

# A Digital Shift

## Using Conversational AI for M&A Challenges

### OVERVIEW

In the dynamic financial services landscape, CFCU Community Credit Union, a New York state-chartered institution serving over 82,000 members, embarked on a strategic merger with CORE Federal Credit Union (6,000 members) in Q1 2023. For CFCU, ensuring continuity in member service and operational excellence throughout the transition was critical.

Recognizing the importance of proactive communication, CFCU initiated its technical conversion from January 27–30, 2022. Understanding that mergers typically trigger a surge in member inquiries, CFCU deployed Directlink's Conversational AI solution via the telephony channel to deliver timely, accurate responses to 80 merger-related FAQs.

This case study explores how Directlink's purpose-built AI platform empowered CFCU to maintain superior service delivery, alleviate agent workload, and create a frictionless experience for members navigating the merger.

CFCU anticipated a spike in inbound calls surrounding the merger. The challenge was twofold: managing high call volumes without overwhelming staff and preserving member satisfaction during a critical period of operational change.

### SOLUTION: VIRTUAL BANKER

To meet this challenge, CFCU implemented Directlink's Conversational AI, purpose-built for community financial institutions. The platform was deployed through CFCU's existing phone infrastructure, requiring no disruptive changes to their core systems.

Directlink's AI engine was trained on 80 custom FAQs tailored to the CORE merger. Through intelligent call deflection and instant voice responses, the Virtual Banker delivered round-the-clock support, ensuring members received accurate answers without waiting for a live agent. Importantly, callers were still able to seamlessly escalate to a representative when needed, preserving CFCU's commitment to human-first service.

This hybrid approach offered the best of both worlds: automation for speed and efficiency and human touch for complex needs.

### AT A GLANCE

#### Challenges

An influx of merger-related FAQs

Limited after hours for member support

#### Benefits

Saved 208hrs of call time

24/7 instant support

Smooth introduction of Conversational AI to members



## OUTCOMES

Directlink's Conversational AI solution played a pivotal role in the member experience during the merger. By deflecting 1,560 calls with an average call time of 5 minutes, Directlink contributed to a savings of approximately 3 hours of agent call time per day (Monday to Friday). This increased efficiency allowed agents to focus on more complex inquiries, resulting in enhanced support for members. Overall, the implementation of Directlink's AI solution significantly contributed to a streamlined, satisfying member experience throughout the merger process.

"The results exceeded our expectations, handling approximately 4,000 inquiries with a 67% success rate"

-AVP Member Solutions  
CFCU Community Credit Union

## IMPACT

**80+**

Merger-related FAQs launched

**5,713**

Mins handled by virtual assistant

**12,480**

Mins saved for contact center



# Enterprise Conversational AI



AI-Powered CCaaS



Virtual Banker



Virtual KYC



Virtual Operator



Virtual Voice



Agent Assist

directlink.ai

Modern Banking Begins  
with Smarter Conversations

