

Small bank, smart move: American Bank's AML automation

Bank asset size
\$370 million

Product
BAM+

Results
75%+ efficiency gain

The challenge: A bank outgrows manual AML

American Bank, a family-owned community institution with five branches across Louisiana, has built its reputation on personalized service and deep relationships. "Everybody knows everybody," said Kathy Keller, the bank's VP and BSA Officer. "My analyst knows almost every person that hits our alerts."

But as the bank grew and expanded services—adding **SBA lending** and navigating the emergence of **marijuana-related business banking**—its manual AML compliance process began to show its limits.

"We were taking everything from the manual report, putting it into a spreadsheet, and sorting it to find what we needed," Keller recalled. "There's no way we could monitor activity volumes and spikes and tie it all together without automated monitoring. There's no way we could do this efficiently without **AML software**."

Solution: A timely AML upgrade

With a growing customer base and limited staff, American Bank recognized it needed to enhance its monitoring capabilities.

About the financial institution



American Bank, headquartered in Covington, Louisiana, was chartered by the State of Louisiana in 1964. This family-owned community bank serves the parishes of Red River, St. Tammany, Tangipahoa, and Jefferson. American Bank is proud to be a good citizen in the communities it serves. Local businesses large and small have grown with the bank over the years, as American Bank has served their employees, families, and business needs as a full-service bank. Visit the bank's website at americanbankusa.com to learn more.

"We just went through an exam, and we didn't have any findings."

Kathy Keller CRCM, CCBCO, CBAP
VP, BSA Officer
American Bank

The bank's examiners and auditors also encouraged automation as a way to stay ahead of evolving risks and operational complexity.

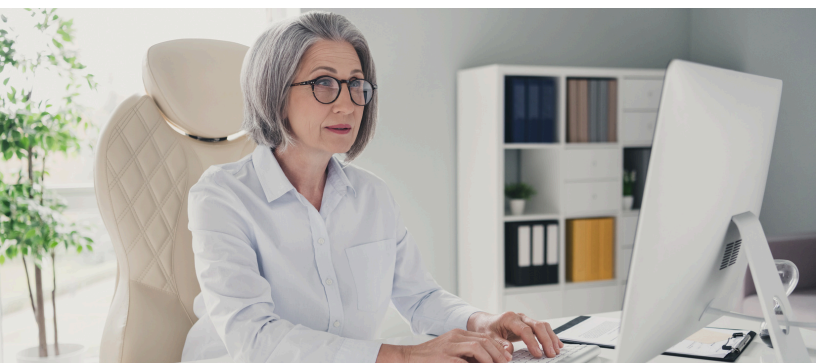
American Bank explored other vendors but opted for **BAM+**—a platform Keller had used previously and trusted. "I felt more comfortable going to Abrigo because I had already worked with [its predecessor] Banker's Toolbox," she said.

Key factors in the decision: cost, user-friendliness, and modular configuration. "It allows me to take on certain modules and not have to take everything at once."

The implementation process went smoothly, aside from one wrinkle: a core system upgrade that affected transaction codes. With support from Abrigo, the team was able to resolve the issue and move forward with confidence.

Keller emphasized that Abrigo's value goes beyond software and is felt beyond the AML/CFT group.

"BSA is important across the board in our institution. Fortunately, we have the support of the board, and the Abrigo team is helping us **optimize the software** because the bank has made some product changes since implementation."



Results: Efficient precision to review “the right things”

Since implementing BAM+, American Bank has significantly streamlined and improved its AML/CFT operations.

Among the bank's quick wins:

- **75–80% efficiency improvement:** Abrigo's AML/CFT solution has a wide variety of scenarios that let American Bank detect, monitor, and investigate suspicious activity quickly within its specific customer base. BAM+ provides a comprehensive view of activity without staff having to sort information and develop ratios and percentages. "It makes it a lot easier to gather the information because it's looking at a global view, and it brings the information together more quickly than what I could've gathered manually," Keller said. "We wouldn't have had time to pull all that information together ourselves."
- **Successful AML/CFT exam performance:** "We just went through an exam, and we didn't have any significant findings."
- **Proactive compliance:** From 314(a) scans to CTRs and SARs, BAM+ supports a full AML program. "Abrigo is a well-rounded product for community banks."

And while automation hasn't necessarily reduced the program's workload, Keller said BAM+ has increased its precision, giving her confidence that the team is reviewing "the right things" in its suspicious activity monitoring. "It brings to light a lot you might've missed. But that means we're catching more than we were seeing before."



Transparency & ease of use differentiate BAM+

BAM+ enabled American Bank to shift from labor-intensive processes to a reliable, centralized platform for monitoring financial crime. Keller appreciates the system's configurability, transparency, and ease of use, especially compared to competitors.

"To me, it's just more user-friendly," she said. "You spell out how you get the output of the data. Other companies may say, 'It's proprietary information,' and 'This is the number, don't ask me how we got it.'"

American Bank tailored the AML system purchase to its specific risks, another differentiator of BAM+.

American Bank's ability to identify risk faster, document decisions clearly, and demonstrate control during exams has given it greater confidence in its compliance efforts. The bank can now detect more, explain more, and act faster—without losing the deep familiarity with customers that defines its AML team and the institution.

About Abrigo

Abrigo is a leading technology provider of compliance, credit risk, lending, and asset/liability management solutions that community financial institutions use to manage risk and drive growth. Our software automates key processes—from anti-money laundering to asset/liability management to fraud detection to lending solutions—empowering our customers by addressing their Enterprise Risk Management needs.

Make Big Things Happen. Get started at [abrigo.com](https://www.abrigo.com).



See how **Abrigo simplifies compliance** for AML/CFT, fraud detection, and regulatory reporting.

GET A DEMO

