

# Southwest Heritage Bank partners with Abrigo Advisory for reduced false positives and long-term AML/CFT strength

**Asset size****\$935 billion****Financial institution type****Bank****Location****Arizona****Product****SAPO (Suspicious Activity Program Optimization)**

## Summary

Following a major merger that significantly increased data volume and monitoring complexity, Southwest Heritage Bank partnered with Abrigo to strengthen its AML/CFT program and improve operational efficiency. Their team worked with a dedicated CAMS-certified consultant to refine alert scenarios, enhance data integrity, and reduce false positives. The collaboration delivered measurable results—including up to a 30% reduction in false positives, an improved alert-to-SAR ratio, and greater scenario accuracy while ensuring long-term consistency and smoother onboarding for new staff.

## The challenge: Maintaining a strong program post-merger

When Southwest Heritage Bank underwent a major merger, Ruth Kruse, Vice President and BSA Officer, knew her team was facing a significant increase in data volume and monitoring complexity. A long-time user of Abrigo's anti-money laundering software, BAM+, Kruse turned to Abrigo's Suspicious Activity Program Optimization (SAPO) team for support during this critical transition.

## About the financial institution



Southwest Heritage Bank is a full-service community bank formed through the merger of Bank 34 and Commerce Bank of Arizona. With nearly a century of combined service, Southwest Heritage Bank proudly carries forward a legacy of reliability, personal attention, and innovation. Rooted in the rich heritage of the Southwest and dedicated to its promising future, the bank provides individuals, businesses, and communities with trusted financial solutions and exceptional customer service.

"If you're facing increased workload, system growth, or just want to tighten your program, Abrigo's Advisory team is the partner you want. They brought insight, organization, and a genuine commitment to our success."

**Ruth Kruse**

VP and BSA Officer

Southwest Heritage Bank

“Our team is deeply committed to our community—not only through acts of service and generosity, but also through the integrity of our BSA program,” said Kruse. “We wanted to ensure that as our institution grew, our compliance program stayed both efficient and reliable.”



## The solution: Immediate support through SAPO

Abrigo assigned a dedicated CAMS-certified consultant to support Southwest Heritage Bank during the post-merger transition, performing a data integrity review in conjunction with SAPO services. Kruse described her experience working with the consultant as “invaluable.”

“She was incredibly thorough and well-organized,” said Kruse. “Her support made all the difference as we processed a large influx of data and fine-tuned our alert scenarios. She helped us address data integrity and ensured everything mapped appropriately into BAM+.”

Abrigo’s Advisory team also worked closely with Kruse to improve the bank’s alert-to-SAR ratio, update keyword lists, and identify areas where false positives could be reduced—ultimately leading to a more effective and streamlined compliance program.

## The results: Long-term impact and quantitative gains

As a result of the engagement, Southwest Heritage Bank saw measurable enhancements across key program metrics:

- False positive reduction of up to 30%
- Improved alert-to-SAR ratio by a full percentage point
- Better scenario efficacy through keyword list maintenance
- Alignment between consultant recommendations and the internal team

Following the end of the advisory engagement, Kruse trained two new team members and noted how much smoother the onboarding process was due to the optimized setup.

“It wasn’t just about helping us through the merger,” Kruse explained. “The improvements to our processes and data integrity made it significantly easier to onboard new staff and maintain consistency going forward.”

## Exceeding expectations

Kruse went into the engagement with high expectations for Abrigo’s data integration services, and those expectations were exceeded. For financial institutions considering a similar engagement, Kruse is confident in recommending Abrigo Advisory Services.

“I expected the integration to go smoothly, but what I got was a partner who truly understood our institution and worked as an extension of our team,” said Kruse. “If you’re facing increased workload, system growth, or just want to tighten your program, Abrigo’s Advisory team is the partner you want. They brought insight, organization, and a genuine commitment to our success.”



## 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://abrigo.com).

