



AUTOMATED RE-ISSUE PROCESSING FOR UNCLAIMED PROPERTY GROUP

Abstract

Rahul Mehta, an Operations Manager within a large retirement services organization, was responsible for overseeing one of the most sensitive processes in Trust Operations—the Unclaimed Property Group (UCPG). With participant money at stake and strict fiduciary expectations to uphold, Rahul found himself constrained by a heavily manual, shift-dependent process that struggled to keep pace with rising volumes. This case describes how Rahul partnered with Infosys BPM to introduce AI-enabled automation that eliminated manual intervention, delivered 100% accuracy, reduced fiduciary risk, and transformed the unclaimed check process into a real-time, scalable operation.



When unclaimed funds meet manual complexity

Rahul Mehta's role within Retirement Services carries a level of responsibility that leaves little room for error. As the Operations Manager leading the Unclaimed Property Group (UCPG), he oversees the handling of unclaimed participant funds—work that demands precision, sound judgment, and strict adherence to fiduciary and regulatory standards. Every action taken by his team must protect participant assets while standing up to audit scrutiny.

Yet the process supporting this critical responsibility was anything but modern.

The unclaimed check distribution process relied entirely on manual execution. Participant requests often arrived as handwritten forms, requiring staff to manually validate details, track checks, and initiate reissuance. Processing was limited to defined shifts, meaning work entered the system in batches and remained idle outside working hours.

As transaction volumes grew, these constraints became increasingly visible. Turnaround times stretched, repetitive manual work consumed staff capacity,

and peak periods placed strain on operations. More importantly, the manual handling of sensitive financial data introduced avoidable fiduciary risk. Even minor human errors had the potential to create downstream compliance issues or participant dissatisfaction.

Rahul recognized that the existing model could no longer support the scale, speed, and consistency the process demanded. What was once manageable had become fragile—and continuing on the same path would only amplify risk.

Re-imagining continuity in a fiduciary workflow

Rahul's search for a more resilient approach led him to reconnect with Ankit Verma, a transformation lead from Infosys BPM who had been closely involved in the client's operations since the partnership began in 2020. Over the years, Ankit had worked alongside Rahul's organization

as the engagement expanded from selective process support to end-to-end management of Trust Operations, including Disbursement & Funding, Reconciliations, Tax Reporting, and Statements & Notices.

When Rahul shared the realities of the

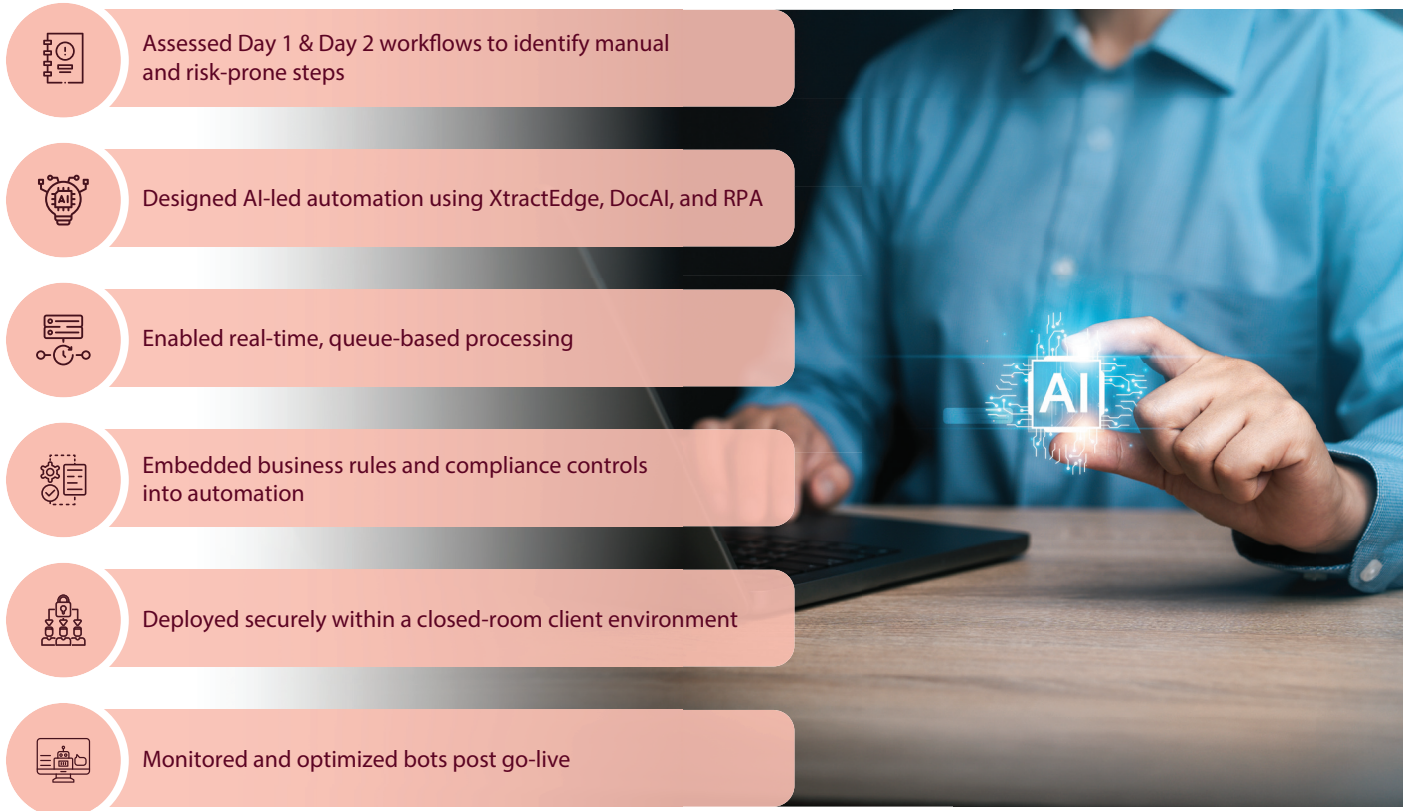
Unclaimed Property Group process, Ankit immediately saw the broader picture. This was not simply about speeding up a workflow—it was about bringing continuity, accuracy, and control into one of the most fiduciary-sensitive areas of Trust Services.

Ankit led a detailed review of Day 1 and Day 2 Unclaimed Property Group process activities, working with Rahul's team to map the process end to end. Together,

they identified where manual intervention, shift dependency, and handwritten documentation were creating delays and increasing exposure. The conclusion was

clear: the process needed to function continuously, with intelligence built directly into execution.

Approach Summary



Drawing on Infosys BPM's in-house AI capabilities, Ankit designed an automation framework using XtractEdge and DocAI, supported by RPA. The design ensured that unclaimed check re-issue requests were picked up dynamically as they entered the workflow queue, enabling real-time processing without human touchpoints. Every business rule governing unclaimed funds was embedded into the logic, preserving compliance while removing

manual dependency.

Ankit oversaw the development and testing phases to ensure the automation mirrored the process with absolute fidelity. Particular care was taken to validate performance in real-time scenarios and to ensure auditability at every step.

Deployment required

navigating the client's highly secure closed-room environment, with multiple

approvals needed to introduce AI tools into secured servers. Through close coordination with client stakeholders, Ankit ensured governance requirements were met without compromising the design intent.

Once live, the automation began operating continuously— independent of staffing schedules, shifts, or volume spikes.

From operational relief to sustained confidence

The transformation delivered immediate and measurable impact. The automated Unclaimed Property Group process achieved 100% accuracy across 36,000 transactions per year, completely eliminating manual errors. Processing

moved from batch-based execution to a real-time, 24x7 flow, significantly reducing turnaround time for check reissuance.

Operationally, the benefits were equally clear. Five FTEs were redeployed, generating annual cost savings of \$25,000, while

removing the need to scale headcount in line with volume growth. For Rahul, the reduction in manual handling translated directly into lower fiduciary exposure and stronger audit readiness, supported by consistent execution and clearer audit trails.

Key benefits

-  100% accuracy across ~36K transactions annually
-  Real-time, 24x7 processing
-  5 FTEs redeployed; ~\$25K annual savings
-  Reduced fiduciary exposure; stronger audit trails
-  Faster reissuance; fewer escalations
-  Reusable automation across other functions
-  Higher resilience, cleaner data, upskilled teams



Participants experienced faster, more reliable service, leading to fewer escalations and improved trust in the process. Beyond immediate outcomes, Ankit ensured the solution was designed as a reusable blueprint—capable of being extended across other business operations such as hardship processing and dividend processing without a proportional increase in cost or risk.

What began as a response to operational strain evolved into a strategic capability. The workforce shifted away from repetitive tasks toward higher-value oversight. Cleaner, structured data became available for future AI use cases. And the success of this initiative reinforced confidence in applying intelligent automation to high-risk, high-volume fiduciary processes.

For Rahul, the Unclaimed Property Group process transformation brought stability and predictability to a process that once demanded constant intervention. For Ankit, it marked the successful delivery of the first AI-enabled automation within Trust Services—setting the foundation for broader transformation across the retirement services landscape.

**Names have been altered to preserve the identities of the people involved.*

For more information, contact infosysbpm@infosys.com

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