

Unlock a Connected Credit Ecosystem with a Partnerships Marketplace



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

CURATE »
Integrated credit experiences

» ELIMINATE
Inefficiencies in the credit lifecycle

»
TARGET
New customer segments

»
LAUNCH
Innovative credit products on the fly



iKredit360 Cards



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.



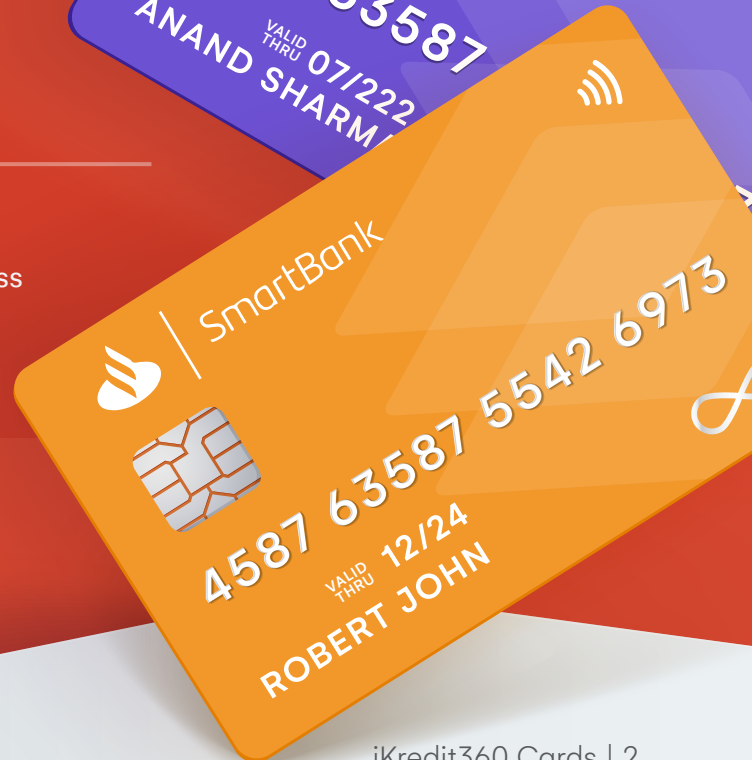
The first ‘Truly Green’ Credit Card solution, with the power and flexibility to reimagine or build your Cards canvas in no time, iKredit360 Cards is implemented across 3 continents and supports a cards in force volume of more than 100 million.





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 **25 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!**



Disrupt and challenge the status quo



Launch hyper-personalized card solutions with more than 25 parameters enabled by a DIY GUI interface



MACH – enabled architecture that supports innovating at speed, unlocking true customer delight.

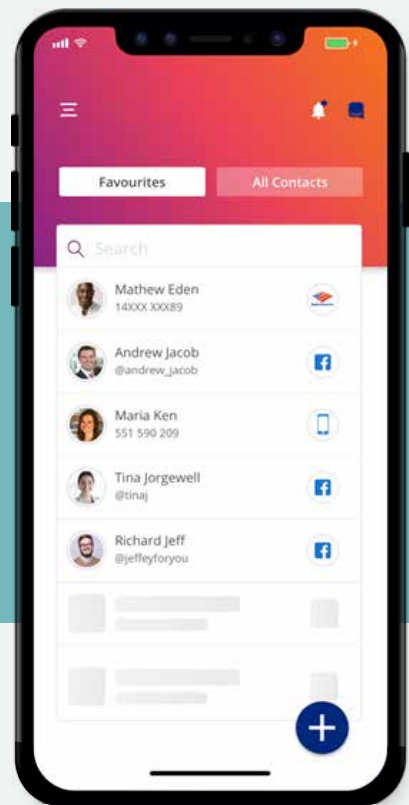
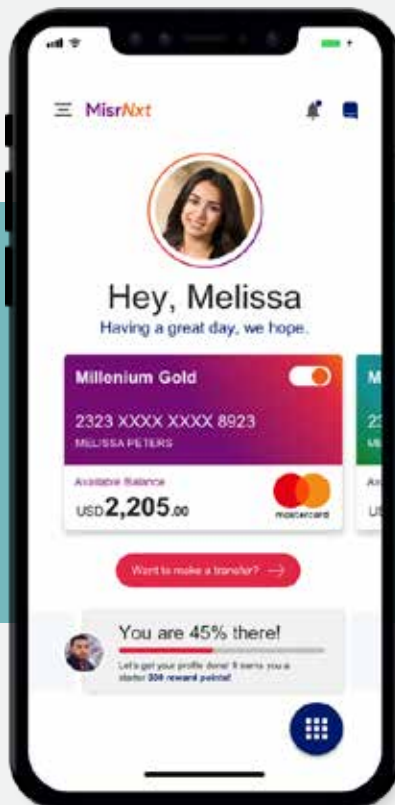


270+ composable Packaged Business Capabilities (PBCs) for conceiving credit solutions on the fly supported by our proprietary Customisable enablement Kits (CEKs – SDK++)



Low code application development digital platform for customized development

1





Drive ecosystem-enabled value creation with an in-built marketplace



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



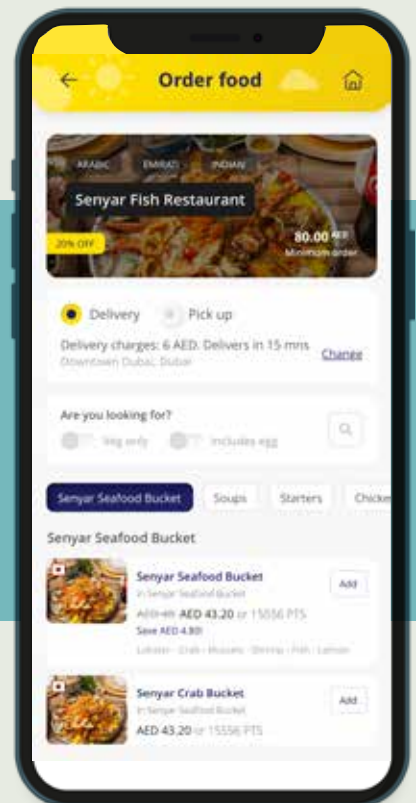
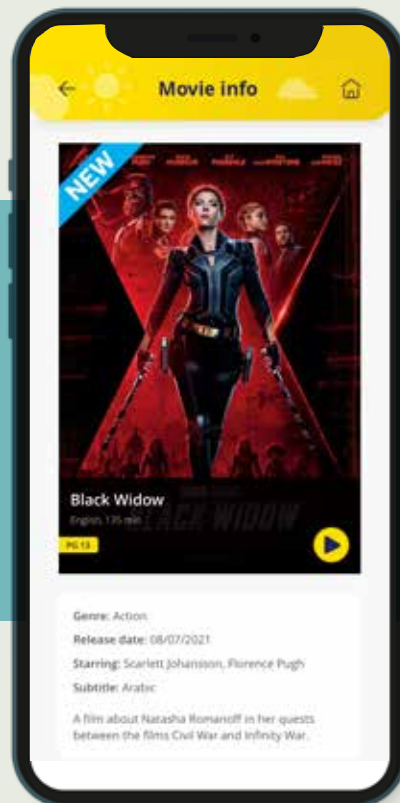
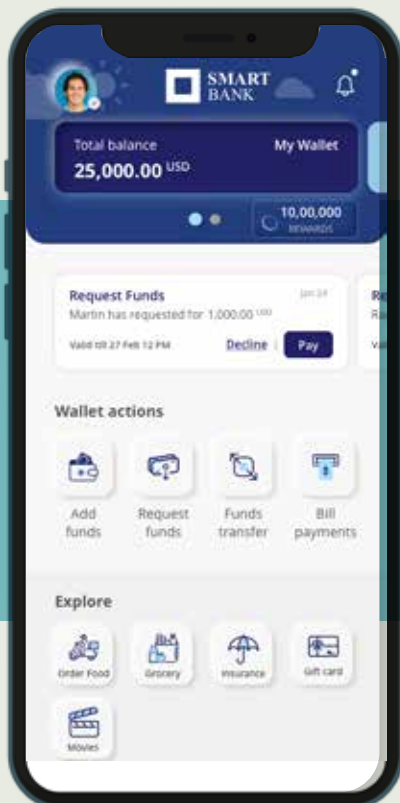
Unique composition platform—iTurmeric brings all elements of digital — orchestration, integration, APIs, and user experience together



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



Enable **rapid connections** with your ecosystem partners to drive growth



Drive sustainability in payments - one swipe at a time!



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



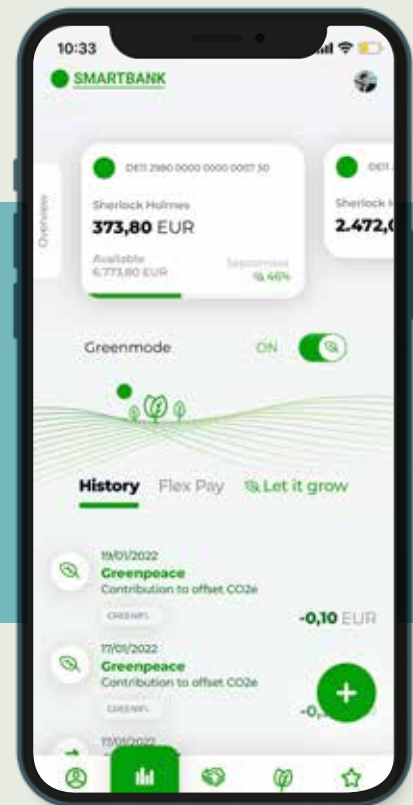
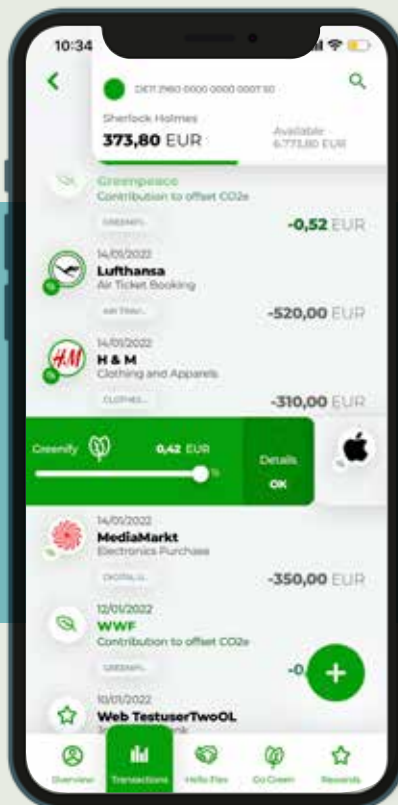
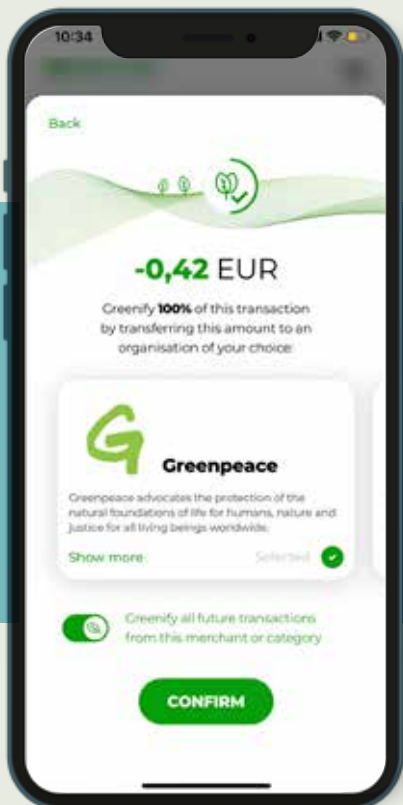
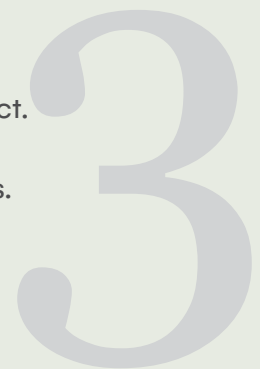
Live Conscious Meter - highlighting your customers' Carbon Footprint to assess environmental, social and governance impact.



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



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





Onboard customers seamlessly in less than 2 minutes!



With instant credit decisioning powered by Intellect's private, public and Partner APIs and a robust Business Rule Engine



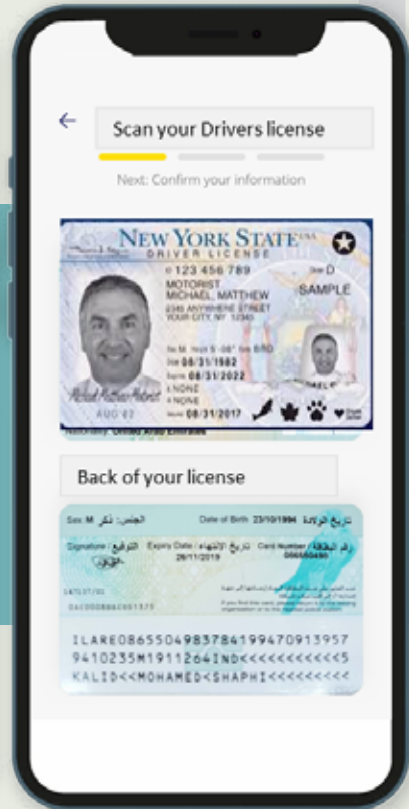
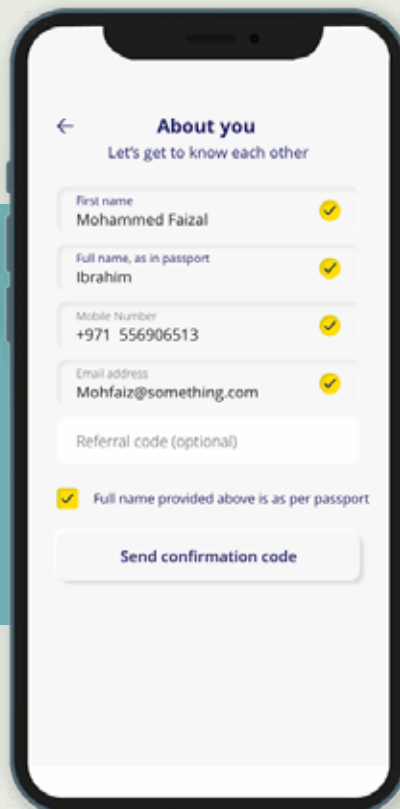
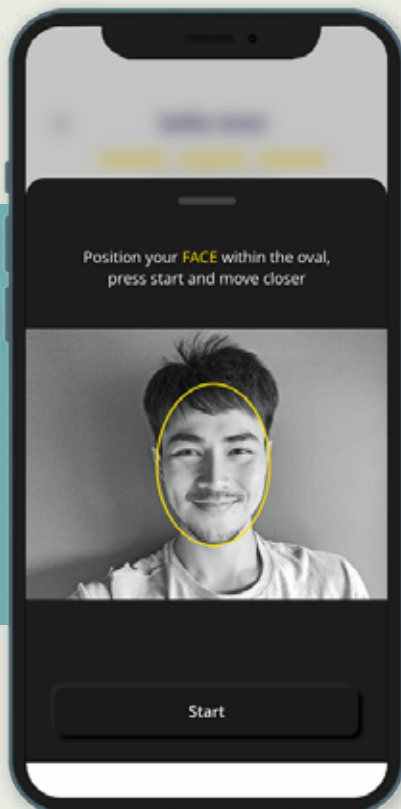
Enable customers to apply for the card from the comfort of their homes **through partner digital channels**



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**



Launch your cards business in 50 days at ZERO CAPEX Commitment

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 Zero 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





iKredit360 Key Solutions



Seamless Onboarding

CPV Mobile App for customer verification.



Transaction Level Pricing

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



Comprehensive Loyalty Module

Differentiated rewards basis merchant, MCC, customer segment etc.

Multiple Redemption Options.



Rapid Plastic Issuance

Data entry to embossing in 20 minutes.



www.igcb.com



Integrated Installment Module

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

3 click EMI from the mobile app/Portal.



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.



Multiple Credit Lines

15 different credit lines for business to build differentiation.

Single statement for customer.



Real time Fraud Assessment

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

99 Risk Ranks.



Customer Self-Service Mobile App

Digital Onboarding.

Full Suite of Service Requests
Higher engagement.

Lower ops cost.



3 Decades of expertise in card solutions



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**





Reimagine the Credit Canvas with iKredit360 4C Edge



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



Benchmarked at IBM labs to handle



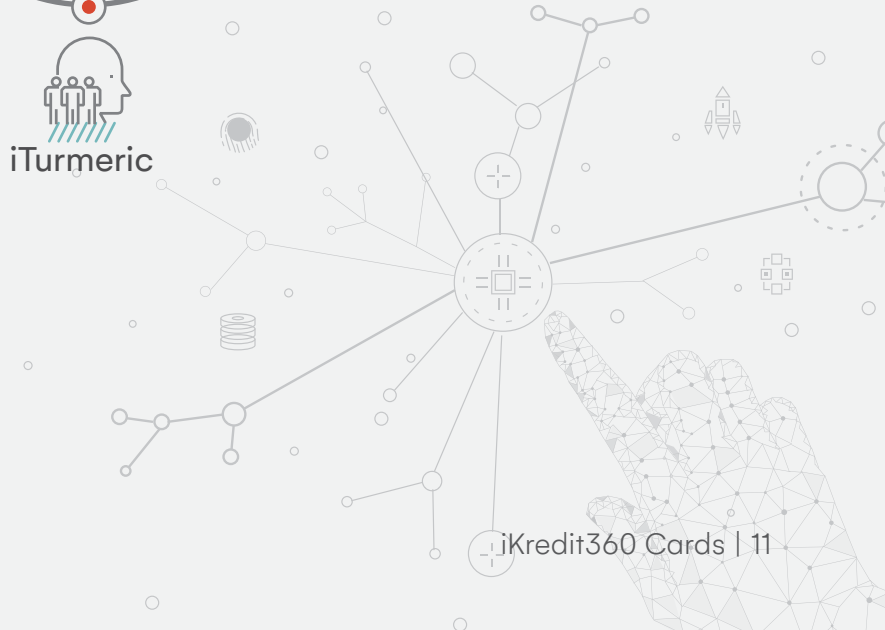
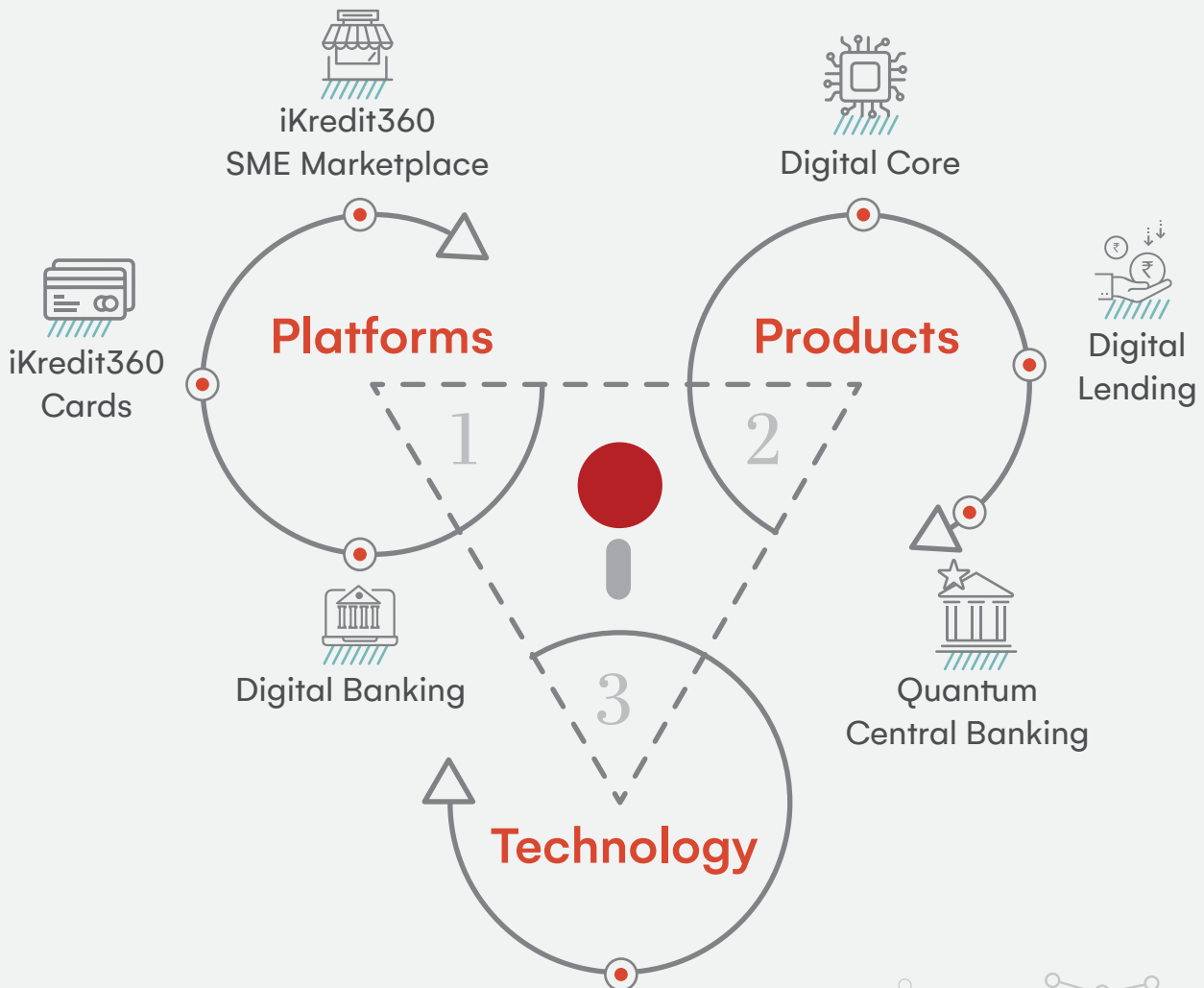
Over **10 million** plus card volumes

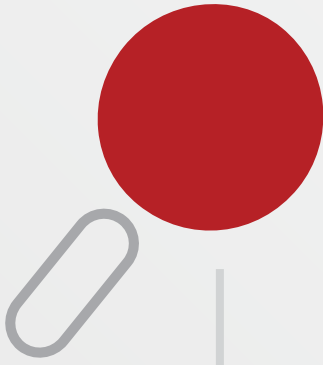
12 million transactions per month

1000+ concurrent users.



Full Spectrum Banking - Designed For Digital





We have been Un-complicating
Retail and Central 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
35 years

...Through



An innovation
partnership approach



An Agile methodology
for all our implementations



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