

Speech & Conversation Analytics for Banks & Credit Unions by ChorusCX

From account opening to collections to card disputes, know exactly what was said, disclosed, and promised on every call, across every branch and every channel.

Every call your institution takes, new accounts, loan servicing, collections, card disputes, member services, carries regulatory exposure that most compliance teams only find out about after a complaint, an exam, or a lawsuit. Speech & Conversation Analytics by ChorusCX transcribes and analyzes 100% of those calls, not the small sample a manual QA team can realistically review.

Instead of learning during an NCUA or OCC exam that reps skipped required disclosures, mishandled a Reg E dispute, or pressured a member into a product they didn't need, ChorusCX flags it the same day, with the transcript and the exact moment marked for review.

Key Features

- ▶ **Sales Practice Monitoring:** Flags unauthorized account openings, pressured cross-sells, and incentive-driven behavior before they become a regulatory finding.
- ▶ **Compliance & Disclosure Verification:** Confirms required disclosures, such as APR, fees, terms, and recording consent, were actually given, and documents it.
- ▶ **Collections Compliance:** Monitors collections calls for FDCPA violations, prohibited language, threatening tone, and call frequency issues.
- ▶ **Dispute & Reg E Handling:** Reviews card dispute and fraud claim calls for proper process adherence and required timelines.
- ▶ **Vulnerable Member Detection:** Flags signs of elder financial abuse, social engineering, and members in financial distress in near real time.
- ▶ **Sentiment Analysis:** Tracks member frustration and escalation risk to catch complaints before they reach a regulator or social media.
- ▶ **Competitor & Attrition Signals:** Identifies when members mention switching institutions or comparing rates, so retention teams can act before the account closes.
- ▶ **Keyword & Risk-Term Search:** Custom search criteria to pull every call mentioning a specific product, complaint type, or risk phrase across the entire institution in seconds.
- ▶ **Vendor-Agnostic:** Works with the phone system you already have. No rip-and-replace, just export call recordings from your existing platform (Avaya, Mitel, Cisco, NEC, Encore) and ChorusCX handles the rest.

Get Started with Speech & Conversation Analytics

Whether you're preparing for an exam, tightening collections compliance, or trying to prove your UDAAP controls actually work, ChorusCX turns every recorded call into a searchable, defensible record.

Book a meeting with our team to see how Speech & Conversation Analytics by ChorusCX can reduce regulatory risk and strengthen member relationships at the same time: sales@choruscx.com.

Benefits



For Compliance & Risk Management

- 100% Call Coverage: Every call analyzed, not a small sample, for full visibility into regulatory exposure.
- Reduced Regulatory Risk: Automatic flags for unauthorized sales practices, missed disclosures, and UDAAP concerns.
- Exam-Ready Documentation: Quantifiable evidence of compliance controls when NCUA, OCC, or the CFPB comes asking.



For Collections

- FDCPA Risk Reduction: Automatic flags for prohibited language, tone, and call frequency violations.
- Consistent Standards Across Agents: Every collector measured against the same compliance benchmark.



For Retail Banking & Member Services

- Cleaner Sales Practices: Surfaces pressure tactics and unauthorized openings before they reach a member complaint.
- Stronger Cross-Sell Performance: Benchmarks reps against top performers to identify what actually drives conversions.
- Faster New Hire Ramp-Up: Data-driven coaching instead of weeks of call shadowing.
- Better Dispute Handling: Confirms Reg E and fraud claim processes are followed correctly and consistently.



For Contact Center Leadership

- Visibility Without Micromanaging: See what's actually happening across every branch without sitting in on calls.
- QA Time Reinvested Where It Counts: Automation clears routine checks so your team focuses on the judgment calls only a person can make.
- Protects Institutional Reputation: Catches the calls that create liability before they turn into a complaint, a consent order, or reputational damage.