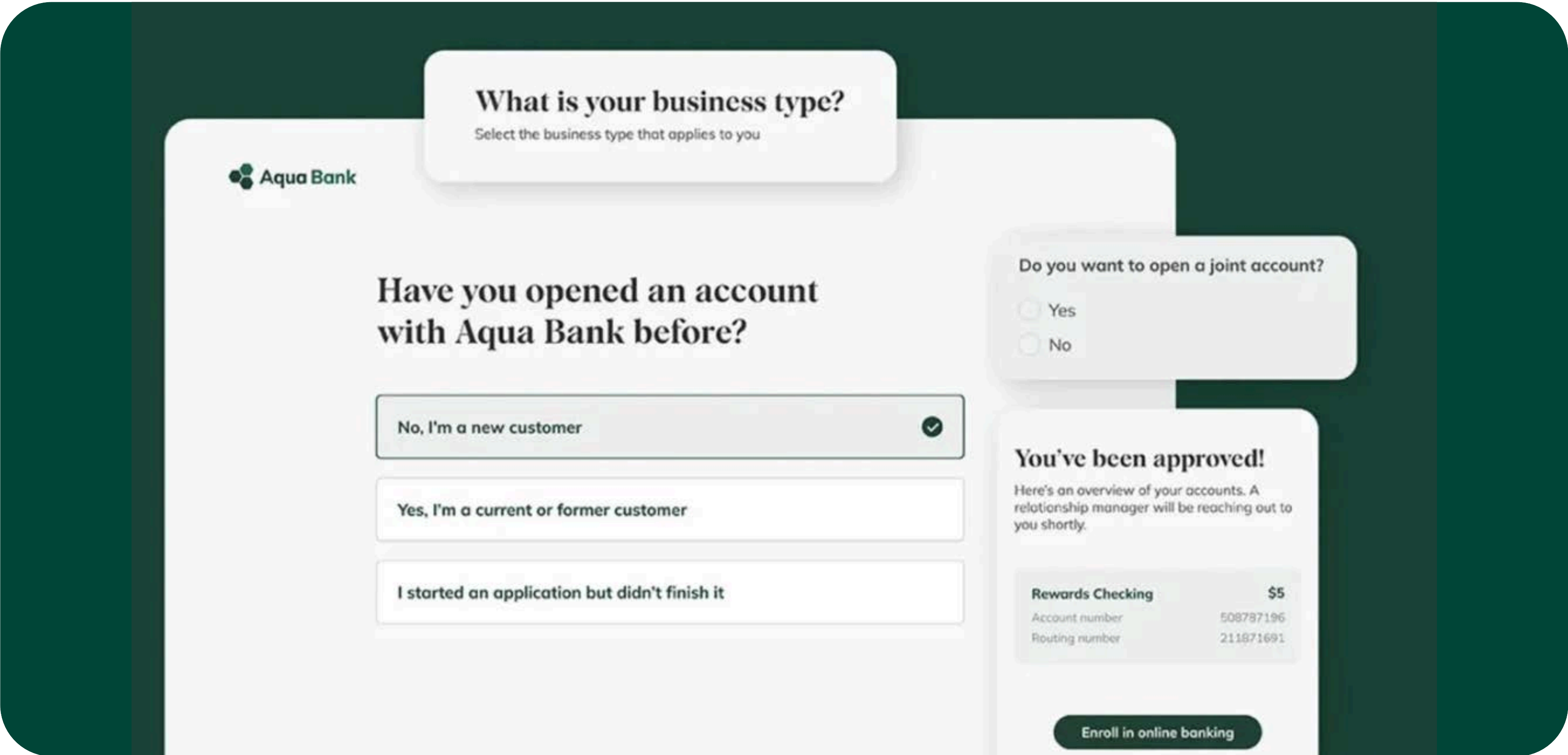
- Less focus on business banking, though they are soon releasing a module
- Does not specialize in customization

Cost



Notable customers





Narmi exists to enable community financial institutions to win against the mega banks and fintechs. Narmi's founders ran a community credit union, and built the Narmi digital banking platform (consumer & business) as a result of their frustration with in-market solutions. Customers asked Narmi to expand to digital account opening (consumer & business).

Narmi's product is tailor-made for a team that wants the ability to customize their flows and fraud checks. Those who can wield this tool can see strong lift on their account opening conversion – we see one of the highest account submission rates with Narmi.

Pros

- Highly customizable
- Best-in-class conversion
- One of the strongest auto-decisioning capabilities

Things to note

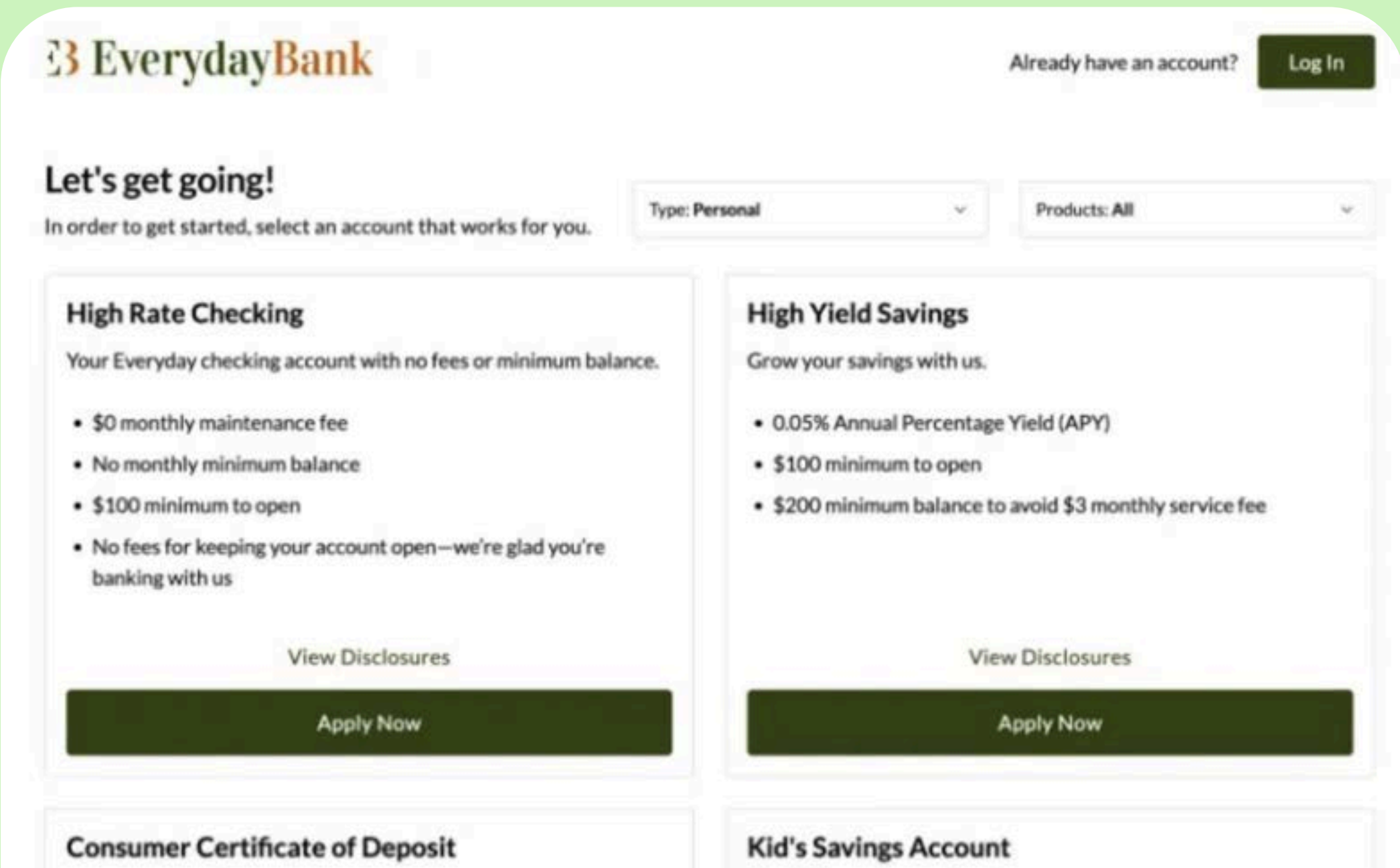
- Better for teams that have some technical staff

Cost



Notable customers (with Debbie)





MANTL has a proven track record with credit unions and banks of all sizes (including major institutions like Alliant Credit Union) with streamlined account opening across all channels. Its platform helps retail members, business members, and staff enjoy a smoother, more efficient experience.

MANTL is a good all-rounder, for those looking for an enterprise-grade solution. They were also recently purchased by Alkami, a leading digital banking solution in the CU space. Some executives we spoke to see value in an all-in-one solution, while others are seeking an independent best-of-breed.

Pros

- 90%+ fully automated/decisioned
- Highly scalable & tested on large volumes of submissions
- Strong business banking offering

Things to note

- Consumer experience is 4–5 min
- Mixed feedback on Alkami acquisition

Cost

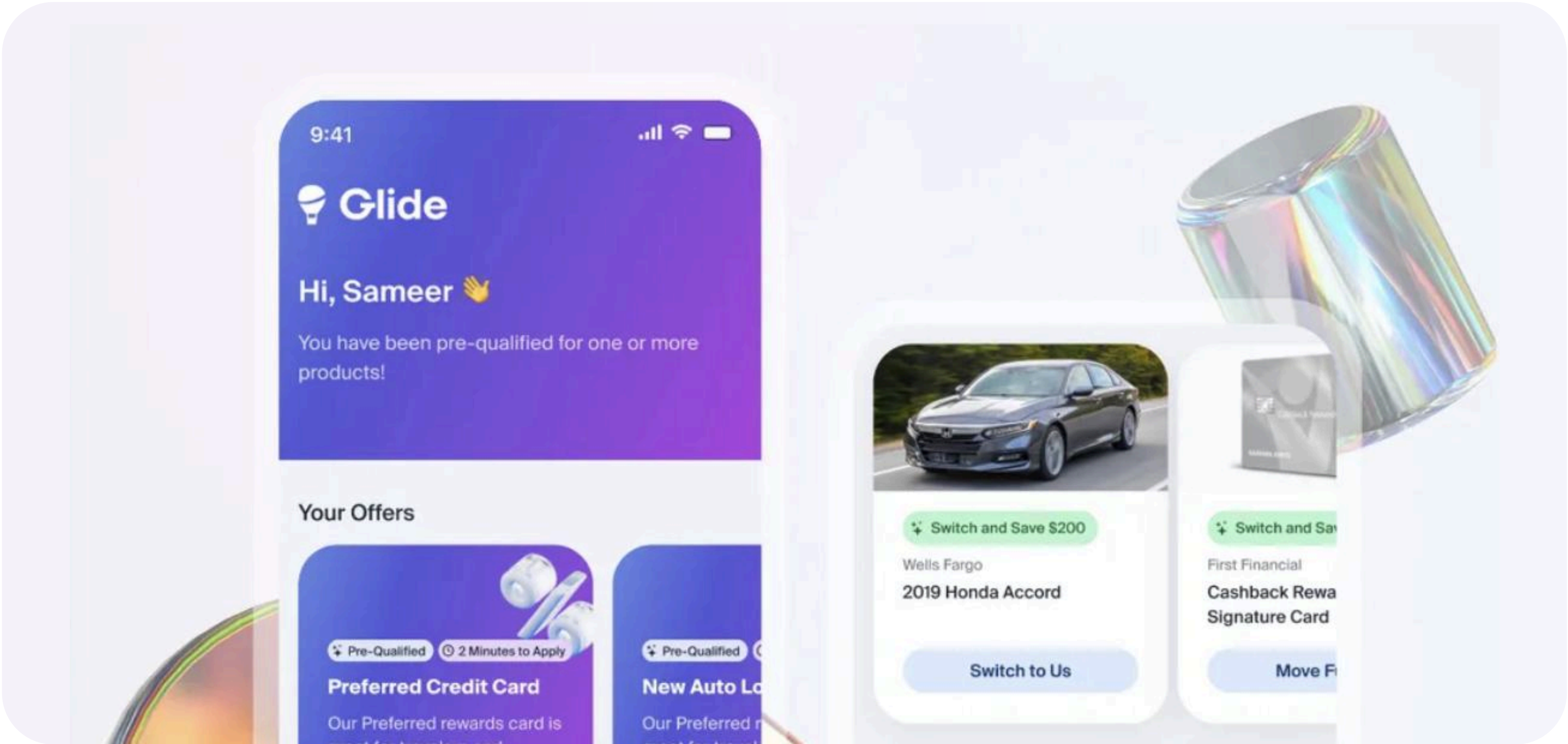


Notable customers



Financial Plus
Credit Union





Glide is perhaps the newest entrant to the space. Although Glide has the least market penetration of the other players, it is quickly growing due to their great consumer experience.

Having tested each of these solutions on the consumer side, Glide was the fastest experience, at a record sub-3 minutes to do a full submission. While their platform is a bit more nascent and less battle-tested, we are impressed by this newcomer.

Pros

- Great consumer experience
- Offer both consumer and business banking
- Recently launched a cross-sell module
- Nimble, early-stage team

Things to note

- Newer player, less battle-tested for scale
- Does identity verification and pre-fill via phone number, less reliant on other methods

Cost



Notable customers



Checking & Savings

It's easy! You'll need a few things:

- Social Security Number
- Government-issued, valid photo identification
- \$5 and current banking info to fund your new account

Sign up in less than 5 mins

APPLY NOW >



Cotribute has been known to work with medium and small sized credit unions on the rise, offering a reasonably priced solution with fast implementation.

Their solution is also known to automate much of the back-office work necessary to approve new accounts, and they recently launched agentic AI-cross sell agents that can be embedded within the onboarding experience.

Pros

- Quick implementation speed and out-of-the-box tooling
- 85%+ auto-decisoning
- Recently launched an AI-cross sell module

Things to note

- Serves primarily small/medium sized credit unions and banks
- Experience is 4-5 minutes

Cost



Notable customers



Credit Union 1

Who are we?

Debbie is the first account growth and loyalty-as-a-service platform.

Reach our network of young consumers

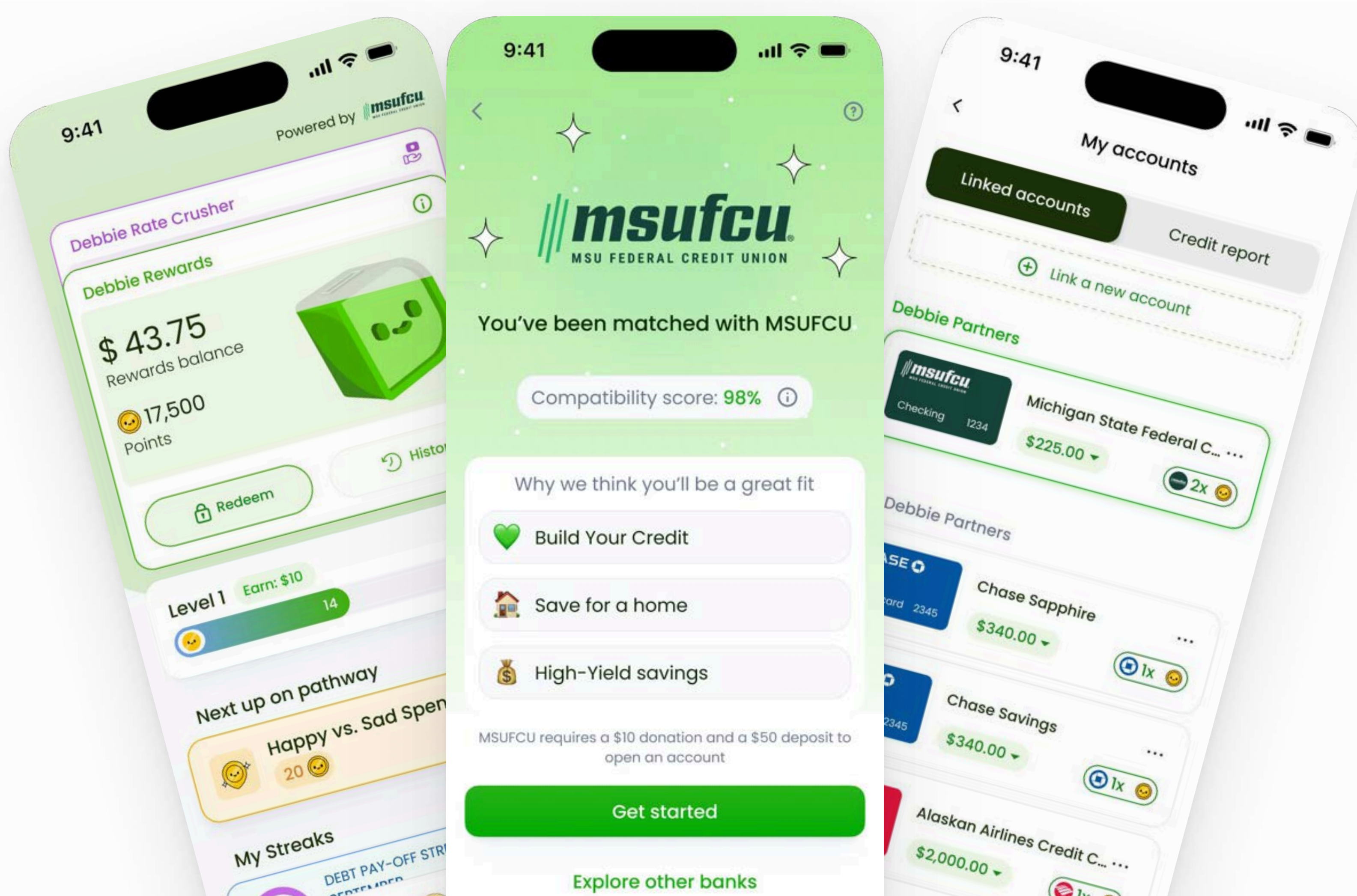
Debbie primarily targets Millennials and Gen-Z who are focused on building better habits, paying off debt and increasing savings. Utilize our matching network to let us source and onboard new members for you.

Incentivize positive behavior with real time rewards

Debbie rewards consumers for any positive financial transaction they make, in real time. The Debbie program has a track record of producing higher savings balances and better debt payoff outcomes.

Encourage engagement with additional products

Debbie serves up personalized offers from the partner, from balance transfers, debt consolidation, auto loan refi, and more. Users earn multipliers on their points for engaging with their partner accounts.



Go to www.joindebbie.com/partners to calculate your account acquisition cost