LUNAVI

BCU: AI BANKING ASSISTANT

THE PROBLEM

BCU wanted to explore how artificial intelligence (AI) could improve customer service by reducing support call volume and delivering faster, more personalized member interactions.

The goal was to develop a conversational AI that could answer complex, multi-part member questions without requiring extensive internal training or specialized AI expertise.

KEY PRIORITIES INCLUDED:

- **Deliver seamless multi-request handling** by leveraging conversational AI to resolve complex member inquiries in a single session.

- **Optimize support efficiency** through automation that reduces call volume and reallocates staff capacity to higher-value tasks.

- **Maintain security and compliance** with integrated authentication, access controls, and Azure-native safeguards.

- **Establish an extensible AI framework** that supports future scaling across BCU's digital service ecosystem.

BCU CREDIT UNION

BCU is a credit union with nearly $6 billion in assets, serving over 350,000 members across the U.S. and Puerto Rico. As a technology-forward financial institution, BCU continuously seeks new ways to improve the member experience through innovative digital solutions.

> **" *Lunavi is a well-oiled Agile machine. Very clean, very efficient. It was a great experience.* **

— Dmitriy Melnik, Senior Director of Software Development & QA, BCU

THE SOLUTION

Lunavi partnered with BCU to deliver a working AI proof of concept in just two weeks. Leveraging Azure OpenAI and multiple custom GPTs, the team built a Virtual Banking Assistant (VBA) capable of resolving multi-part inquiries in one clear conversation.

The VBA allowed members to ask natural-language questions—such as checking account balances, reviewing categorized expenses, or getting help with bill payments—all in one seamless interaction. This significantly improved user experience while easing pressure on phone support systems.

To meet security, compliance, and member trust requirements, the solution incorporated:

✓ **Authentication & Access Control:** Integrated with BCU's existing APIs for identity and authorization.

✓ **Azure Infrastructure:** Used native Microsoft tools for AI, analytics, and data processing.

✓ **Custom APIs & Plugins:** Enabled connection with internal and external systems.

✓ **Content Filtering:** Prevented inappropriate, inaccurate, or harmful outputs.

OUR RESULTS

The prototype successfully demonstrated that AI could reduce support load while maintaining accuracy and data security. The system maintained accurate responses and restricted access to only approved financial data.

BCU now has a proven path to scale AI across member service operations, accelerating its digital innovation roadmap.

VIRTUAL BANKING ASSISTANT FEATURES:

Secure
access via existing APIs

Natural-language
interface powered by Azure OpenAI

Multi-request
resolution in single conversations

Integration-ready
with existing systems

For organizations exploring how AI can drive service efficiency and improve customer interactions, Lunavi delivers the end-to-end expertise to guide what's next.

ABOUT LUNAVI

Lunavi empowers organizations to navigate what's next in their digital transformation journey. Our solutions include custom AI development, data analytics, app modernization, and managed Microsoft Azure cloud solutions - helping organizations embrace the technologies of today and transform their ambitions into reality. Across multiple industries, Lunavi has led full scale IT transformations and supported teams with everything from datacenter infrastructure solutions to cutting edge predictive AI. With Lunavi by your side, next is now, and the future is yours to innovate.

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