

TECHNICAL IMPLEMENTATION

NYS Office of the State Comptroller

NYS Comptroller's Unclaimed Funds Online Claiming Application

Overview

The New York State Comptroller's Unclaimed Funds Online Claiming Application reengineered the previous version of the searchable database of unclaimed funds owners. The new application, which was launched on March 24, 2010, continues to provide users an opportunity to search for unclaimed funds that they may be entitled to claim, but unlike its predecessor, it allows people to submit their claim online instead of only being able to print a mail-in claim form. The project enlisted a team of technical and business unit staff to build the infrastructure, modify back-end systems, and develop the new web application.

The result is an interactive web application that has reduced the timeframe to pay a claim from a minimum of six weeks to as little as three days. In addition to saving time, the customer also saves costs no longer required for printing and mailing claim forms. Savings to the State include: reduced staff time required from the mail room personnel to the processing workforce; reduced need for storage of paper documents; and reduced need for imaging resources. The estimated annual savings from this project is \$1 million. Online claiming empowered the Comptroller to return more unclaimed funds to rightful owners, to pay them faster and easier, and to reduce operating expenses.

Background

Several factors led to the Online Claiming Project: an upsurge in media coverage that, in turn, increased public awareness of unclaimed funds; the worsening economic climate which forced the public to seek out all available financial opportunities; more claims submitted by third parties such as asset finders, attorneys, and corporations; and a substantial increase in the execution of tax liens on unclaimed funds all contributed to a building backlog of nearly 30,000 claims.

Attempting to increase production levels was hindered by budget constraints which precluded additional hiring and restricted the use of paid overtime. Performance targets became increasingly more difficult to meet and, consequently, customer complaints increased as the turn around time passed 90 days.

Technology/Functionality

The Unclaimed Funds Online Claiming Application is user friendly, accessible and secure. It instructs the user on how to search, select and submit claims online in six easy steps. It allows the user to distinguish their search for money owed to individuals or companies, or just view the recently added accounts. It provides online help for each page of the application and the ability to perform key word searches of the glossary and frequently asked questions. The new application complies with accessibility standards and utilizes a security framework that protects the user's personal information. The application is even mobile device friendly, as one the first online claims was submitted via the iPhone.

The Unclaimed Funds Online Claiming system integrates a web application running on Websphere Application Server, which interfaces to IBM zSeries DB2 and an iSeries backend system to process the claims submitted online. The web application was written in Java, leveraging the Apache Wicket component framework, which separates HTML presentation from Java. This reusable framework, combined with adherence to a common set of Java development standards and tool sets, resulted in an accelerated development lifecycle of only six months from initiation to final production release. Some of the combined technologies included Wicket, Spring, Hibernate, AJAX, CSS, XHTML, JUnit, Logback, and Google Analytics.

The application is available to anyone with access to the Internet (World Wide Web). Since going live, the website has had over 700,000 unique visitors performing well over 6 million searches. The average usage is 10,000 visitors per day. Application peak usage was 52,000 visitors in one day after a national media coverage event. Visitors from every state in the nation and over 155 countries/territories have accessed the application.

The development team consisted of two developers and a consultant, and the workload and responsibility were shared across the entire team, in a very collaborative fashion. While Java has a reputation for being a complex language, this shared approach combined with standard Wicket components resulted in a very rapid development lifecycle. Secure coding standards were enforced through code and infrastructure scanning, and the system was load tested extensively using Load Runner to ensure scalability for expected high peaks of usage.

Benefits/Outcomes

Customer service has been improved by paying more claims and paying them faster. During the period of March 24, 2010 to June 30, 2010, for example, a total of 49,504 claims were paid vs. 38,979 paid during the same period in 2009 – an increase of 22%. This was accomplished with less staff and without use of paid overtime. Of the claims submitted online, 89% were paid in five business days or less. The minimum wait and processing time for manually processed claims is approximately six weeks before payment, but many wait 3 months or longer.

Operational efficiency has been increased as well. Over 25,000 claims have been handled completely online thereby giving processors more time to tend to the claims backlog. Before online claiming, the backlog of pending claims was close to 30,000. Today it stands at 30 percent less and is being reduced daily.

In the first three months over 5,700 man hours (the equivalent of twelve staff) had been saved, allowing staffing resources to be redirected to reducing the claims backlog and other priority functions. Other savings include reduced need for storage of paper documents; and reduced need for imaging resources. The estimated annual savings from this project is \$1 million.

Anyone who has unclaimed funds, or is entitled to claim funds held by the State Comptroller's Office of Unclaimed Funds, will benefit from the new application's ease of use and savings of time and money. The citizens of the State of New York also benefit from the operational efficiencies gained by the Office and the anticipated savings generated.

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