CASE STUDY

ARCHER®

First National Bank of Omaha Drives Innovation Through Integrated Risk Management with Archer®

First National Bank of Omaha (FNBO), a six-generation family-owned financial institution, has transformed its governance, risk, and compliance (GRC) program by evolving from siloed point solutions to a comprehensive, enterprise-wide Archer platform. The organization has built an integrated risk management infrastructure that enables innovation while maintaining rigorous regulatory compliance across its growing multi-state operations.

A Legacy of Innovation Within Risk Appetite

As a 168-year-old family-owned business, FNBO balances traditional values with forward-thinking innovation. This philosophy requires a disciplined approach to risk. FNBO strives to innovate responsibly, operating within its defined risk appetite.

"Our ownership is committed to continuous change. If we're not evolving, we're not progressing and that means we're not succeeding.," said Nick Baxter, Chief Risk Officer for FNBO. "We want effective, efficient, and relevant risk management programs. Archer allows us to manage those programs in a way that supports our strategy and our principles."

From Point Solutions to Enterprise Integration

FNBO's journey with Archer reflects an evolution from tactical problem-solving to enterprise integration, an approach few financial institutions execute as comprehensively. Like many organizations, FNBO first adopted Archer as a series of point solutions to address specific issues. Implementation was targeted to fix individual problems tactically rather than strategically.

Over time, FNBO recognized the need for a unified approach. Today, Archer serves as the foundation for a connected risk management ecosystem where compliance, governance, and strategic execution operate in sync.

"We transitioned to a much more integrated business model," Baxter explains. "As a true enterprise risk platform, Archer aligned perfectly with our goal of greater consistency, stronger communication, and shared understanding across the organization."

fnbo
First National Bank of Omaha

Customer Profile

- **Company:** First National Bank of Omaha (FNBO)
- **Headquarters:** Omaha, Nebraska
- **Founded:** 1857
- **Employees:** ~5,000

Strategic Success Through Integrated Risk Management

FNBO measures Archer's success not by technical milestones but by business outcomes. Archer's true value lies in how it strengthens the organization's ability to execute its strategic plan. This integrated model has delivered measurable benefits:

- **Enterprise-wide consistency:** A single platform ensures controls and policies are applied uniformly across all business units and geographies.
- **Improved communication:** Archer enables transparent collaboration across functions, eliminating silos and increasing visibility.
- **Regulatory confidence:** With operations spanning all fifty states, FNBO faces complex regulatory demands. Archer provides the documentation, control structure, and auditability needed to maintain confidence with regulators and stakeholders.

> **"Archer is integrated into everything we do, and it's core to our ability to deliver on strategy."**
>
> *- Nick Baxter,*
> *Chief Risk Officer, FNBO*

Enabling AI Innovation Through Governance

As a regional bank competing in a technology-driven market, FNBO recognizes the dual nature of artificial intelligence, both its potential for innovation and its associated risks. The organization is using Archer to build the governance foundation necessary for responsible AI adoption. By aligning innovation with governance, FNBO is ensuring that its AI initiatives advance securely and sustainably.

"We see AI as essential to our future, but its value depends on strong governance. Archer gives us the framework to innovate responsibly," said Baxter.

Archer as the Infrastructure for Change Management

For FNBO, Archer functions as more than a software platform. Archer is the operational infrastructure that supports change management and consistency across the enterprise. Archer's unified framework ensures that core governance practices remain standardized while accommodating regional compliance nuances.

"Archer is central to how we manage change," Baxter says. "It provides the structure we need to deploy programs, communicate expectations, and manage updates consistently across all areas of the business."

FNBO's continued growth across eight branch states and a fifty-state customer footprint brings increasing regulatory complexity. Archer provides the tools to manage that expansion confidently. "For a regional bank with customers nationwide, assessing and managing regulatory change is critical," Baxter explains. "Our ability to continue expanding depends on how well we navigate those differences."

Looking ahead, FNBO plans to use Archer Evolv™ Compliance and Archer Evolv Intelligence to strengthen its ability to assess risk, monitor change, and scale governance as the business grows.

The Value of Partnership and Community

Beyond Archer technology itself, FNBO attributes part of its success to Archer's collaborative client ecosystem. The bank values the open exchange of insights among Archer users and the partnership approach of the Archer team. This community-driven partnership helps FNBO benchmark progress, exchange best practices, and influence future product development, ensuring that Archer continues to evolve alongside its clients' needs.

"One of Archer's biggest strengths is how they engage with customers," Baxter notes. "They don't just deliver software. They listen, share their roadmap, and connect us with other users so we can learn from each other. That collaboration is a critical success factor for us."

A Model for Community Banking in the Digital Age

FNBO's transformation demonstrates how regional and community banks can compete effectively amid rising regulatory expectations and rapid technological change. By moving from fragmented point solutions to integrated Archer solutions, FNBO has built a risk management foundation that supports both innovation and governance.

For an institution with more than a century and a half of history, Archer provides the consistency, communication, and control structure necessary to manage complexity and enable growth. As FNBO continues to expand, adopt advanced technologies, and strengthen compliance oversight, its integrated approach stands as a model for sustainable innovation in community banking.

About Archer

For more than 20 years, Archer has pioneered holistic governance, risk and compliance (GRC) solutions that empower enterprise organizations to more effectively manage risk, ensure compliance, and address emerging challenges. Leveraging advanced technology like artificial intelligence (AI) and risk quantification, Archer's broad range of solutions and services provide our clients with a clear understanding of risk that drives strategic decision-making and operational resilience.

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