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May 12, 2009 13:52 ET

## **FIRST ROI Launches Most Advanced Online Account Opening System for Community Banks and Credit Unions**

### **Marketing-Enriched "INMO" Combines Secure Technology and Lead Management Capabilities**

AUSTIN, TX--(Marketwire - May 12, 2009) - FIRST ROI, a full-service marketing firm exclusively focused on supporting community financial institutions, announced today the launch of INMO online account opening.

Powered by MeridianLink, a leading provider of enterprise business solutions for the financial services industries, INMO combines FIRST ROI's user interface proficiency and lead management capabilities with MeridianLink's robust infrastructure and expertise in the ID verification, authentication, and applicant-screening integration. Together, the organizations have developed a robust, quick-to-launch online account opening system for retail DDA, CD, and/or savings account applications that increases applications, improves funding rates, drives efficient back-office workflow.

"Success with online account opening goes far beyond placing an 'Open Now' button and application on your website," said John Waupsh, CEO of FIRST ROI. "Over the past few years, we've learned effective online account opening is driven by tracking lead follow-up, employing best practices to convert 'in-review' applications, as well as carefully measuring drop-out rates and offering incentives to complete applications. Traditional online account opening products fail in this regard. Today, community banks and credit unions across the country now have a truly effective online account opening solution: INMO."

In addition to secure account opening services, INMO incorporates several unique account acquisition features, including:

- Sophisticated Lead-Management Console increasing back-office efficiencies and account funding rates
- World-Class Analytics, the industry's most robust online marketing analytics
- Open Accounts at Your Domain so prospective account holders don't have to leave the comfort of your site
- Open Accounts at the Branch with service representative screens to enable quick, live account openings.
- Best Practices Design informed by the network of hundreds of community financial institutions that are clients of FIRST ROI.

The launch of INMO comes at a time when community financial institutions, already down from a 70% market share in 1994 to 30% today, are facing stiff competition from mega banks and direct banks. According to a recent survey from Synergistics Research Corp., about four in ten Internet households currently have a relationship with an Internet-based financial institution, nearly twice the amount reported in a 2007 Synergistics survey.

"Community financial institutions need the best products and services to compete in this market," concluded Waupsh. "INMO empowers these institutions to literally skip to the next generation of online account opening to put them on a level playing field with the Internet-only and mega-banks offerings."

#### FIRST ROI

FIRST ROI is a full-service marketing firm exclusively focused on helping community financial institutions win the war against the mega banks and direct banks by providing online and offline marketing strategy and execution. Serving more than 450 community financial institutions, FIRST ROI is best known for its FIRSTBranch and CheckingFinder offerings that fortify community financial institutions with everything necessary to profitably acquire online accounts from e-commerce driven website development and comprehensive online marketing programs to an advanced lead management system. FIRST ROI is a partner of BancVue, the leading provider of innovative software, marketing, and consulting solutions to community financial institutions nationwide. For more information on FIRST ROI, visit [www.FIRSTROI.com](http://www.FIRSTROI.com).

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