Mergers can be complex and costly—not just due to operational challenges, but also in terms of their impact on members. Fortunately for Premier Members Credit Union, Architect made the conversion to a single digital banking platform easier than expected, while improving member experiences.

**Challenge**

When Boulder Valley Credit Union and Premier Members Federal Credit Union merged, each had different back-end processes. The new entity needed to preserve current views and functionality for current members using its existing bill pay platform while converting new members to the platform. The project needed to be completed within an accelerated timeframe with minimal resource and cost demands.

**Solution**

Architect’s flexibility and low cost of ownership made it the ideal digital banking solution for Premier Members Credit Union. Because Architect accommodates multiple integrations to third-party systems, it streamlined the conversion. In addition, Architect enables the credit union to deploy enhancements easily and quickly without added cost.

Within Architect, the credit union leveraged the software development kit (SDK) to add custom modules and integrate with APIs. The SDK minimized disruption to members by preserving existing bill pay provider logic. Architect also enabled custom views for different members through the member segmentation feature. Time from contract signing to conversion date was less than five months.

**Client Profile**

Boulder Valley Credit Union and Premier Members Federal Credit Union joined forces to form Colorado-based Premier Members Credit Union. The institution is the seventh-largest Colorado Credit Union and one of 287 credit unions across the country with more than $1 billion in assets.
Results
As a result of the conversion to Architect, Premier Members Credit Union’s members now enjoy a 360-degree view of their accounts online. Architect enhanced the online and mobile experience for all members.

By eliminating duplicate systems and enabling integration with multiple third-party providers, the credit union anticipates a savings of $100,000 in operating costs. The SDK within Architect is expected to save an additional $100,000 by enabling the credit union to eliminate per-project costs for enhancements and customization.

“During a complex, accelerated merger, Architect offered the functionality and flexibility we needed to get us on a single platform much sooner than we could have with any other platform.”

Carlos Pacheco
Chief Executive Officer
Premier Members Credit Union

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