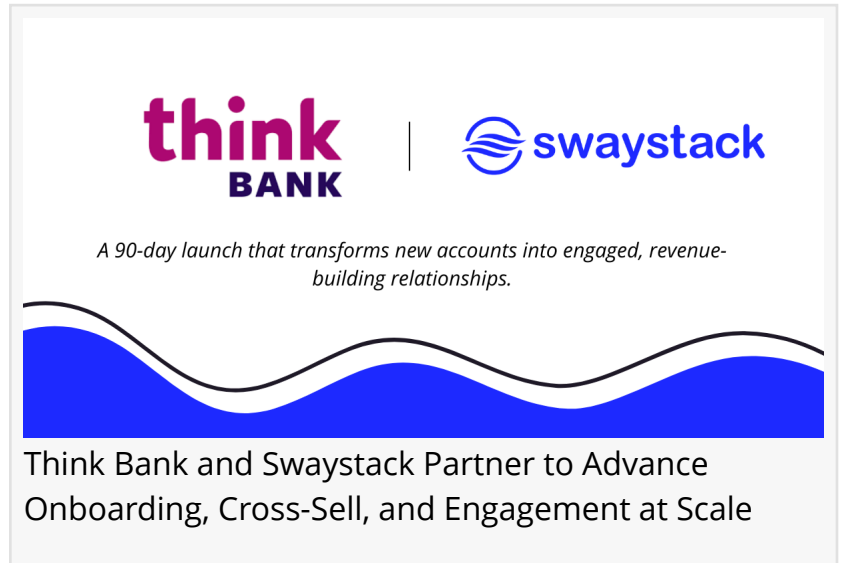


Think Bank and Swaystack Partner to Advance Onboarding, Cross-Sell, and Engagement at Scale

A 90-day rollout delivers a guided onboarding journey that activates accounts earlier and strengthens long-term relationship value.

MIAMI, FL, UNITED STATES, December 2, 2025 /EINPresswire.com/ --

Swaystack today announced a partnership with Think Bank to launch a gamified, digital onboarding experience on Jack Henry's Banno digital banking platform. In under 90 days, Think Bank transitioned from concept to production with a new approach designed to address one of banking's most persistent problems: checking accounts that open but never activate.



For community banks, the opportunity is substantial. Activating new accounts unlocks dormant balances, redirects paychecks, and deepens customer relationships. Instead of losing value to competitors, banks can capture and grow it. In an environment where margins are thin and deposits are mobile, every successful activation strengthens long-term profitability and builds momentum, quarter after quarter.

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At Think Bank, our purpose is to give people clarity and confidence from day one, to quickly get their account set-up, funded, and activated.”

*Becky Wendland, Chief
Technology & Innovation
Officer*

Think Bank's new onboarding journey seizes this opportunity. Customers are guided through the actions that determine long-term value, including funding the account, setting up direct deposit, and exploring new

products. The result is visible improvement in activation rates, earlier deposit capture, and stronger primacy across new relationships.

“At Think Bank, our purpose is to give people clarity and confidence from day one, to quickly get their account set-up, funded, and activated,” said Becky Wendland, Chief Technology & Innovation Officer. “This partnership lets us welcome customers quickly, give them peace of mind, earn their trust from the start, and open the door to what’s next: personalized care, relevant offers such as loan pre-approvals or deposit options, a digital storefront that is best suited to that customer or business, and an experience that feels less like paperwork and more like possibility.”

“Community banks like Think Bank prove that engagement is more than a log-in, it’s an opportunity,” said Har Rai Khalsa, Co-Founder and CEO of Swaystack. “When onboarding, pre-approvals, and lending are connected through Banno’s flexible platform, the digital channel stops being a back office utility and starts becoming a storefront for care and growth. Together we’ve shown that in less than 90 days, you can stand up an experience that builds revenue, strengthens loyalty, and gives customers a reason to come back every day.”

Together, Think Bank and Swaystack are addressing a challenge that has become more urgent in today’s economic environment: accounts that open but never truly activate. With margins compressed, deposits highly mobile, and customer expectations shaped by national players, community institutions can no longer afford for digital channels to be passive.

Think Bank made the deliberate choice to act, embedding engagement directly where customers already manage their money. By presenting pre-approvals, next-best products, and guided actions in real time, the bank is transforming digital banking from a utility into a growth engine, turning openings into funded accounts and everyday interactions into lasting relationships.

About Swaystack:

Swaystack, a personalized engagement platform, is spearheaded by second-time founders who share a passion for helping banks and credit unions compete with megabank and neobank technology. Har Rai Khalsa began his career as a lender in 2007, co-founded MK Decision in 2015 to help banks and credit unions compete with digital account opening, which was acquired by Alkami in 2021. Simran Singh Co-founded Zogo in 2018. As the CTO of Zogo, he helped 250+ financial institutions gamify financial education to over 1.1 million users. Simran and Har Rai have a collective 20+ years in fintech and have served over 300+ financial institutions with the companies they’ve built.

About Think Bank:

Think Bank is a mutual community bank headquartered in Rochester, Minnesota, with full-service locations in Rochester, Apple Valley, Eagan, and Edina established in 1961. Serving both consumer and business customers, Think offers a full range of financial services including banking, mortgage, financial planning, and insurance, Think is committed to customer-focused care and long-term sustainability. Learn more at thinkbank.com.

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