



HOW AN INTEGRATION WORKS

Banking access through existing programs

Connecting people to safe, affordable accounts and supporting ongoing account use.

What is a banking access integration?

A banking access integration makes opportunities to open and use safe, affordable Bank On certified accounts a regular part of an existing community or government program. It supports participants' banking needs while strengthening the program's services.

1 Find the right moment

Identify where banking access fits in your program: enrollment, orientation, payment setup, or ongoing services. Consider when participants may need an account and how staff can introduce the option.

2 Plan how access will work

Bank On Suncoast, the program, and participating banks or credit unions agree on certified account options, staff roles, referral steps, and follow-up. Choose an approach that fits the program and its participants.

3 Connect people to accounts

Program staff share information and refer interested participants. The bank or credit union explains account requirements and handles account opening. Financial education can be included to support account use.

4 Follow up and improve

Partners review participation, account connections, and feedback. Use what you learn to address barriers, strengthen referrals, and make the pathway easier and more useful.

The goal: A clear path to safe banking through familiar, trusted services.

Adapted from CFE Fund, [Bank On Coalition Playbook, Chapter 10](#).



PLANNING YOUR INTEGRATION

Put the pathway into practice

Use these planning considerations to shape a workable approach with partners.

Choose how participants will connect

Onsite access: A bank or credit union meets participants at the program location.

Virtual access: Participants connect remotely with a designated banking contact.

Warm referral: With the participant's permission, staff connect them directly to a banking contact who can explain next steps.

An integration can combine approaches to fit participant and program needs.

Agree on partner roles

Bank On Suncoast

Convenes partners and helps coordinate the integration approach, roles, and review process.

Community or government program

Identifies suitable moments to introduce banking access, shares information, and connects interested participants.

Bank or credit union

Explains the certified account, fees, required documents, and opening process; receives referrals and handles account opening.

Before launch: confirm the essentials

- ☐ A designated contact and backup for each partner.
- ☐ A clear referral process, response expectations, and follow-up responsibilities.
- ☐ Participant choice and consent; share only information needed for the referral.
- ☐ Simple, agreed measures such as referrals, account connections, and partner feedback; use aggregate information and avoid unnecessary personal data.

Interested in an integration?

Contact Bank On Suncoast: bankon@uwsuncoast.org