

Cognizant partners with Indico Data to modernize intake and reduce processing costs by 40%

Cognizant, a multinational IT services and consulting company, was engaged by a large U.S. real estate data provider to solve a massive operational challenge: how to modernize the intake of unstructured mortgage title and deed documents published by local municipalities across the United States.

The client processes over 350 million pages per year, and competitive advantage in this market depends on how quickly unstructured documents can be transformed into accurate, actionable data. Historically, this work relied on large offshore teams performing manual data entry, a slow, costly, and error-prone approach that limited scalability.

To modernize how this work entered the enterprise, Cognizant partnered with Indico Data and implemented Indico's Intake & Orchestration Platform. Together, they automated document ingestion and data extraction at scale, delivering a 40% annual reduction in processing costs while accelerating turnaround times and maintaining strict accuracy requirements.

The challenge: unstructured intake at massive scale



Unlike traditional automation problems involving structured data, this use case involved extreme variability and complexity.

Across the U.S., more than 3,300 counties publish their own versions of approximately 50 different document types representing mortgage titles and deeds. This resulted in over 15,000 possible document permutations, each with different layouts, formats, and field placements.

"If you do the math, it easily gets to more than 15,000 permutations in terms of where each of the fields could be on a document," said Abhinav Kolhe, Senior Director, Digital Strategy and Automation Solutions at Cognizant. "Configuring traditional OCR tools that rely on fixed templates or positional rules would have been impossible."

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Manual processing required human review of more than 100 data fields per document, creating significant operational drag, rising costs, and long processing cycles.

The goal: reduce manual effort while preserving accuracy



Given the complexity of the data, Cognizant recognized that full document-level straight-through processing was unrealistic. Instead, the goal was to modernize intake in a way that augmented human experts, reducing the amount of time they spent extracting data while preserving accuracy and control.

Rather than asking whether entire documents could be automated, Cognizant reframed the problem around field-level automation: if the majority of data fields could be reliably ingested and validated automatically, human effort could be dramatically reduced.

The objective was clear:

- Standardize how unstructured work entered the system
- Minimize manual review without sacrificing accuracy
- Scale processing volumes without scaling headcount

The solution: intake and orchestration for unstructured documents



Cognizant evaluated multiple automation tools before selecting Indico Data as the intake and orchestration layer.

Indico was chosen for three critical reasons:

First, the platform is designed for subject matter experts, not just data scientists. Process experts could configure extraction, validation, and workflows directly, reducing reliance on scarce technical resources.

Second, Indico could ingest and standardize highly unstructured documents without relying on brittle templates or rules, adapting across counties, formats, and document variations.

Third, the platform was built to operate at enterprise scale, with elastic capacity to handle tens of millions of documents per year while optimizing infrastructure usage during lower-volume periods.

As part of the evaluation, Indico conducted a proof of concept using just 200 sample documents. Within hours, the platform was extracting more than 100 fields per document with over 90% accuracy, even across documents from multiple counties.

Importantly, Indico enabled a continuous improvement loop. Process experts could review low-confidence fields, validate outputs, and improve accuracy over time, accelerating throughput while maintaining governance and transparency.

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“Without that, you end up back in a rigid, template-based world.”



The results:

lower costs, higher throughput, scalable operations

With Indico in production, Cognizant and its client achieved rapid and measurable results.

Manual effort required to process documents dropped significantly, enabling a **40% reduction in annual processing costs**. At peak volumes, the platform processes up to 29 million pages per month, scaling automatically based on demand.

By standardizing how work entered the system and delivering clean, validated data downstream, Cognizant transformed intake from a labor-intensive bottleneck into a scalable operational capability.

Beyond immediate savings, the solution created a reusable foundation for other unstructured document workflows across the enterprise, extending the value far beyond a single use case.

Looking ahead

By modernizing intake with Indico Data, Cognizant helped its client move faster, operate more efficiently, and compete more effectively in a data-driven market.

Rather than solving a one-off automation problem, the organization invested in an intake and orchestration layer that can be applied across additional document types, workflows, and lines of business, delivering sustained operational leverage and long-term ROI. As Kolhe summarized, automation investments should be tied to business outcomes, not isolated tasks:

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