



CLOSING ACCOUNTS, OPENING EFFICIENCY

Abstract

Alex Turner, Vice President – Account Operations at a leading financial services organization, was accountable for one of the most critical customer-facing processes: account closure. As volumes increased and regulatory expectations tightened, a heavily manual, system-fragmented workflow began limiting speed, accuracy, and scalability. To address these constraints, Alex partnered with Infosys BPM, working closely with Daniel Brooks, Senior Transformation Lead. Together, they reimagined the account closure process through intelligent automation, unlocking significant efficiency gains, improved control, and a scalable model designed for long-term value creation.



When precision met growing complexity

For Alex, account closure had always been a high-stakes operation. Each request involved multiple steps — identifying the request type, validating documents and signatories, allocating cases, generating statements, updating CRM systems, and ensuring precise closure — all while meeting strict compliance and service-level obligations. As Vice President – Account Operations, Alex owned not just delivery, but governance and audit readiness across the entire function.

Over time, growing volumes exposed deep structural challenges. Closure requests

often arrived as chain emails with multiple attachments, forcing teams to move repeatedly between T24, CRM, Autoform, and Outlook. Signatory and signature verification required manual checks across systems, while customers holding multiple linked products introduced additional closure steps. The cumulative impact was clear: rising average handling times, inconsistent workflows, and increasing operational risk.

Alex recognised that incremental fixes would no longer suffice. The process needed fundamental simplification — a

way to reduce manual effort without loosening control.

It was at this point that Infosys BPM entered the picture. With an existing offshore partnership already supporting several business and commercial processes, Alex engaged Daniel Brooks, Senior Transformation Lead at Infosys BPM, to review the account closure journey more holistically. As Alex and Daniel walked through the process together, they aligned quickly on one insight: complexity wasn't sitting in one place — it was woven into every stage of the lifecycle.

Redesigning the journey, step by step

Daniel approached the task not as a technology deployment, but as a process redesign exercise. Rather than automating individual tasks in isolation, the goal was to simplify decisions, standardise inputs, and embed intelligence directly into the workflow where it mattered most.

Working closely with Alex and the operations leadership, Infosys BPM broke the account closure process into clearly defined stages. Emails and attachments were treated as structured inputs rather than unstructured noise. Decision points

were standardised. Validation rules were embedded across systems. And where complexity could not be eliminated, it was isolated through exception queues instead of spreading across the operation.

Implementation brought its own realities. Extracting data reliably from documents, managing complicated email chains, and handling dependencies when core systems were unavailable were all potential friction points. These were addressed through checkpoints, audit trails, and controlled

fallback mechanisms that ensured continuity without compromising accuracy or compliance.

Throughout the redesign, Alex remained closely involved — validating controls, reinforcing regulatory alignment, and ensuring the solution reflected real operational conditions. For Daniel, this collaboration was non-negotiable. Automation, he believed, only works when business ownership and technology move together.

Approach Summary



What changed — and why it mattered

The effects of the redesign became evident across the operation. Average handling time per case reduced by 45–50 percent,

enabling faster turnaround and higher throughput. Increased automation coverage allowed more cases to move through

straight-through processing, while accuracy improved across identity verification, statement generation, and final closures.

Key benefits



45–50% reduction in average handling time per case



Increased automation coverage enabling 46% straight-through processing



Faster turnaround times and improved throughput by 21%



Improved accuracy to 99% across ID&V, statements, and closures



A scalable, resilient operating model supporting long-term growth



For Alex, the value extended beyond operational metrics. The new operating model delivered consistency, audit readiness, and scalability — ensuring that future volume growth could be absorbed without proportional increases in manual effort. For leadership, it brought greater

visibility and confidence in a process that had once been resource-intensive and high-risk.

The initiative also reinforced Alex's role as a transformation leader, earning recognition for driving meaningful change

across account operations. For Daniel and Infosys BPM, it reaffirmed the power of partnership-driven transformation — where intelligent automation delivers not just efficiency, but resilience and long-term value.

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

For more information, contact infosysbpm@infosys.com

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