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Case Study

CoreFirst Bank & Trust saves time and strengthens financial crime operations with Abrigo

Asset size	Location	Product
$1.2 billion	**Topeka, Kansas**	**BAM+ and Abrigo Fraud Detection**

Summary

Like many community financial institutions, CoreFirst Bank & Trust relies on a small BSA team to manage increasing regulatory requirements and evolving financial crime threats. After moving from entirely manual processes to Abrigo's BSA/AML and fraud detection solutions, the bank significantly reduced manual work, improved visibility across investigations, and strengthened fraud prevention. Today, the BSA department saves hours each day using AI-powered detection software while maintaining confidence that critical monitoring, reporting, and fraud detection processes are compliant and operating effectively.

The challenge: Growing compliance demands for a small team

As the largest community bank in Topeka, Kansas, CoreFirst Bank & Trust serves its customers through 12 branches while relying on a lean BSA department. With one BSA Officer and one BSA/AML specialist responsible for fraud monitoring, investigations, and regulatory reporting, the bank has faced more demand as its footprint grows.

About the financial institution

CoreFirst Bank & Trust

Founded in 1959 and headquartered in Topeka, Kansas, CoreFirst Bank & Trust is a community bank serving individuals, families, and businesses across Kansas and Colorado. With more than $1.2 billion in assets and 12 branch locations, CoreFirst provides personal and business banking, lending, trust, and wealth management services. Guided by a people-first approach and a long history of community involvement, the bank is committed to building lasting relationships through personalized service, innovation, and local decision-making.

"The **simplification** of all of [AML/CFT responsibilities] and having everything in a **single platform** was a very big selling point. Everything was manual before—very time-consuming.

Jason Price
BSA Officer
CoreFirst Bank & Trust

"The challenges are just the amount of work and the way that the regulatory changes are going," said Jason Price, BSA Officer at CoreFirst Bank & Trust. "We're a two-man shop trying to keep up with everything that's always changing."

Before implementing Abrigo, the bank managed every aspect of its BSA/AML and fraud program manually. Daily fraud alerts, check reviews, suspicious activity reports (SARs), and currency transaction reports (CTRs) all required separate processes that consumed valuable time and increased administrative burden.

"The simplification of all of that and having everything in a single platform was a very big selling point," Price said. "Everything was manual before—very time-consuming."

Beyond improving efficiency, the bank needed technology that could help a small team stay organized, maintain confidence in its monitoring program, and adapt to increasingly sophisticated fraud schemes.

The solution: Centralized BSA/AML and fraud detection

After considering cost and ease of implementation, CoreFirst Bank & Trust selected Abrigo BAM+ for its centralized platform, which simplified investigations, reporting, and fraud monitoring in a single system. Abrigo's team worked onsite to configure monitoring scenarios for the bank's unique risk profile and guide users through the implementation process. The bank experienced the same collaborative approach when implementing Abrigo Fraud Detection, with guided support throughout the deployment process.

"I don't think any implementation is particularly fun," Price said. "But I do remember it being a very easy process. They came onsite, they walked us through everything, and we sat down and set all the parameters for the scenarios and all the rules."

Today, the bank uses Abrigo to:

- Manage alerts, investigations, SARs, and CTRs within a single workflow.
- Automate filing processes that previously required significant manual effort.
- Detect fraudulent checks using advanced image analysis technology.
- Maintain visibility into every stage of the investigation process.
- Quickly train new users because of the platform's intuitive interface.

The results: Stronger programs and lasting confidence

Moving from manual processes to Abrigo delivered immediate efficiency gains for CoreFirst Bank & Trust's BSA department. By consolidating alerts, investigations, suspicious activity reports, and currency transaction reports into a single workflow, the team gained better visibility into every stage of the compliance process while significantly reducing administrative time.

Price estimates the bank now saves two to three hours every day compared to its previous manual processes, giving the department more time to focus on investigations, regulatory changes, and emerging fraud threats.

"It's a couple clicks of a button and off it goes," Price said. "Once you get your data feeds right, there's very high confidence that everything is working correctly. Since we are pretty much a two-man shop, having everything in one system from beginning to end makes it very easy to keep track of where you are—from alerts to cases to SARs."

The bank has also seen measurable value from implementing Abrigo Fraud Detection. Within the first three months, the solution identified more than $20,000 in fraudulent checks, effectively generating a positive return on investment. Price recalled one intercepted check for approximately $18,000, while noting that, for a community bank, stopping numerous smaller fraudulent checks can be just as meaningful.

Beyond the measurable savings, the platform gives the team greater confidence that fraud monitoring and regulatory reporting are operating as intended—an important benefit for a department responsible for managing an evolving threat landscape with limited staff.

After more than a decade as an Abrigo customer, CoreFirst Bank & Trust continues to value not only the technology but also the partnership. Through ThinkBIG and the broader Abrigo user community, Price has connected with peers across the country, discovered new ways to use the platform, and seen customer feedback incorporated into future product enhancements.

"The products work—that's most important. It catches the bad checks, makes SAR and CTR filings very easy, and whenever there's an issue, it's addressed quickly. Abrigo has always been very helpful, not only with the products, but by listening to users and implementing ideas we share."

"...Having everything in **one system** from beginning to end makes it **very easy** to keep track of where you are—from alerts to cases to SARs."

Jason Price
BSA Officer
CoreFirst Bank & Trust

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. Our AI-powered product portfolio helps institutions harness their data while maintaining trust, compliance, and explainability. We deliver transformational technology, product innovation, world-class support, and unparalleled expertise so our customers can face complex challenges and make big things happen.