

AI-Native Enterprise: 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.

AT-A-GLANCE

Company: Large Payments Bank
 Industry: Financial Services / Payments
 Department: Finance & Accounting
 HQ / Location: Mumbai, India
 Scale: 14 million customers

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

💰 COST

11 hours per reconciliation cycle

⚡ AFTER

Automated multi-source matching and exception management

✓ BUSINESS IMPACT

High-accuracy reconciliation for 8M daily transactions

UPI Dispute Management

🕒 BEFORE

Manual file exchanges and inconsistent rule application

💰 COST

Risk of missing NPCI TATs and penalties

⚡ AFTER

Automated rule-based resolution with NPCI portal integration

✓ BUSINESS IMPACT

100% of disputes resolved within SLA timelines

Merchant Settlement Automation

🕒 BEFORE

Manual GL posting and Excel reporting across 4 daily cutoffs

💰 COST

Delays and errors from manual reconciliation

⚡ AFTER

Automated GL posting and partner-specific reporting via SFTP

✓ BUSINESS IMPACT

Zero manual intervention for 500K daily transactions

CMS Payout Automation

🕒 BEFORE

Manual VLOOKUPs and NEFT file prep for 200+ clients

💰 COST

Compliance risk vs 11:00 PM regulatory deadline

⚡ AFTER

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


✓ BUSINESS IMPACT

Ensures zero funds remain in GL accounts post-cutoff

One foundation. Compounding returns.

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

INTEGRATIONS USED

Internal ODS Portal	SFTP Servers	
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 CIO'S PLATFORM

One horizontal standard across the enterprise



THE ENTERPRISE BRAIN
One truth across every system



ASSEMBLY-FIRST METHODOLOGY
Compose, don't hand code



ADDITIVE
Your CRM stays your CRM



DEPLOY ANYWHERE
Your cloud, network, or on-prem



MODEL AGNOSTIC
Any model, any step, your choice

Master Agents & App Catalog (MAAC)

Explore 295+ Production-Proven AI Agents
Across Finance, HR, Supply Chain, Sales & IT

[Explore Use Cases →](#)



ABOUT UNIFYAPPS

UnifyApps is the Horizontal AI Operating System for the enterprise — the agentic automation platform that does the 80% of Enterprise AI the models can't, unifying every system into one Enterprise Brain and letting teams assemble agents, apps, and workflows to go from pilot to production up to 10x faster, cheaper, and easier to maintain.