

Quad City Bank and Trust ensures BSA continuity and strengthens its compliance program with Abrigo SAMS

Asset size	Financial Institution Type	Location	Product
\$2.5 billion	Bank	Iowa/Illinois	SAMS

Summary

Quad City Bank and Trust proactively partnered with Abrigo to maintain BSA/AML compliance coverage during a staffing transition. The institution's complex role as a correspondent bank, plus concurrent projects across the institution, made uninterrupted compliance especially critical. Through Abrigo's Suspicious Activity Monitoring Services (SAMS) offering, the bank leveraged expert investigator support, improved alert resolution efficiency, and enhanced regulatory documentation processes—all while onboarding a new BSA Officer with confidence.

The challenge: Compliance continuity during a strategic transition

As a correspondent bank, QCBT operates within a highly complex regulatory environment. When its long-tenured BSA Officer accepted a new role, the institution began a thoughtful and deliberate hiring process to find the perfect fit for the bank's unique structure. At the same time, QCBT was engaged in critical projects across the enterprise, which required focused leadership from COO and EVP Anne O'Neill. To ensure continued compliance and keep up with the day-to-day work of a BSA officer during this transitional period, the bank engaged Abrigo's SAMS for support.

About the financial institution



Located in the Quad Cities region on the Iowa-Illinois border, Quad City Bank and Trust is part of a multi-chartered holding company with nearly \$10 billion in combined assets. The bank acts as an upstream correspondent bank for more than 200 community financial institutions across the Midwest, offering settlement services for checks, wires, ACH, and FedNow. Its five locations have a strong community focus, providing customized solutions and personalized service.

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Anne O'Neill
COO and EVP
Quad City Bank & Trust

The solution: Targeted, flexible BSA/AML investigator support

Abrigo implemented a six-month SAMS engagement, beginning with 100 hours and gradually tapering to 50 hours per month. Two seasoned BSA investigators were onboarded to maintain compliance with Quad City's internal IT and security protocols.

The Abrigo support team focused on:

- Managing BSA/AML alerts and cases in a third party fintech's software
- Preparing and documenting Suspicious Activity Reports (SARs)
- Enhancing internal case documentation processes
- Supporting a smooth transition for the incoming BSA Officer

With the bank's fraud system generating 75–110 alerts per month, the SAMS team structured their hours around monthly high-volume periods and assumed full responsibility for case research and documentation, significantly easing the burden on the bank's leadership.

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The results: Operational relief and long-term value

The SAMS engagement had immediate and lasting impacts on risk mitigation. With so many alerts generated each month, the bank faced the risk of falling behind on reviews and reporting during the staffing transition. By seamlessly integrating into the bank's environment and taking responsibility for alert triage and case development, Abrigo's investigators ensured that all alerts were addressed within regulatory timelines, eliminating the potential for backlogs and safeguarding the institution from audit or examiner concerns.

Efficiency gains

Before Abrigo came on board, O'Neill was working late evenings to keep up with BSA responsibilities. Abrigo's investigators not only kept pace with the alert volume, but also processed cases more quickly than internal staff had in the past. They structured narratives, made determinations on whether a SAR was warranted, and left case notes that required only final review and approval from O'Neill, leaving her free to focus on strategic planning and other initiatives.

Onboarding support

The timing of the engagement also aligned perfectly with the onboarding of the bank's new BSA Officer. The incoming officer was able to transition into the role with support from Abrigo already in place. This provided valuable breathing room and knowledge continuity, ensuring a smoother onboarding process and stronger program handoff.



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Less stress, more support

What started as a temporary engagement became a strategic relationship. Abrigo's expertise and flexibility helped maintain operational continuity, reduce compliance stress, and improve internal processes.

"They've been super cooperative and flexible with doing the things the way that we need to do them, according to our policies and procedures," said O'Neill. "And they've been incredibly patient with me. It felt like a relief to have them on board."

With the new BSA Officer in place, the engagement will conclude as planned, but O'Neill feels confident that she didn't just solve a temporary problem—she created a partnership.

"If somebody has an extended vacation or medical leave of absence, I've already done the due diligence," she said. "We know what the relationship looks like, so I can call [Abrigo] and say, 'How soon can you start?'"

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.

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