Reimagine Your Cards Canvas with a Sustainable and Fully Digital Card Solution

High Impact Credit Solutions built on **Composable Technologies**

iKredit360

CURATE
Integrated credit experiences

TARGET
New customer segments

LAUNCH
Innovative credit products

ELIMINATE
Inefficiencies in the credit lifecycle

iKredit360 Cards Marketplace

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Innovative – Responsible – Marketplace based cards solution

iKredit360 Cards is a comprehensive, fully digital payment card application that addresses all credit card, debit card, prepaid card and retail card business needs. The solution covers end-to-end of the credit lifecycle including issuing, servicing, fraud monitoring, loyalty management and delinquency management.

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The first 'Truly Green' Credit Card solution, with the power and flexibility to reimagine or build your Cards canvas in no time, iKredit360 Cards is implemented across 3 continents and supports a cards in force volume of more than 100 million.

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Unleash the art of possible with iKredit360 Card Solutions' DIY Tech. **Challenge, Innovate & Grow in no time!**

1 **'Give Back'** with your first Truly Green Card in the market, building on your company's aspirations to be climate neutral and enabling your customers to play a role.

2 Offer a world of services, features and beyond with each card you issue – **Powered by a Card with an inbuilt Marketplace.**

3 Disrupt and challenge the status quo – Launch revolutionary card solutions with more than **50 parameters enabled by a DIY GUI interface.**

4 **'Try–Test–Grow'** with Zero capex commercial model to enable 'pay as you go'

5 Launch your Cards Business in **50 Days!**

SmartBank
5542 63587
ANAND SHARMA
VALID THRU 07/222

SmartBank
4587 63587 5542 6973
VALID THRU 12/24
ROBERT JOHN

Disrupt and Challenge the Status Quo

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Track your customers' LTV and offer them value added services and security

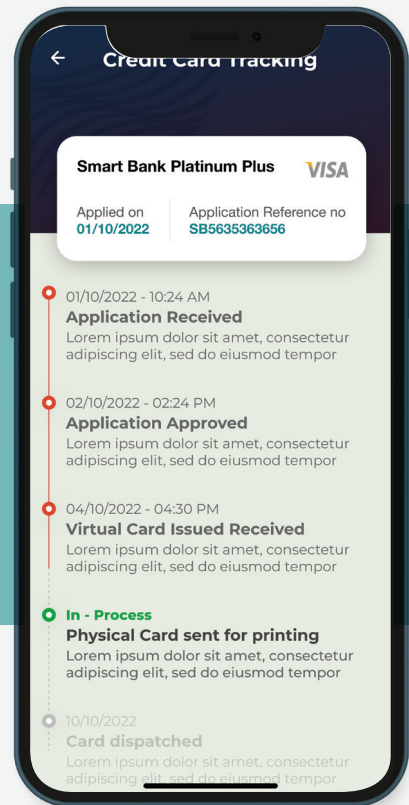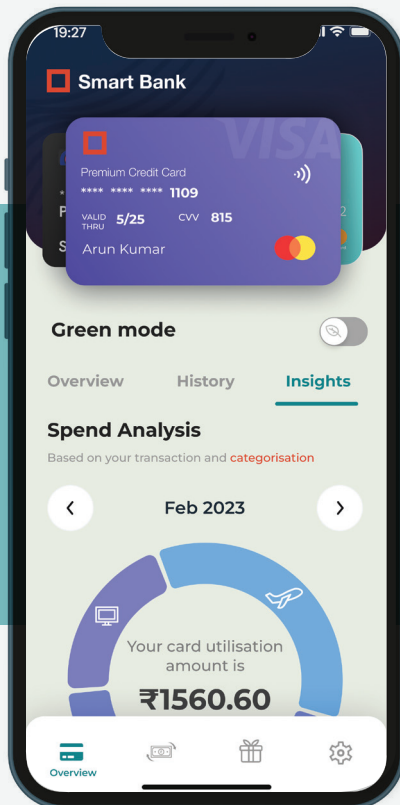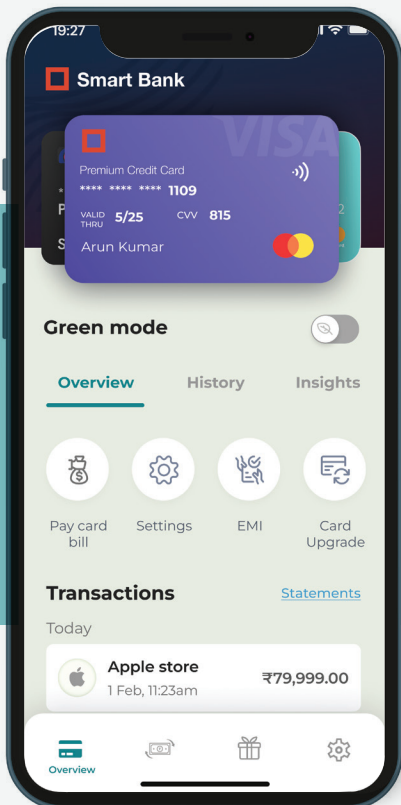**Customization:** 50+ levers for creating a differentiated products

Spend Analyzer: Helps customer track their spending and let them create custom categories

Intelligent Tracking: With partners API, the system helps customer to track their application and card delivery in real time

Enhanced Security: inbuilt risk engine to generate events and prompt customer to take action for any unusual / amorphous transaction pattern

1

Drive Ecosystem-enabled Value Creation with an In-built Marketplace

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Carefully curated marketplace enabling you to rapidly launch a comprehensive cards solution for your customers
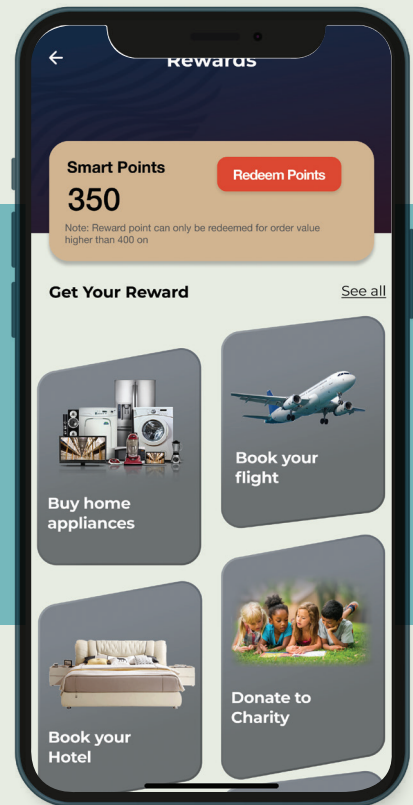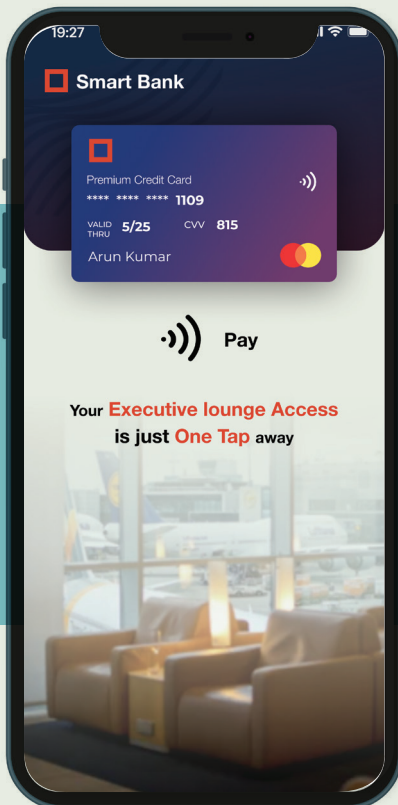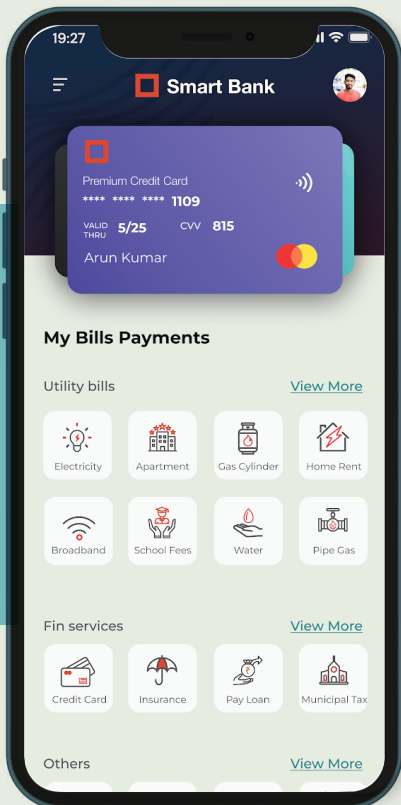
Utility Bill Payment — A solution that has inbuilt bill payment capability out of the box

Standing Instructions — Manage your recurring payments with an integrated solution helps faster time to market

Lounge Access — In-partnership with leading lounge providers, the solution helps you to launch your product with lounge access

2

19:27

Smart Bank

Premium Credit Card
**** **** **** 1109
VALID THRU 5/25   CVV 815
Arun Kumar

My Bills Payments

Utility bills — View More

Electricity | Apartment | Gas Cylinder | Home Rent
Broadband | School Fees | Water | Pipe Gas

Fin services — View More

Credit Card | Insurance | Pay Loan | Municipal Tax

Others — View More

19:27

Smart Bank

Premium Credit Card
**** **** **** 1109
VALID THRU 5/25   CVV 815
Arun Kumar

•))) **Pay**

Your **Executive lounge Access** is just **One Tap** away

Rewards

Smart Points
350
Note: Reward point can only be redeemed for order value higher than 400 on

Redeem Points

Get Your Reward — See all

Buy home appliances

Book your flight

Book your Hotel

Donate to Charity

Drive Sustainability in Payments - One Swipe at a Time!

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Enable Customers participate in your journey to be Carbon Neutral

'Give Back' with your first Truly Green Card in the market. Enable your customers to be more socially conscious by reducing their carbon footprint
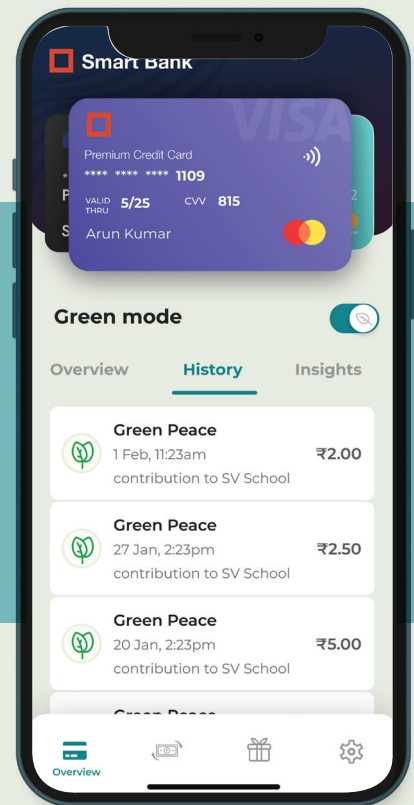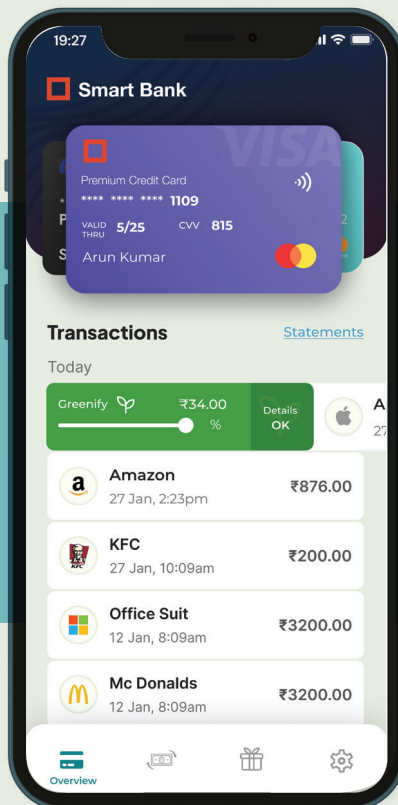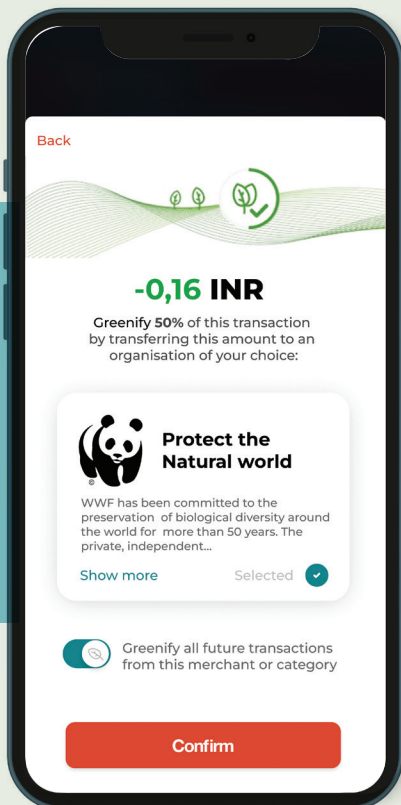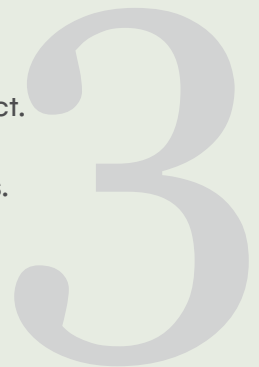
Live Conscious Meter – highlighting your customers' Carbon Footprint to assess environmental, social and governance impact.

Motivate customers to donate to social or environmental causes. Enable them to redeem rewards for sustainable purchases.

ESG rule–engine aligned to **International WCAG 2.1 Standards**

3

Back

-0,16 INR

Greenify **50%** of this transaction by transferring this amount to an organisation of your choice:

Protect the Natural world

WWF has been committed to the preservation of biological diversity around the world for more than 50 years. The private, independent...

Show more   Selected ✓

Greenify all future transactions from this merchant or category

Confirm

19:27

Smart Bank

Premium Credit Card
**** **** **** 1109
VALID THRU 5/25   CVV 815
Arun Kumar

Transactions   Statements

Today

Greenify   ₹34.00   Details OK
%

Amazon   ₹876.00
27 Jan, 2:23pm

KFC   ₹200.00
27 Jan, 10:09am

Office Suit   ₹3200.00
12 Jan, 8:09am

Mc Donalds   ₹3200.00
12 Jan, 8:09am

Overview

Smart Bank

Premium Credit Card
**** **** **** 1109
VALID THRU 5/25   CVV 815
Arun Kumar

Green mode

Overview   **History**   Insights

Green Peace   ₹2.00
1 Feb, 11:23am
contribution to SV School

Green Peace   ₹2.50
27 Jan, 2:23pm
contribution to SV School

Green Peace   ₹5.00
20 Jan, 2:23pm
contribution to SV School

Overview

Onboard Customers Seamlessly in Less than 2 Minutes!

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With instant credit decisioning powered by Intellect's private, public and Partner APIs and a robust Business Rule Engine
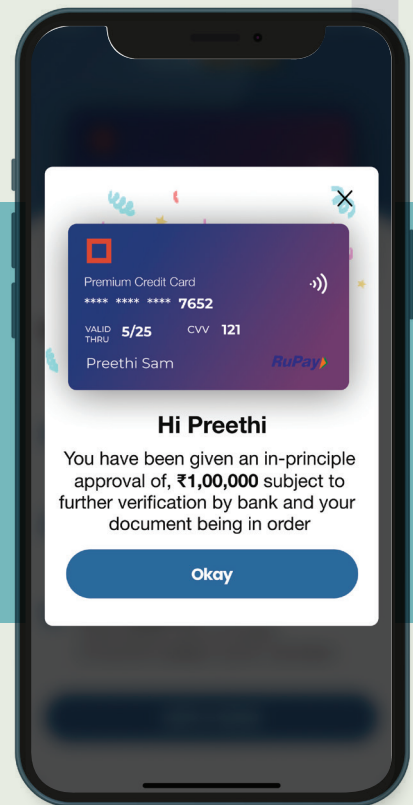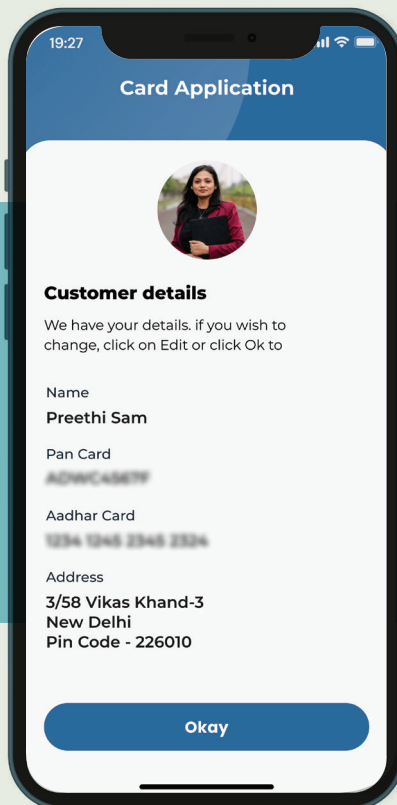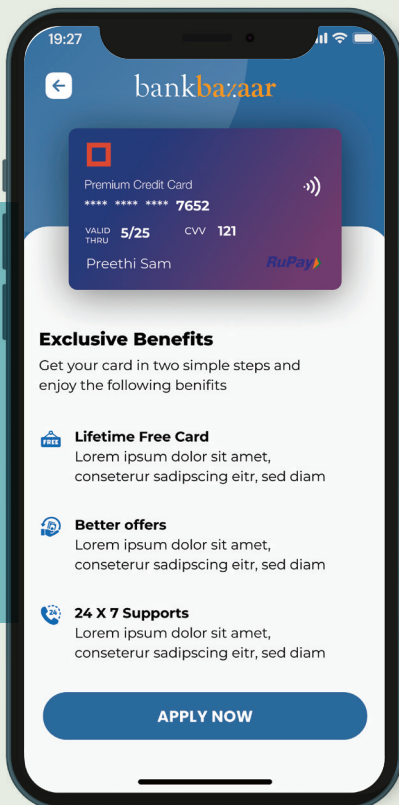
- Enable customers to apply for the card from the comfort of their homes **through partner digital channels**

- Estimate customer's income leveraging AI/ML-based models, ensuring swift pre-approvals and **reduced NPA risks.**

- Instant and paperless KYC completion through Video and Biometric modes facilitated by real time integration with **National Unique Identification System**

4

bankbazaar

Premium Credit Card
**** **** **** 7652
VALID THRU 5/25   CVV 121
Preethi Sam   RuPay

Exclusive Benefits
Get your card in two simple steps and enjoy the following benifits

Lifetime Free Card
Lorem ipsum dolor sit amet, conseterur sadipscing eitr, sed diam

Better offers
Lorem ipsum dolor sit amet, conseterur sadipscing eitr, sed diam

24 X 7 Supports
Lorem ipsum dolor sit amet, conseterur sadipscing eitr, sed diam

APPLY NOW

Card Application

Customer details
We have your details. if you wish to change, click on Edit or click Ok to

Name
Preethi Sam

Pan Card
ADWC4567F

Aadhar Card
1234 1245 2345 2324

Address
**3/58 Vikas Khand-3
New Delhi
Pin Code - 226010**

Okay

Premium Credit Card
**** **** **** 7652
VALID THRU 5/25   CVV 121
Preethi Sam   RuPay

Hi Preethi
You have been given an in-principle approval of, **₹1,00,000** subject to further verification by bank and your document being in order

Okay

Launch Your Cards Business in 50 Days at MINIMAL CAPEX Commitment

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With our Card as a Service (CaaS) proposition, start issuing feature–rich payment cards to your customers in just 50 days!

'Try–Test–Grow' with Minimal capex commercial model to enable **'pay as you go'**

Leverage our industry experts for custom–made payment solutions and sage counsel on compliance matters

Delegate the management of end to end cards solution and operations — including launching powerful self–service channels and customer services function.

5

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iKredit360
Key Solutions

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Seamless Onboarding

CPV Mobile App for customer verification.

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Transaction Level Pricing

Interest rate defined as a function of 7 layers of segmentation.

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Comprehensive Loyalty Module

Differentiated rewards basis merchant, MCC, customer segment etc.

Multiple Redemption Options.

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Rapid Plastic Issuance

Data Entry to issuing a virtual card in less than 2 minutes

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Integrated Installment Module

Real time alert, fulfillment, posting and communication to customer.

3 click EMI from the mobile app/Portal.

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Robust Collections Module

Segmentation.

Online Agency Collaboration.

Field Collector App.

///////////////////

Virtual Cards

Instant issuance upon approval.

Immediate availability on the Mobile App.

Ready to use for e-commerce transactions.

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Multiple Credit Lines

15 different credit lines for business to build differentiation.

Single statement for customer.

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Real time Fraud Assessment

Setup parameters to identify potential frauds at the point of transaction.

99 Risk Ranks.

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Customer Self-Service Mobile App

Digital Onboarding.

Full Suite of Service Requests Higher engagement.

Lower ops cost.

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3 Decades of Expertise in Card Solutions

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Flexible & Parameterized

Highly flexible and parameterized system addressing the needs of **Bank Cards and Retail Cards business**

Scalable & Cost Efficient

Highly Scalable and a Cost efficient system and benchmarked for supporting **10 Million cards, 12 million transactions and 1000+ concurrent users**

Compliant

Intellect Cards supports all compliances mandated by **EMV Co and various payment schemes such as VSDC1.4.1 for VISA and MChip 4 series for MasterCard. PADSS 3.2 Certified Application**

Technologically Advanced

Progressive Web application built using Angular Frameworks integrated with **REST based APIs which delivers high performance with scalability and agility along with rich user experience**

Configurable

Supports **Multiple Organizations, Multiple Currencies & Multi–Tenancy**

Modular

Built on a Modular Architecture which brings with it the convenience to choose **'mix and match' of modules relevant to the client's business rather than investing on the whole product**

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Reimagine the Credit Canvas with iKredit360 4C Edge

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The next-gen iKredit360 architecture leverages the 4C framework empowers banks to drive ecosystem-enabled value creation in their credit business
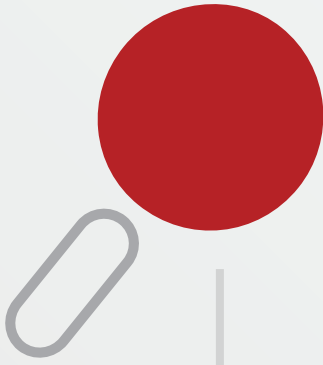
1

Control

Put the control in the hands of your customer

2

Comprehensive

Offer a holistic solution

3

Collaboration

Leverage an ecosystem-enabled approach

4

Conscious

Drive Sustainability, one swipe at a time

Benchmarked at IBM labs to handle

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Over
10 million
plus card volumes

12 million
transactions per month

1000+
concurrent users.

iGCB

We have been Un–complicating **Retail and Central Banking for the last 25 years**

Across 57 countries and 270+ clients...

A Design thinking approach in everything we do

A single minded focus on finance since the last 25 years

... Through

An innovation partnership approach

An Agile methodology for all our implementations

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www.igcb.com

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