



Spotlight

Where Technology, Innovation and the Customer Experience Meet



Your 2020 Q3 Insights from ABA Endorsed Solutions:

[360factors: How Advanced Risk Technologies Can Impact Strategic Growth](#)

Risk and compliance technologies with predictive analytics help banks understand emerging threats and highlight opportunities for strategic growth. Learn how predictive technology, internal and external metrics and risk mapping come together to provide CROs with valuable risk insights to better inform risk professionals and executive leadership. Access the [complimentary article](#) from [360factors](#).

Case Study: From Legacy ERM to Real-Time Analytics

DOWNLOAD TODAY

360factors™



ABA Endorsed Solution Provider for Risk and Compliance Management



[Confirmation: How Confirmation Helps Uncover and Prevent Audit Confirmation Fraud](#)

Is your bank ready for the potential onslaught of fraud that's typically seen during an economic downturn? Technology can help.

[Confirmation](#), an ABA-endorsed solution, is a secure online platform that digitizes the financial verification process. The platform makes audit confirmations, bank references, verification of deposits, and mortgage reverification requests easy to respond to, even if your employees are working from home. As the financial services industry prepares for growing fraud risks, this platform can help banks detect and prevent financial crime. [Download their latest Fraud Spotlight](#) to see how Confirmation has uncovered millions of dollars in fraud.

[Crowe: 7 Keys to Identifying Problem Loans](#)

Managing your organization's problem loans starts with identifying them. And over the next few months, lenders can expect to see substantially more problem loans than usual. Use [this checklist](#) from [Crowe](#) to start figuring out where your problem loans could arise.

[Marquis: Mitigating Compliance Risk for Digital Marketing and Social Media](#)

Digital marketing and social media must be must-haves for every financial institution. They are invaluable tools, enabling you to reach the right person at the right time with the right message, reduce marketing costs and increase ROI. Their successful implementation can be linked to a 3-step process—data collection and analysis followed by informed action. However, to mitigate compliance risk, digital marketing and social media posts must adhere to the



same fair lending and regulatory guidelines and practices as other forms of marketing. Read [this article](#) by [Marquis](#) to learn more.

[Abrigo: Coronavirus, ALLL, and Liquidity Analysis](#)

Most SEC-filing financial institutions have already begun operating under CECL. While losses were expected to increase due to the new standard, the onset of the economic impact of the coronavirus pandemic also created new implications for reserves. Reports from the first quarter revealed a surge in loan-loss provisions at big banks – totaling nearly five times as much as the previous period. Is CECL the primary reason for this surge, or are financial institutions getting ahead in preparation for coronavirus? [Read this blog](#) from [Abrigo](#) to learn more.



[Level Access: Accessibility Barriers & Best Practices for Banking Websites](#)

More than ever before, customers are relying on your website and mobile app for their banking needs. Ensuring barrier-free access to these services is critical. Meet ten individuals with disabilities and learn about the issues they encounter with online banking, as well as how to remediate these problems to ensure equal access for all customers. Access [this e-book](#) from [Level Access](#).

[Pentegra: Fiduciary Issues in the COVID Era](#)

It is no secret that these are tough – and confusing – times for most people. Officials inside and outside of government are issuing sometimes contradictory messaging; the economic effects of the pandemic are one of our great unknowns; and data on when – or even if – the

crisis will pass is open to debate. [Read Pentegra's article](#) on how banks are navigating the current fiduciary challenges.

ABA Endorsed Solutions

Banks turn to the proven expertise of ABA for products that grow business, cut costs and transform the customer experience. Backed by due-diligence reviews and expert analyses, you can depend on these top-tier solutions to deliver the highest level of performance for your bank and its customers. [Learn More.](#)



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