

Intellect Digital Core - Powering Your Signature Bank



Finance Enabled
Core Banking on Cloud
for UK & Europe



CURATE »
integrated products
& experiences
across the lifecycle
of the customer



» **SCALE**
on demand

» **TARGET**
New customer
segments

» **LAUNCH**
Innovative
products

Powering Your Signature Bank



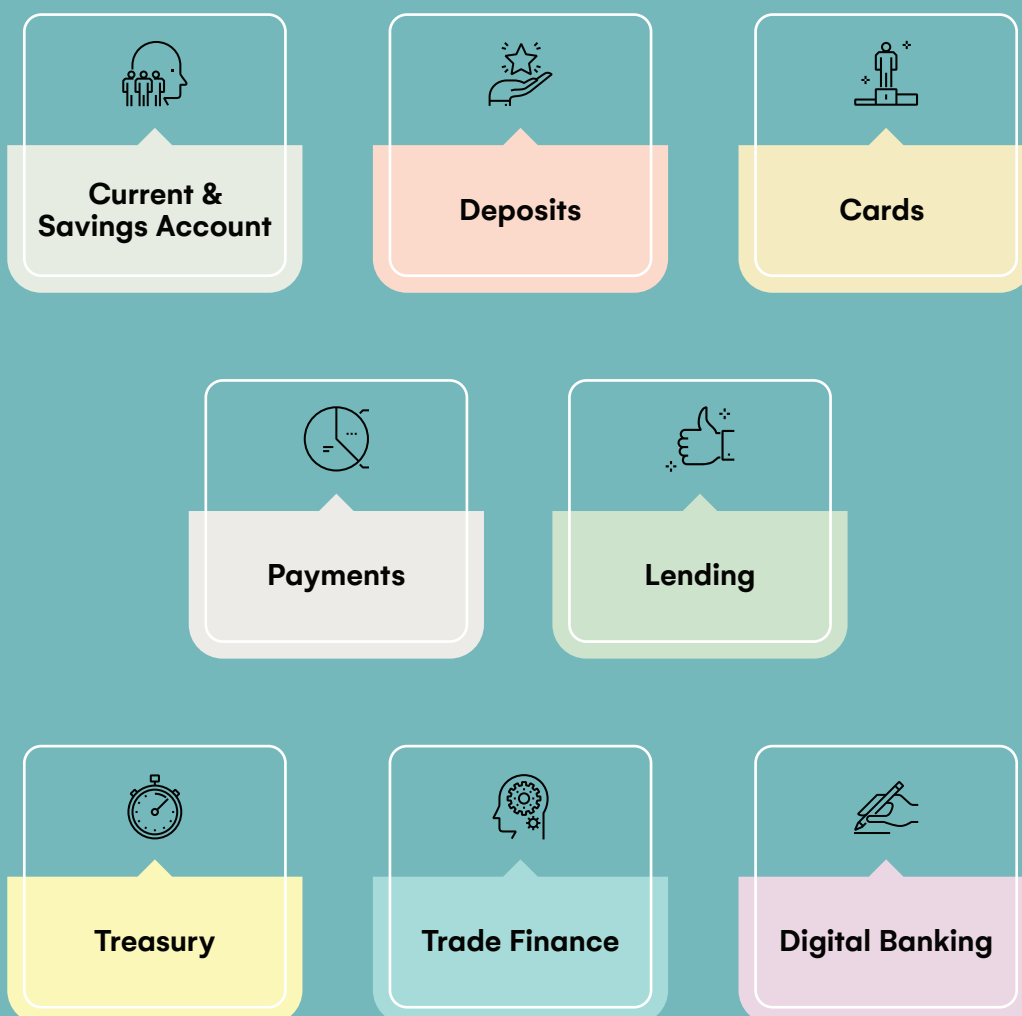
Intellect Digital Core (IDC) is a comprehensive Core Banking Platform by Intellect Global Consumer Banking (iGCB). Powered by a revolutionary **eMACH.ai (Events driven, Microservices-based, API-enabled, Cloud Native, Headless with underlying AI models) architecture**, IDC enables banks to create signature banking for their evolving customers. The platform delivers contextual experience to end customers throughout their journey. Ranked number 1 for Retail Banking for the sixth consecutive year in IBS Intelligence Annual Sales League Table 2022, the fully integrated digital platform caters to Retail, Corporate and SME banking segments.



Jumpstart with our comprehensive depth and breadth of offerings






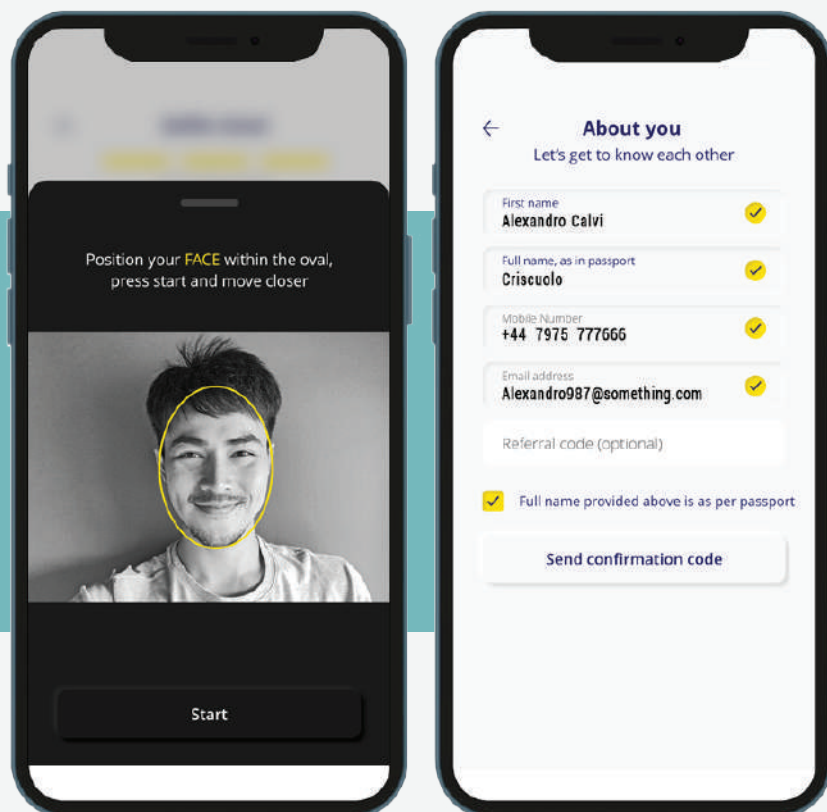
- Integrated banking suite
- Workflow-based processes (Onboarding, Origination, Integration)
- AI/ML models (Risk Analyst/Intelligent Data Extraction)
- Intelligent Behavioral Models (Credit evaluation, Relationship & Risk-based Pricing)
- Rule based Engines (Pricing, Transaction Interceptor, Credit Origination, NPA Management)



Onboard your customers in under 3 minutes



-  Enable customers to open an account 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 **Company Registry and other National Registries**



1

Expand your boundaries by collaborating with partners



Open Finance enabled for UK & Europe, **Available on BAAS and BAAP**



Leverage a comprehensive UK & Europe ready marketplace **to collaborate and accelerate business growth efficiently**



Seamless integration with ready APIs through **i-Turmeric – Enterprise Integration SDK Tool**

2

1

A leading retail finance bank in the Nordic region, **leveraged IDC to offer deposit products to a wider customer base by partnering with a Fintech**



A leading German ecommerce provider was able to facilitate Instant Loan Booking, Merchant settlement and end to end loan cycle — **all of these based on events triggered from ecosystem, by leveraging IDC**

2

3

One of the oldest private banks in the UK created differentiated deposit products using **IDC's Composable architecture and sold them through IFAs.**

Drive Meaningful Experiences by integrating with our Digital Engagement Platform while ensuring High Personalization and Security



Analyse expenses across categories and let them create custom categories



Pay using **reward points**



Intelligent Assistance & Voice Banking



Contextual Analytics solution
(Revenue Management, Gap Analysis & Prescriptive decision points)



Reduced waiting time at branches
(Queuing tokens & Customer 360)



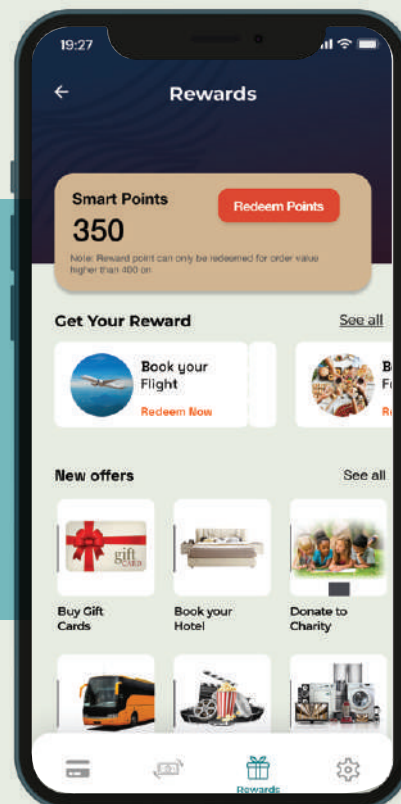
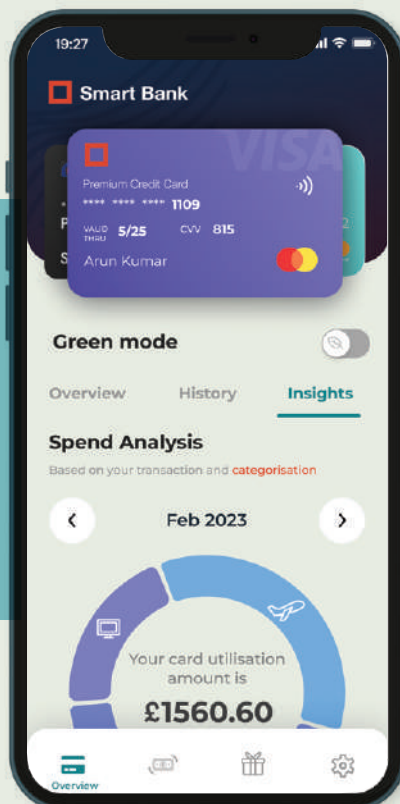
Dynamic customer banding,
Differential pricing in terms of interest and non interest (fees and charges)



Our risk engine can generate events and prompt customer to **take action for any unusual / amorphous transaction pattern**



Ability to connect with **bank's own digital banking platform**



Put the Control back in the hands of your Customer



Goal Based Savings — Enable customers to save for goals like buying a home or travel — **through Marketplace Fintech Integrations**



Limits — Let your customers add limit to spends on an account of their choice



Easy EMI — Rule Based Eligibility condition to enable EMI for Debit Card Spends

4



Drive Sustainability in Banking



Enable your customers to be more socially conscious by **offsetting their transaction carbon footprint**



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

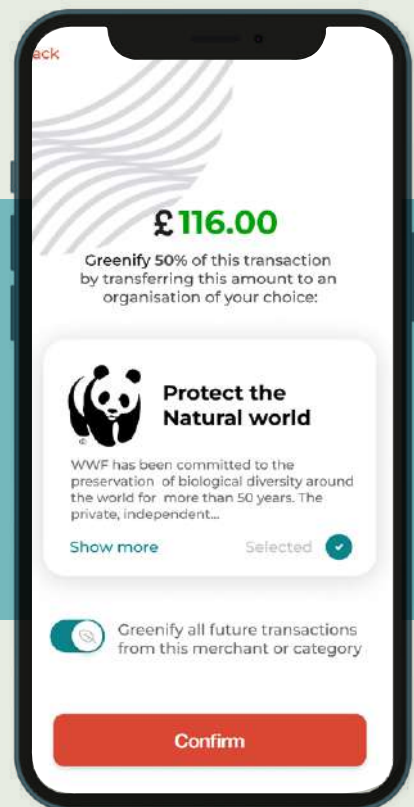
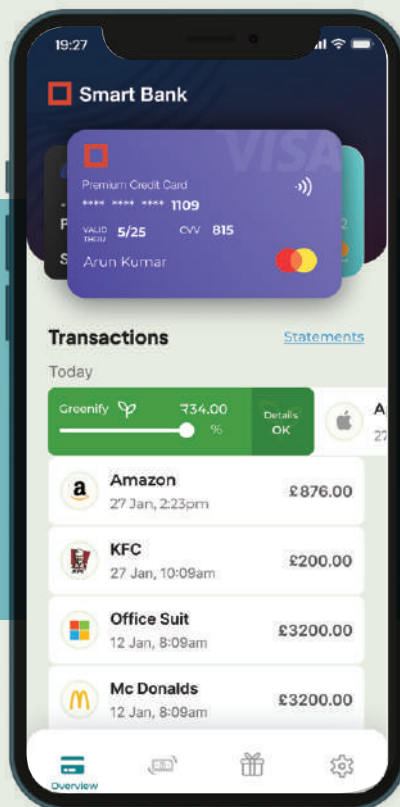
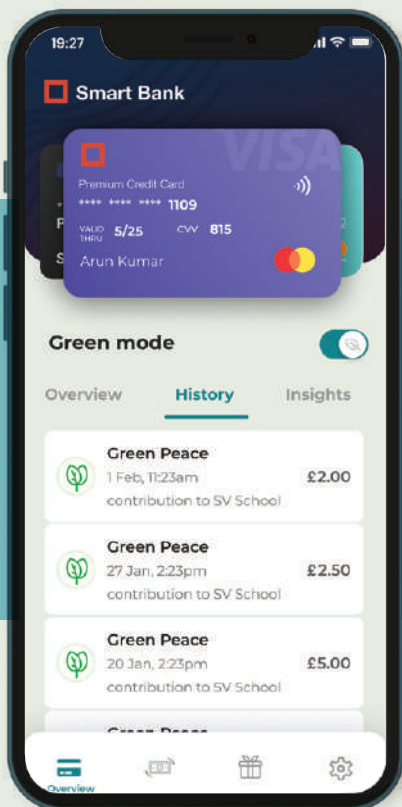


Motivate customers to donate to social or environmental causes. **Enable them to redeem rewards for sustainable purchases**



Design differentiated products to **promote sustainable businesses and lifestyle**

5





Enable Operations, Business & Technology Teams



Simpler Operations with STP processes

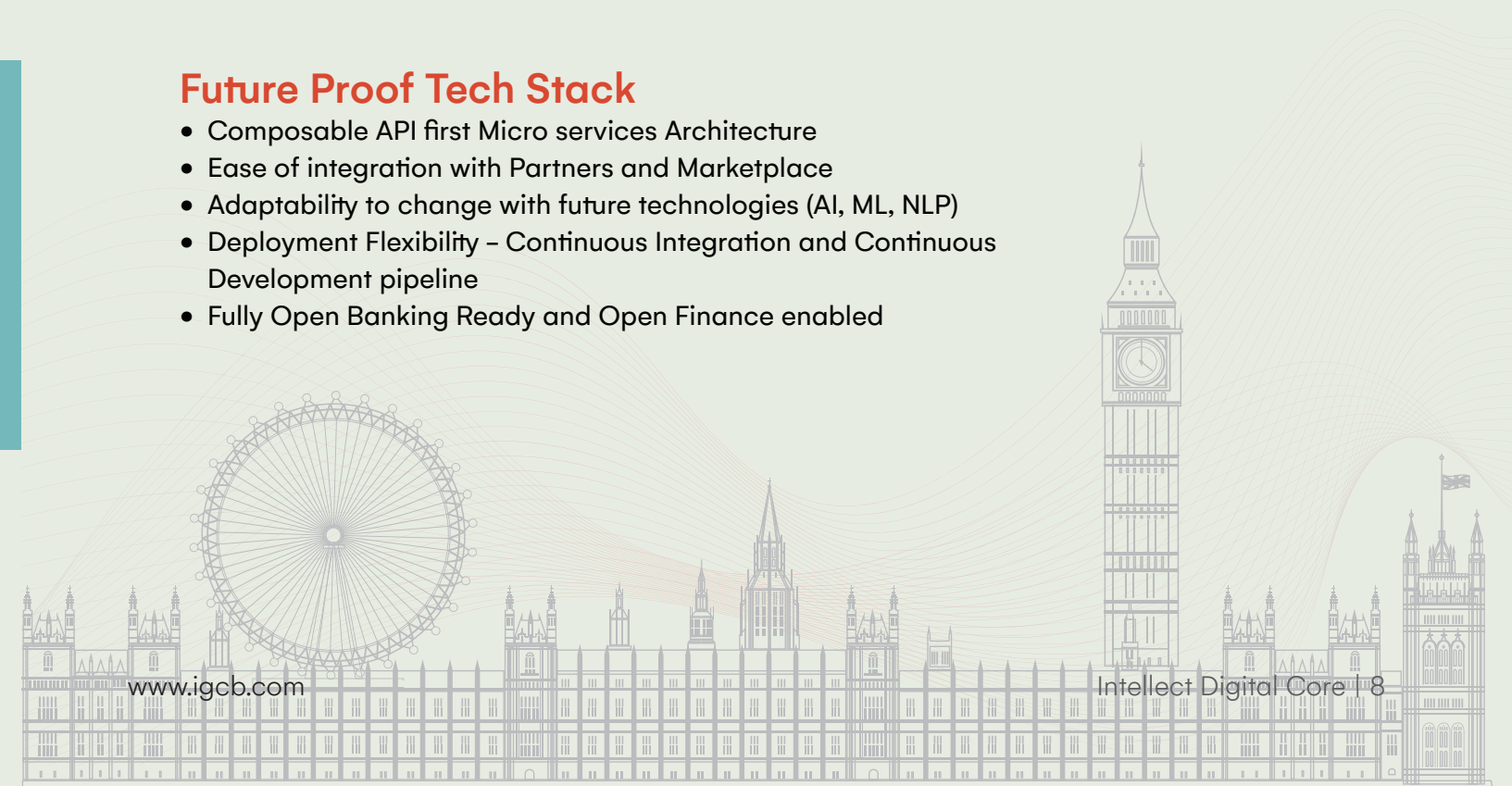
- Quick TAT with BPM and robust product configuration workflow
- Leveraging Service to Sales
- STP in Payments, AML and Loan origination
- Online Real-time N-tier GL leading to Zero Recon
- Parameterization with pre-configured product library
- Digital and Video KYC

Smarter Business Products

- Optimized Loan Time to cash and segment risk
- X sell/up sell Contextual offers with Analytics
- Comprehensive Retail and Corporate features
- Reduced Time-to- Market
- Regulatory Compliance (Open Banking, BIAN and more) and Reporting

Future Proof Tech Stack

- Composable API first Micro services Architecture
- Ease of integration with Partners and Marketplace
- Adaptability to change with future technologies (AI, ML, NLP)
- Deployment Flexibility – Continuous Integration and Continuous Development pipeline
- Fully Open Banking Ready and Open Finance enabled



Be Future Ready with a powerful eMACH.ai Architecture



200+
Standard Events

285+ ready to use
Microservices on Cloud

1214+ APIs

Headless

Embedded
AI models

Scalable on demand with a Cloud Ready Platform for UK & Europe



Certified Benchmark

180m
Customers

338m
Accounts

2,900
Transactions per second

91.45 bn
Transactions per year

100 mins
End of month time

<200 ms
Response time

Certified By 



Recognized by Leading Analysts



FORRESTER®

Rated as a Leader in
'The Forrester Wave: Digital
Banking Processing Platforms for
Retail Banking, Q3 2022



Gartner®

7-time Leader in Gartner's
Magic Quadrant for Retail
Banking



CELENT

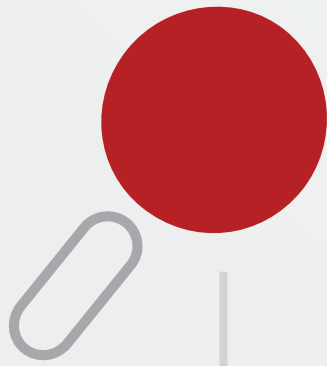
IDC awarded for "**Advanced**
Technology" & rated **Top 3 Core**
Banking Platform in Celent's
'ABC Analysis Report, 2022



IBS intelligence
Global FinTech Perspectives

Ranked number 1 in Retail Banking
for the sixth consecutive year in
IBS Annual Sales League Table 2022

Digital Core and Cater Allen
adjudged **Winner in the IBSi**
NeoChallenger Bank Awards 2021
- Europe Region



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