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Case Study

$1.8 billion regional bank strengthens check fraud detection with Abrigo

Asset size	Location	Financial institution type	Product
$1.8 billion	**Illinois**	**Regional bank**	**Abrigo Fraud Detection**

Summary

When a locally-owned bank in Illinois with $1.8 billion in assets began noticing rising check fraud, its BSA team knew that its existing manual processes were no longer sustainable. The institution needed a way to identify suspicious activity earlier, reduce losses, and better connect fraud detection with BSA reporting. That need ultimately led the team to Abrigo Fraud Detection.

The challenge: Rising fraud and manual reviews

Before implementing Abrigo Fraud Detection, the bank relied heavily on manual review processes to identify potentially fraudulent checks. The fraud team averaged about $1 million in reported fraudulent checks per year, according to the Senior Operations Officer, who works hands-on in fraud detection at the bank. To combat those losses, the Senior Operations Officer manually reviewed every on-us check over $5,000.

On a typical day, that meant reviewing more than 200 checks, and on especially busy days, closer to 400. Each review required pulling images,

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comparing signatures, and checking customer history across multiple systems, making the process both time-consuming and inefficient.

At the same time, coordination between the fraud team and BSA team was largely manual, relying on emails and lengthy write-ups to communicate suspicious activity.

The solution: earlier detection with Abrigo Fraud Detection

The bank's BSA team began implementing Abrigo Fraud Detection in 2024, focusing on stopping fraud earlier in the process and creating a more structured workflow.

"One of the biggest benefits is catching it before it evolves into a bigger issue," the Senior Operations Officer said. "Before, we would have several checks hit an account, and then we'd find out about it afterwards. Whereas now we find it typically the day it happens."

That earlier visibility has made a significant difference in outcomes. Instead of piecing together information across systems, the fraud team can now review flagged items in one place, compare activity more efficiently, and take action sooner.

"Having this program puts it all into one spot to be able to compare," the officer explained. "The ease of the process was definitely improved."

Improved collaboration between fraud and BSA teams

Beyond earlier detection, Abrigo Fraud Detection helped close long-standing gaps between fraud operations and BSA reporting.

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Director of AML Risk Management

"It's really allowed our fraud team to have a system in place for identifying possible fraud and then shooting that to the BSA team to determine how they will handle reporting," said the bank's Director of AML Risk Management, who worked closely on implementation and BSA operations.

Previously, reporting relied on emails and manually completed forms. "I'd have to write this huge book to summarize all of my details and then send it over by email," said the Senior Operations Officer. "Now I can just plug in the information directly on the alert itself, send the alert to case to their side, and then the baton's passed that way."

Implementation lessons and long-term value

Complicated and involved implementations are common in the community banking space, given the complexity of existing tech stacks and data flows. The BSA team and Abrigo's implementation team focused on getting the job done and transitioned the platform from a closely managed rollout to a tool the bank could confidently use.

Both the Director and Senior Operations Officer emphasized that the solution matured significantly over time and highlighted the importance of Abrigo's customer support and education teams during implementation.

"They jumped in really quickly with demos," the Senior Operations Officer said. "They were very thorough and informational."

A stronger, more structured fraud program

The bank successfully implemented Abrigo Fraud Detection to identify suspicious activity faster, respond within critical timeframes, and support more consistent BSA reporting.

By replacing manual reviews with earlier detection and structured workflows, the bank strengthened its approach to check fraud—turning a reactive process into a more proactive, connected program.

About Abrigo

Abrigo is a leading provider of risk management, financial crime prevention, and lending software and services that help more than 2,400 financial institutions manage risk and drive growth in a rapidly changing world. We deliver transformational technology, product innovation, world-class support, and unparalleled expertise so our customers can face complex challenges and make big things happen.

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