unifyapps

Transforming Financial Operations into an Automated, Compliant Engine

How a high-volume payments bank built a reusable, governed foundation for reconciliation, disputes, settlements, and payouts—without risking regulatory deadlines.

11 hrs
Saved per reconciliation cycle

100%
Disputes resolved within regulatory SLAs

8M
Transactions daily—without manual intervention

Challenge

The bank's finance team managed reconciliation, disputes, settlements, and payouts through manual file processing and spreadsheet-heavy workflows. With strict regulatory turnaround times and nightly cutoffs, teams lacked centralized visibility across systems—making compliance increasingly difficult as daily transaction volumes scaled into the millions.

Use Cases Transformed Into AI-Native

With UnifyApps, the bank shifted from fragmented, file-based workflows to a reusable, AI-Native execution model across critical finance operations:

UPI Reconciliation

BEFORE
Manual file processing across disparate systems

AFTER
Automated multi-source matching and exception management

$ COST
11 hours per reconciliation cycle

✓ BUSINESS IMPACT
High-accuracy reconciliation for 8M daily transactions

UPI Dispute Management

BEFORE
Manual file exchanges and inconsistent rule application

AFTER
Automated rule-based resolution with NPCI portal integration

$ COST
Risk of missing NPCI TATs and penalties

✓ BUSINESS IMPACT
100% of disputes resolved within SLA timelines

Merchant Settlement Automation

BEFORE
Manual GL posting and Excel reporting across 4 daily cutoffs

AFTER
Automated GL posting and partner-specific reporting via SFTP

$ COST
Delays and errors from manual reconciliation

✓ BUSINESS IMPACT
Zero manual intervention for 500K daily transactions

CMS Payout Automation

BEFORE
Manual VLOOKUPs and NEFT file prep for 200+ clients

AFTER
Automated processing driven by single source-of-truth master data

$ COST
Compliance risk vs 11:00 PM regulatory deadline

✓ BUSINESS IMPACT
Ensures zero funds remain in GL accounts post-cutoff

Scalable, Reusable Foundation

Standardized finance data objects and shared integrations enabled rapid reuse across reconciliation, disputes, settlements, and payouts.

Integrations Used

Internal ODS Portal   **SFTP Servers**   **NPCI**

Core Banking System (GL)   **Email/Notification Systems,**

7 Weeks
to Go-Live

With UnifyApps, the bank delivered complex automation in just 7 weeks—from discovery to production deployment.

Previously, traditional automation had taken 6-12 months to deploy.

The core capabilities behind AI-Native transformation

Unified AI platform

Integrated data, workflows, and AI in one execution layer

Reusable architecture

Shared integrations that cut the build cost for new use cases

Model-agnostic AI

Embedded AI without locking into a single model

Built-in governance

Auditability and controls included from day one

Low-code delivery

Faster builds with smaller teams—without sacrificing reliability

Master Agents & App Catalog (MAAC)

Explore 200+ Production-Proven AI Agents Across Finance, HR, Supply Chain, Sales & IT

Explore Use Cases →

About UnifyApps

UnifyApps is the AI Agent and App Builder for the enterprise that empowers organizations to transform into AI-Native enterprises. The AI OS platform connects systems of record, knowledge, and activity, enabling enterprises to turn stalled GenAI pilots into scalable, production-grade solutions.