



ARTICLE

BUILDING COMPLIANCE INTO THE FLOW OF WORK



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Regulatory compliance is an integral part of day-to-day operations in financial services firms. Branch employees routinely handle activities that must be completed accurately and consistently, including customer identification, disclosures, recordkeeping, approvals, and fraud prevention. Financial institutions are under pressure to control operating costs and make the most of their limited resources, but customers still expect quick answers and uncomplicated service. Well-designed branch operations can help compliance and efficiency support each other.

Clear operational guidance, better information control, consistent practices across locations, and smart use of branch technology can make regulatory requirements easier to follow as part of a normal transaction. This can help reduce the burden on employees while helping institutions maintain oversight and deliver a more efficient customer experience.

Turning Policy into Action

Policies are commonly developed and maintained centrally, but compliance ultimately depends on what occurs during individual customer interactions. The goal is to translate regulatory and corporate requirements into steps that employees with different levels of experience can execute consistently. For example, a policy document might explain what an institution needs to do, but a branch employee will often require immediate answers to specific questions:



Which disclosure applies to this particular transaction?



What approvals are needed?



Does the activity require additional identification?



Which version of a form should be used?

Translating requirements into practical guidance that's aligned with specific branch activities can make the answers to these questions easier to find and apply. Procedures can clearly define what employees must confirm before completing routine transactions, which materials are needed, and when a request should be sent to another employee or department. Digital interfaces and internal resources can offer guidance based on the activity being performed instead of forcing employees to search repositories. Reducing the amount of interpretation required for routine activities can streamline customer interactions while allowing employees to focus their attention on situations that require human judgment.

Keeping Every Branch on the Same Page

As a branch network grows, consistency becomes more difficult. Even if locations operate under the same corporate policies, they might develop different ways of carrying them out. Financial institutions can address these variations by periodically evaluating how important activities are actually being performed across branches rather than relying solely on how procedures are documented. Local workarounds can provide useful clues about where the standard process needs improvement:



If employees repeatedly create their own reference materials, the official guidance might be overcomplicated.



If branches keep local copies of frequently used documents, this might be because the method for accessing current versions is cumbersome.



If managers create separate tracking tools, the existing systems may not offer the required information.

Understanding why these variations occur can help institutions strengthen the underlying process rather than simply asking branches to conform. Ultimately, the approved approach should also be the easiest one to follow.

Maintaining Control as Requirements Change

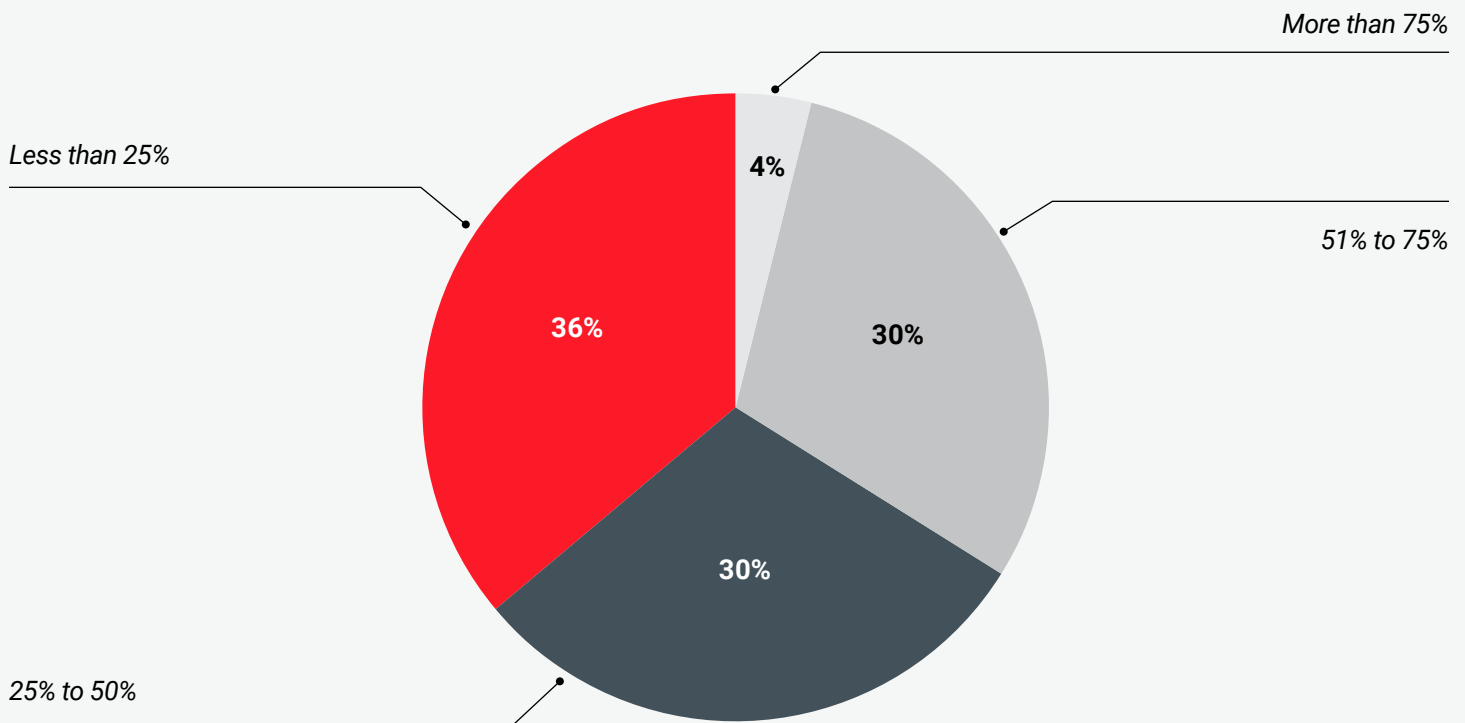
Regulatory requirements, internal policies, product offerings, and operational procedures are always subject to change. How effectively those changes reach the branch can affect compliance as well as productivity. Financial institutions can help reduce uncertainty by making current forms, instructions, disclosures, and reference materials easy to identify and access, while limiting reliance on locally stored or outdated versions.

This becomes especially important because financial compliance processes still involve a substantial amount of physical content. According to Keypoint Intelligence® research among surveyed U.S. financial respondents (N = 50), more than a third of financial services respondents stated that at least half of their business content is still paper-based, while the overall average was 41%.¹

Figure 1: Share of Paper-Based Business Content

What percentage of your company's business content is still paper-based as opposed to digital?

Mean: 41.0% Paper



N = 50 Financial Services Respondents in the United States

Source: Digital Transformation IT Decision-Maker Survey; Keypoint Intelligence 2025

Centralized control of operational materials can help institutions manage both digital and physical information more consistently. When a form, disclosure, or procedure changes, the updated version should become the easiest one for employees to access and use. Revised requirements can also be incorporated directly into the systems and resources used to complete an activity, helping reduce the need for employees to remember individual updates or determine whether older guidance still applies.



Protecting Information in the Physical Branch

Like other industries, financial services are becoming increasingly digital. Despite this, branches remain physical environments. Customers arrive with paper documents, while employees scan identification and supporting materials. Disclosures and account information may be printed, and multifunctional devices process sensitive information on a daily basis. This is why branch efficiency and regulatory compliance depend on how physical information is handled.

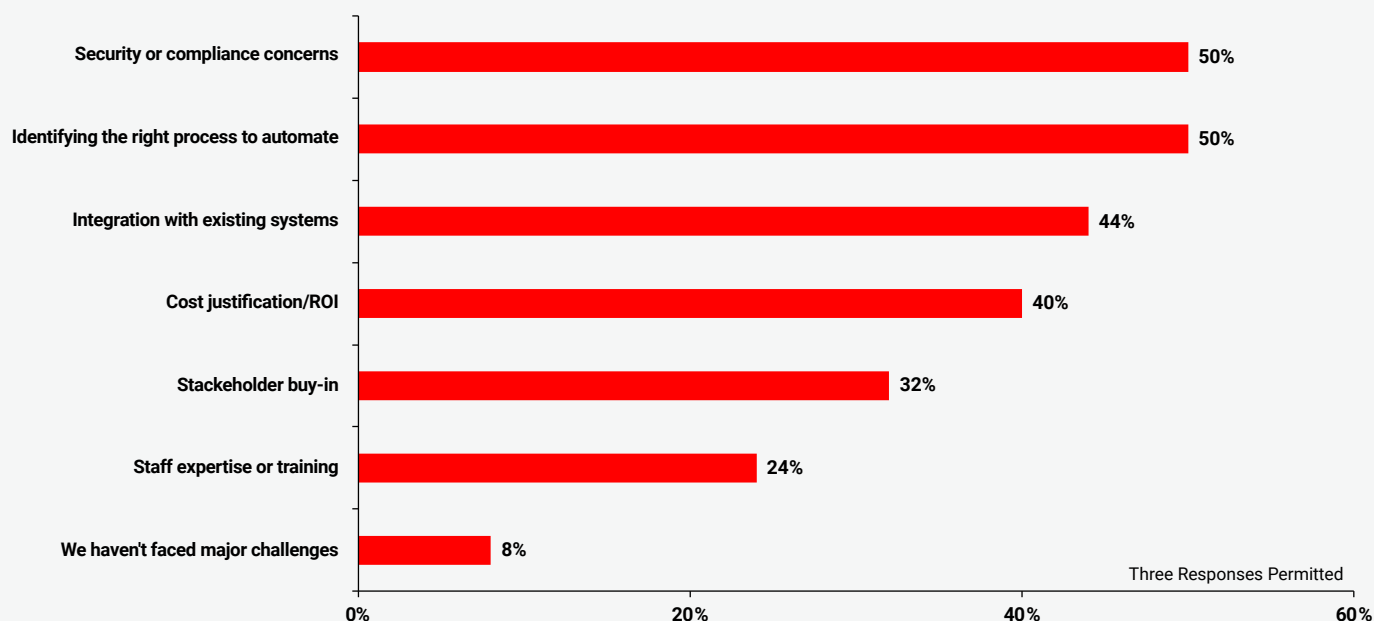
Financial institutions can strengthen these controls by considering how information moves through each physical and digital touchpoint. For example:

- Printing can compromise security if confidential output sits unattended in a device tray or is accidentally collected by the wrong employee.
- Scanned information could end up in the wrong hands if employees manually select destinations or save files before moving them into an approved system.
- Preprinted forms can become outdated.
- Temporary paper records might remain on desks or in unsecured disposal bins longer than intended.

Greater automation does not necessarily mean better compliance. Financial firms may want to automate document-intensive processes, but they also understand that changing existing processes can be risky. For example, an automated workflow that sends a document to the wrong place, provides inappropriate access, or uses an outdated form might make a process faster while actually weakening compliance. According to Keypoint Intelligence's research, half of financial services respondents cite security or compliance concerns as a primary challenge associated with document automation.¹

Figure 2: Primary Challenges with Document Automation

Which of the following do you consider your biggest challenges to implementing document automation?



N = 50 Financial Services Respondents in the United States

Source: Digital Transformation IT Decision-Maker Survey; Keypoint Intelligence 2025

Financial firms should carefully examine the full lifecycle of information within the physical branch, from the moment a document arrives or is created until it is stored, returned, or destroyed. Doing so can help improve information handling without requiring employees to perform extra administrative tasks.

Supporting Employees During Complex Interactions

Branch interactions are becoming even more complex as customers rely more heavily on digital channels for routine transactions. Financial employees need support because they now spend more time addressing unusual requests and transactions, explaining products, addressing fraud concerns, and assisting with lending needs. Providing employees with ready access to the right support can help maintain compliance and service quality regardless of who handles the transaction.

Internal tools can offer guidance about the task being performed. Employees shouldn't need to know which department owns a particular requirement before they can get an answer. Escalation paths should be equally clear. When a branch employee encounters an activity that requires special review, the next step should be easily identifiable to reduce back-and-forth between branches and centralized teams. This is particularly valuable for infrequent situations because employees won't need to memorize all possible scenarios if they can get guidance when they need it.

Making Supervision More Targeted

Branch managers play a key role in maintaining compliance, but their time is limited. Financial institutions can make supervisory activities more focused by distinguishing normal transactions from those that need closer review. Managerial attention is generally most valuable when a transaction falls outside established parameters, requires an override, or involves unusual customer circumstances. Clear thresholds and review criteria can therefore help improve efficiency and control. Employees who understand which situations require managerial involvement are less likely to call on supervisors for routine, low-risk matters.

By conducting periodic reviews, branches can also identify broader patterns. A recurring documentation problem, frequent use of a particular override, or an unusually high number of corrections might mean that employees need more guidance or that the underlying process deserves attention. These patterns can help managers identify where additional support or process improvements will have the greatest impact.

Keypoint Intelligence®'s printing and scanning research reveals that 87% of financial services firms are currently using a print management solution.² Since most businesses already have print management infrastructure in place, the opportunity may be to use existing controls, reporting, authentication, and oversight capabilities more strategically rather than simply adopting another platform.

Building Audit Readiness into Everyday Operations

Regulatory examinations and internal audits often require institutions to demonstrate what happened, when it occurred, and which policies or procedures were followed. Rather than gathering that information after the fact, institutions can build audit readiness into routine operations. Considering audit readiness during routine operations is generally more advisable. Records should provide enough context to understand how important activities were completed without requiring employees to reconstruct events months later. Approvals, acknowledgments, and required documentation should be maintained in predictable locations. Current policies and materials should be identifiable by version or effective date.

Instead of waiting for a formal review, branch managers can also conduct smaller periodic checks. By sampling selected activities, they can determine whether procedures are being followed consistently. This is also a good way to identify areas that require attention while the information is still current. If the same issue appears repeatedly, institutions can assess whether additional training is needed or the procedure itself is unnecessarily difficult to execute. Normal operations can then produce much of the evidence needed for an audit, helping reduce the effort required to assemble it later.



Viewing Efficiency Through the Lens of Compliance

Traditional branch efficiency measures often emphasize transaction volumes, labor requirements, wait times, and operating costs. Although these factors are important, they won't necessarily reveal the operational consequences of a poorly designed compliance process. An incomplete transaction can create additional work later: missing documentation may require another customer interaction, an unclear procedure can lead to managerial intervention, and an outdated disclosure may require remediation. These activities consume branch resources, but they might not appear in conventional productivity measurements.

Institutions can work to achieve greater efficiency by considering the amount of compliance-related rework that occurs. Useful indicators include how often completed transactions require correction, how frequently employees need supervisory assistance for routine activities, how many customer follow-ups result from missing information, or how often branches use local workarounds. These assessments can help branches complete work correctly the first time with less administrative effort.

Designing Compliance for the Way Branches Work

Branch efficiency does not mean eliminating necessary controls. In many cases, the greatest benefits can result from making those controls easier to understand, easier to execute, and more consistent across locations. Financial firms can start by examining the operational details employees encounter every day, such as:

- Points where employees regularly stop to look up a requirement.
- Activities that generate the most questions.
- Areas where branches have created their own forms, checklists, or tracking methods.
- Compliance activities that frequently require corrections or additional customer contact.

These situations offer valuable clues about where branch operations can be improved. From there, institutions can work to simplify access to guidance, strengthen control over current materials, improve information handling, establish clearer escalation paths, and reserve managerial attention for higher-value tasks. The most effective compliance environment is one in which the appropriate steps are clear, current, and naturally integrated into everyday work. By designing branch operations with this goal in mind, financial firms can help meet regulatory obligations with less administrative effort while giving employees more time to serve customers.

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¹ Source: Digital Transformation Survey, Keypoint Intelligence 2026 (N = 50 Financial Respondents in the U.S.)

² Source: Office Group Printing and Scanning Survey; Keypoint Intelligence 2026 (N = 47 Financial Respondents in the U.S.)



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