

# Evans Bank utilizes cloud-enabled BAM+ software to increase efficiency and scalability

## Case Study

### BETTER FIT, BETTER SERVICE

Community financial institutions manage large amounts of sensitive information and data, so it is not surprising that banks and credit unions have traditionally taken a cautious approach to cloud-based technology. When managed properly, however, hosted solutions provide a secure, effective way to manage an institution's data and infrastructure. While cloud-based solutions can offer flexibility, operational cost savings, and scalability, not all hosted technology is created the same. In early 2020, New York-based community bank Evans Bank shifted to Abrigo BAM+ software, hosted in a highly resilient environment with risk monitoring levels not currently sustainable by typical financial institutions.

"[Abrigo] has been the better fit for us and has provided better service," said Chris Nowak, VP, BSA Officer at Evans Bank. "Since we've implemented it, we haven't seen any issues with the data center or experienced any interruptions with production."

Overcoming interruptions, like being unable to log in or a timing out of the solution, was one of many inefficiencies Abrigo has helped Evans Bank resolve. For BSA Officers, quick turnaround on releases and receiving notifications is critical. With the Abrigo, BSA Officers have additional monitoring and transparency into the application environment. Abrigo enables easier upgrades and faster response times to environment and application support inquiries. Evans Bank and other customers using cloud-enabled BAM+ have access to dedicated information security and information technology teams, which can more easily view the institution's instance to provide timely support and answer questions about the product or its output.

"...it's peace of mind that it's all taken care of. It's one less worry that us BSA Officers have to worry about, on top of dozens of other things we have to deal with every day."

—  
**Chris Nowak, VP, BSA Officer**

EVANS BANK

### ABOUT EVANS BANK



Evans Bancorp, Inc. is a financial holding company and the parent company of Evans Bank, N.A., a commercial bank with \$2.1 billion in assets and \$1.8 billion in deposits at June 30, 2020.

Founded in 1920, Evans Bank is a full-service commercial bank with 20 financial centers providing comprehensive financial services to consumer, business and municipal customers throughout Western New York.

In May 2020, Evans completed its acquisition of FSB Bancorp, Inc., the parent company of Fairport Savings Bank. By combining two long-standing, client-focused organizations, Evans Bank advanced its strategic objective to build the premier community financial institution by expanding its geographic footprint and diversifying its client base to reflect its areas of expertise.

For more information, visit [www.evansbank.com](http://www.evansbank.com).

## PEACE OF MIND WITH INCREASED EFFICIENCY AND SECURITY

For institutions that are hesitant to shift from an on-premise solution to a cloud-based solution, Nowak says hosting is “110% worth the money.” Key advantages to the Abrigo over on-premise solutions include communication and speed.

“With on-prem, the reaction time is not as quick as someone in my position would like. Having the [cloud-enabled solution through Abrigo] really helps with the quick turnaround on releases and notifications, as well as addressing any issues,” Nowak said. “There’s no middle connection needed from our IT folks, like with on-prem, so it eliminates that extra communication.”

Cloud-based technology like Abrigo's makes upgrades and releases seamless and easy, eliminating extraneous communication and planning. When Evans Bank receives a notification, they create a game plan for the release over the weekend, and by Monday morning, they can begin testing, knowing that the system has been updated. Users can be confident that they are using the correct version, while Abrigo takes care of the server requirements. “That’s well worth the money – it’s peace of mind that it’s all taken care of. It’s one less worry that us BSA Officers have to worry about, on top of dozens of other things we have to deal with every day.”

Not only is using Abrigo more efficient, but it’s also secure. When using cloud-enabled BAM+ , customers receive enterprise-grade security. In addition to a dedicated team for information security and vendor due diligence, customers also have access to SOC reports and business controls, which are audited annually.

“There’s usually some hesitation with security issues with a cloud-hosted solution, but after reviewing the documentation for Abrigo, we feel confident that it’s as secure as it could be.”

## FLEXIBILITY TO GROW WITHOUT STRAINING RESOURCES

As institutions grow and their database continues to expand, the hardware to support and compute data volumes must also grow. Purchasing new equipment, providing ongoing maintenance, and testing functionality changes puts additional strain on resources – in terms of both capital and staffing. Abrigo, however, can add computing, storage, and memory resources as quickly as needed without additional infrastructure spending by the financial institution. This capability is an essential feature for Evans Bank, which recently went through an acquisition, bringing in a significant amount of new data.

“Previously, when we were on-prem, we didn’t have the storage capabilities that Abrigo was recommending that we have to handle a larger customer base or even transactions...but now we don’t have to handle that – it’s all handled by Abrigo within the cloud,” Nowak said. “It’s refreshing to know that we can go through an acquisition and it’s one less thing we have to worry about.”

By using Abrigo's cloud-enabled BAM+ , Evans Bank is able to improve its BSA department’s efficiency and lower IT costs, creating flexibility to grow without worrying about internal resources and hardware requirements to meet their expanding needs.

“Hosting is 110% worth the money.”

—  
**Chris Nowak, VP, BSA Officer**

EVANS BANK

## 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).

