

Ensure an Elevated Experience for your Members



Empowering Lifestyles
for **Credit Union
Members**



CURATE »
integrated
financial
experiences

»
TARGET
new member
segments

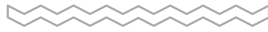
»
LAUNCH
innovative products
rapidly

» REDUCE
your member's
carbon footprint





iCreditUnion5X



Credit Unions have evolved their banking approach since the 1900s, focusing on improving their members' lives and aiming to provide equal access to financial services for all. While adapting to new banking methods and technologies, Credit Unions face the challenge of meeting members' expectations for quick, comprehensive, and seamless experiences while controlling operational costs.

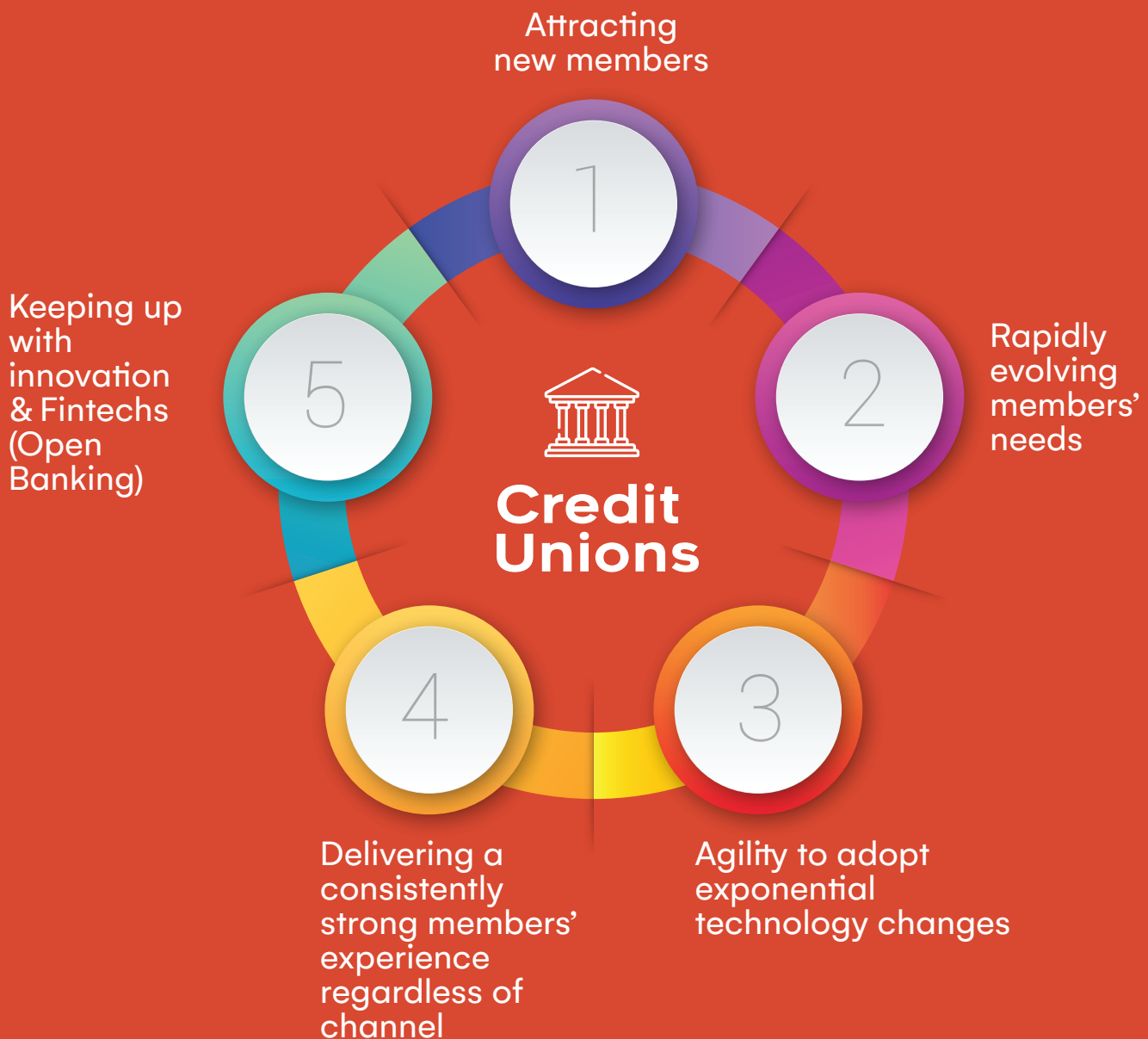
Technology has brought five waves of transformation in the banking industry, each one bringing new opportunities and challenges. Credit Unions that embrace the opportunities presented by the fifth wave – which began with the rise of cloud computing, and saw the development of financial marketplaces and ecosystems – will be best positioned to succeed in the coming years.

That is why we designed iCreditUnion5X – an end-to-end digital banking platform on cloud, for connected ecosystems, which breathes life into our vision of member-centricity and empowerment. The solution will enable Credit Unions to stay ahead of the banks and Fintech competition and meet the evolving needs of their members by seamlessly integrating financial services into the fabric of their members' everyday lives.



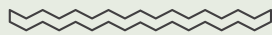


Critical Challenges for Credit Unions today





Stay Ahead with iCreditUnion5X



iCreditUnion5X supports the members' lifecycle journey from Acquisition to Engagement through to Retention and Delight by offering innovative, prepackaged solutions that can redefine the boundaries of the members' experience





iCreditUnion5X comprises an engagement platform that comes with out-of-the-box domain services (virtual products) readily available and proven in the Canada market with the following features



- Reuse the existing UI/UX
 - Choose from the available templates
- Responsive Design. Available on 12+ digital touchpoints**

- Use Intellect's DIY tools to design the UI/UX
 - Co-build with Intellect's designers
- Create modern experiences with fully customizable responsive Screen Templates and UI Patterns**

- Bring your own tools
 - Bring 3rd party to design the UI/UX
- Drag & Drop UI/UX creation with a Visual Flow Modeler**

The solution also has a powerful integration and orchestration layer (connectivity process) that can connect with the Intellect banking suite or a Credit Union's existing systems including future connections to Fintechs or new 3rd party systems with ease.



Differentiated Business Offerings



SME Credit

iCreditUnion5X SME Marketplace is an end-to-end digital SME credit management platform which helps you launch your SME business in just 50 days. The solution comes with a set of comprehensive capabilities that you need to provide your SME members with a segment-specific credit product portfolio, a superlative credit experience across all channels and an accelerated access to credit.



Launch differentiated products and deliver them on any channel with digital journeys that are paperless, personalized, and comprehensive



Ensure faster access to credit with loan disbursements in minutes rather than weeks!



Enable members to self-initiate loan applications while ensuring 24*7 support with seamlessly integrated Relationship Manager Assisted workflows



Assess risks at real time with an AI enabled portfolio monitoring engine





Digital Cards

iCreditUnion5X 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.



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



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



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





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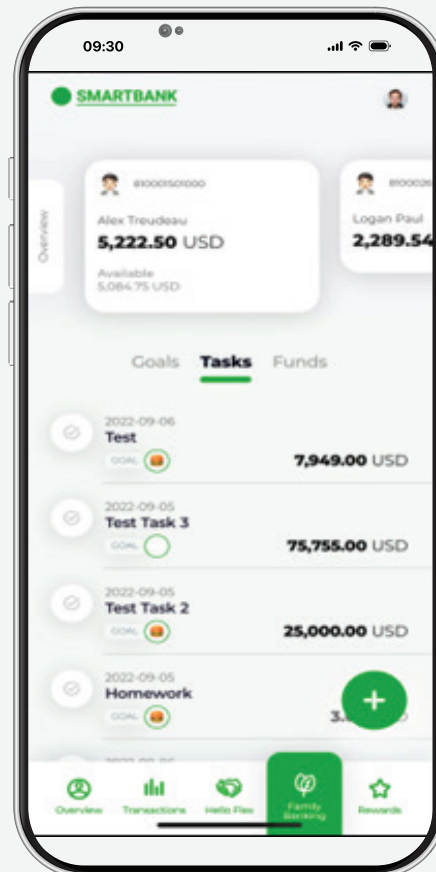
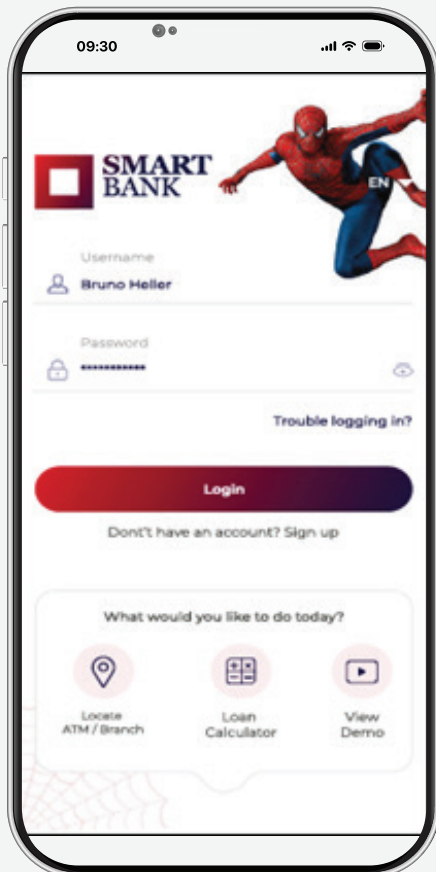


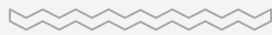


Family Banking

To support financial literacy and engagement with the next generation of members, iCreditUnion5X offers a fun way to engage kids in earning and managing money.

-  Members can add family members in their banking relationship to get a holistic banking experience
-  Members can add kids and provide a kid-friendly user experience
-  Set up goals for each members including kids and educate members for better financial planning. Get alerted on reaching a goal
-  Play games with family members





Personal Finance Management

As more members look for support in managing their finances, the solution allows for tracking spend, budgeting, and saving goals to empower the members to make sound financial decisions



Allow your members to get full control of their finances with analytics on spends, budget & cash flow



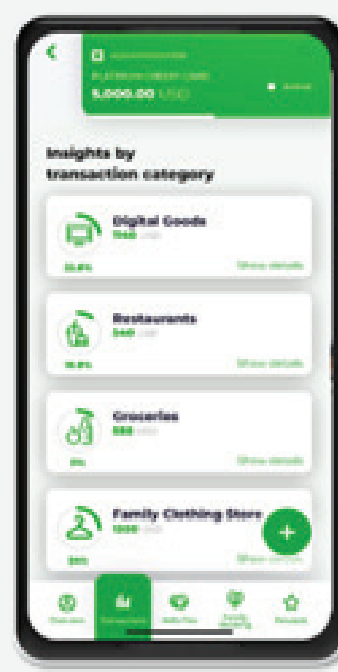
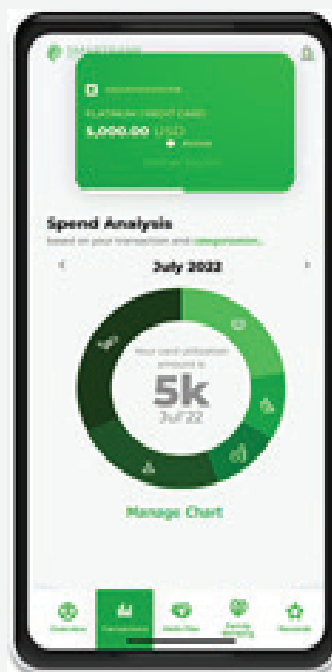
Provide a 360° visibility to your members with detailed spends & categories



Delight your members with contextual family notifications and promotional offers



Provide personalised insights and cashflow forecasting with AI & ML based predictive alerts





Member Onboarding

In order to ensure a superlative experience to members, credit unions can onboard them in real-time through a 5 dimensional offering that helps to make the process seamless and easy



National Database integration — On the members providing the national ID No., the solution fetches their details available in the database



ID Scanning – Instead of keying in every detail, Members can simply scan the ID card. The system reads text from the scan and ensures automated data entry



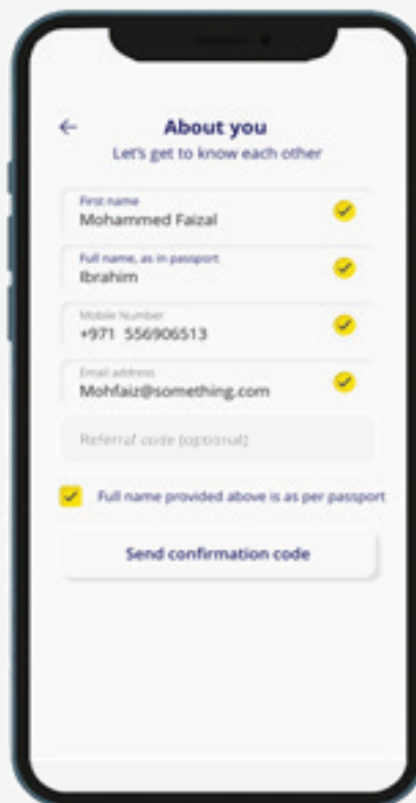
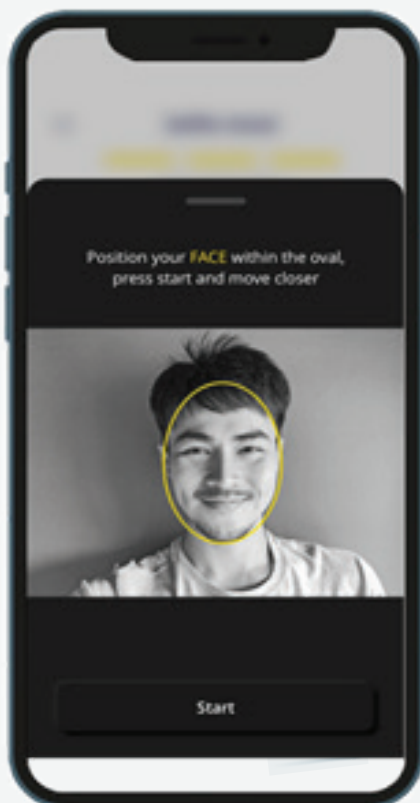
Liveliness Check – An activated selfie camera captures the members's real time image and machine learning algorithms match the real-time picture with the image registered on the ID card



Live Conversation – Where e-KYC is not an option, a quick video call to the bank's RM team enables real-time verification of submitted details



Single Interface – All of the above features are part of one single interface with the bank





Greenification

With the members of today being more socially and environmentally sensitive than previous generations, developing and creating green banking products and services has become key to long-term member retention and investor satisfaction.



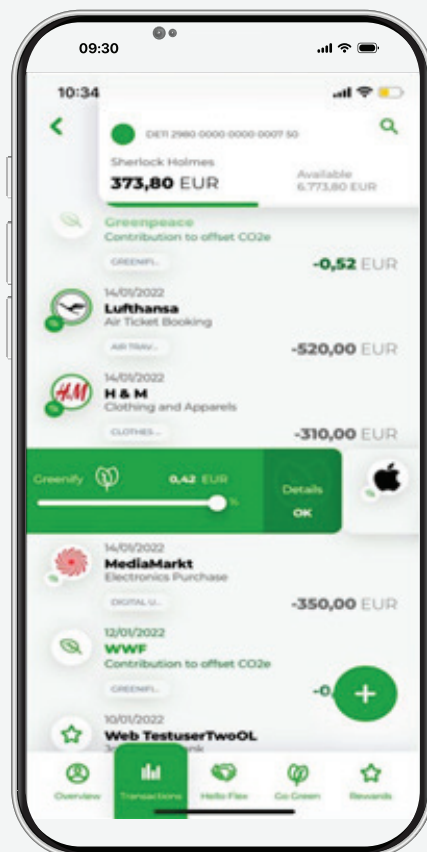
Live Conscious Meter – highlighting your members' Carbon Footprint to assess environmental, social and governance impact



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



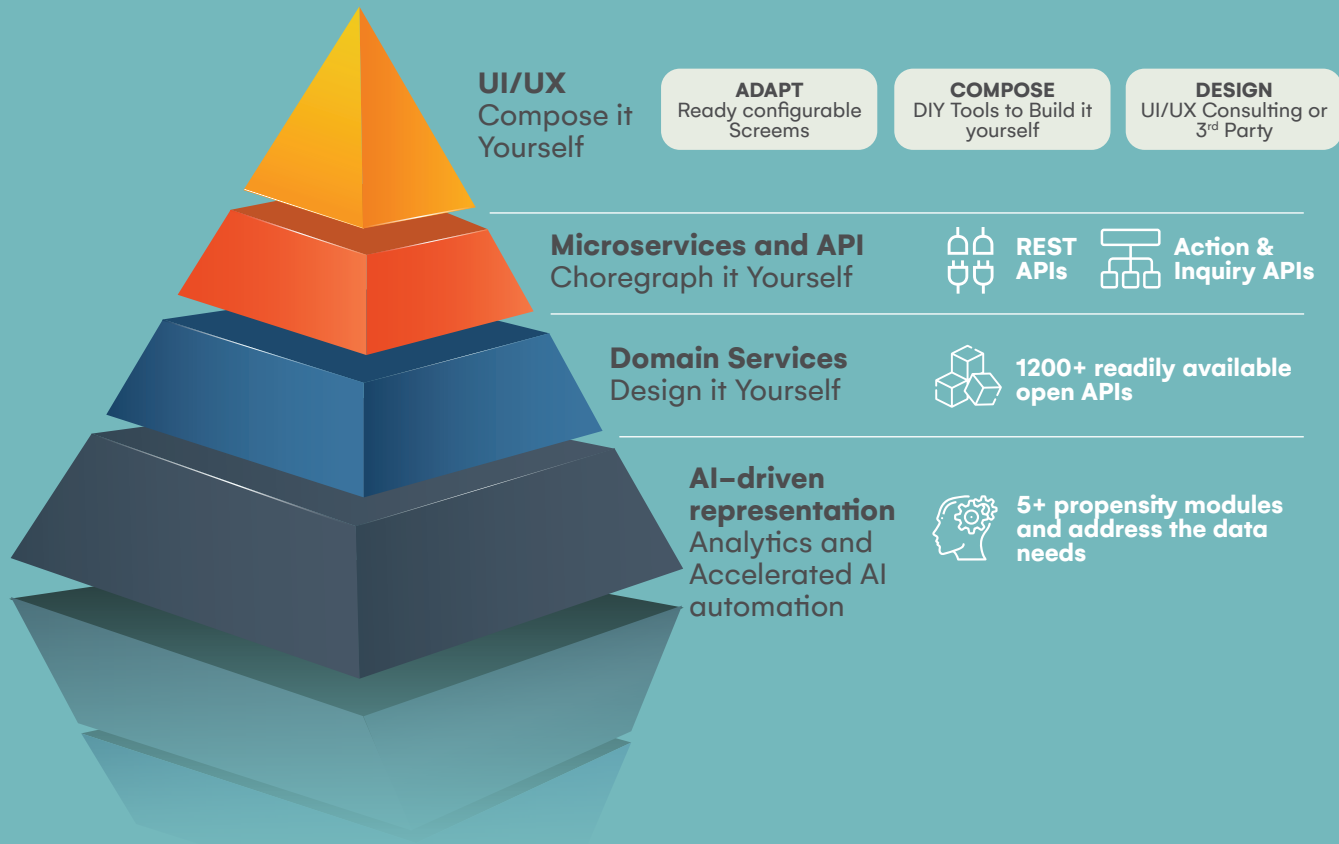
ESG rule-engine aligned to Canadian Net-Zero Emissions Accountability Act (2021)





Powered by a State-of-the-Art Architecture

Our comprehensive solution is built upon Event-driven design principles that can help a Credit Union build and scale their capabilities like a Lego house, with an option to pick and choose the building blocks you need to create your own digital credit union.




Cloud sustainability
Cloud native


Security & Digital fraud

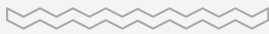

Multi-Tenant


Open Banking


Marketplace



Deliver New and Innovative Services Rapidly



Comprehensive platform powered by an eMACH architecture



Based on an event driven MACH architecture – microservices-based with autonomous building blocks of credit, API-enabled, Cloud Native, Headless Architecture



MACH Composability Platform (iTurmeric) enabling a Compose It Yourself (CIY) Experience



Boundary less performance and scalability with Kubernetes based deployment on cloud



360-degree security by Design





Launch your Business in 50 Days with Minimal CAPEX Commitment



Pay as you grow with a comprehensive
product suite on a single platform



'Try-Test-Grow' with minimal capex commercial model to enable 'pay as you grow'



AWS Cloud Hosting — Reduce Business and Technology Risks, Lower maintenance costs and higher agility and scalability



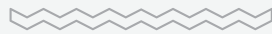
Pricing structure based on number of transactions, users and features

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Drive Value Creation with Canada-Ready Marketplace



Leverage a comprehensive marketplace to collaborate and accelerate business growth efficiently



Unique composition platform—iTurmeric brings all elements of digital — **orchestration, integration, APIs, and user experience together**



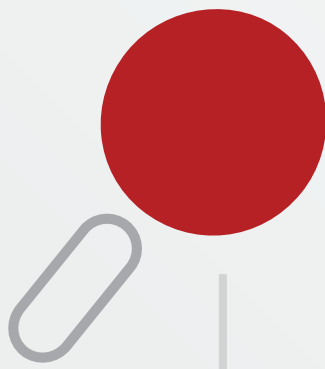
Pre-integrated with best-in-class fintech partners to offer differentiated solutions



Enable rapid connections with your ecosystem partners to drive growth

3





We have been Un-complicating
Banking for the last 35 years

**Across 57 countries
and 270+ clients...**



**A Design thinking
approach** in everything
we do



**A single minded focus
on finance** since last
30 years

...Through



**An innovation
partnership** approach



An Agile methodology
for all our implementations



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