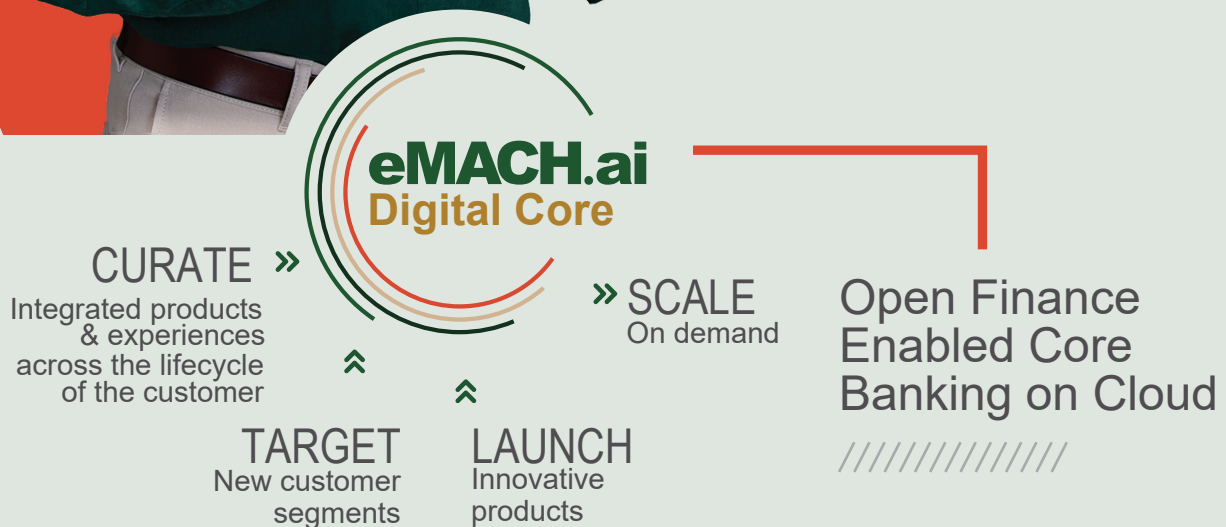


eMACH.ai Digital Core - Powering Your Signature Bank





Powering Your Signature Bank



eMACH.ai Digital Core 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**, eMACH.ai Digital Core 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.



Be Future Ready with a powerful **eMACH.ai** Architecture



535+
Standard Events

329+ ready to use
Microservices on Cloud

1757
APIs

Headless

Embedded
AI models

Scalable on demand with a Cloud Ready Platform



Certified Benchmark

180m
Customers

338m
Accounts

2,900
Transactions per second

91.45 bn
Transactions per year

100 mins
End of month time

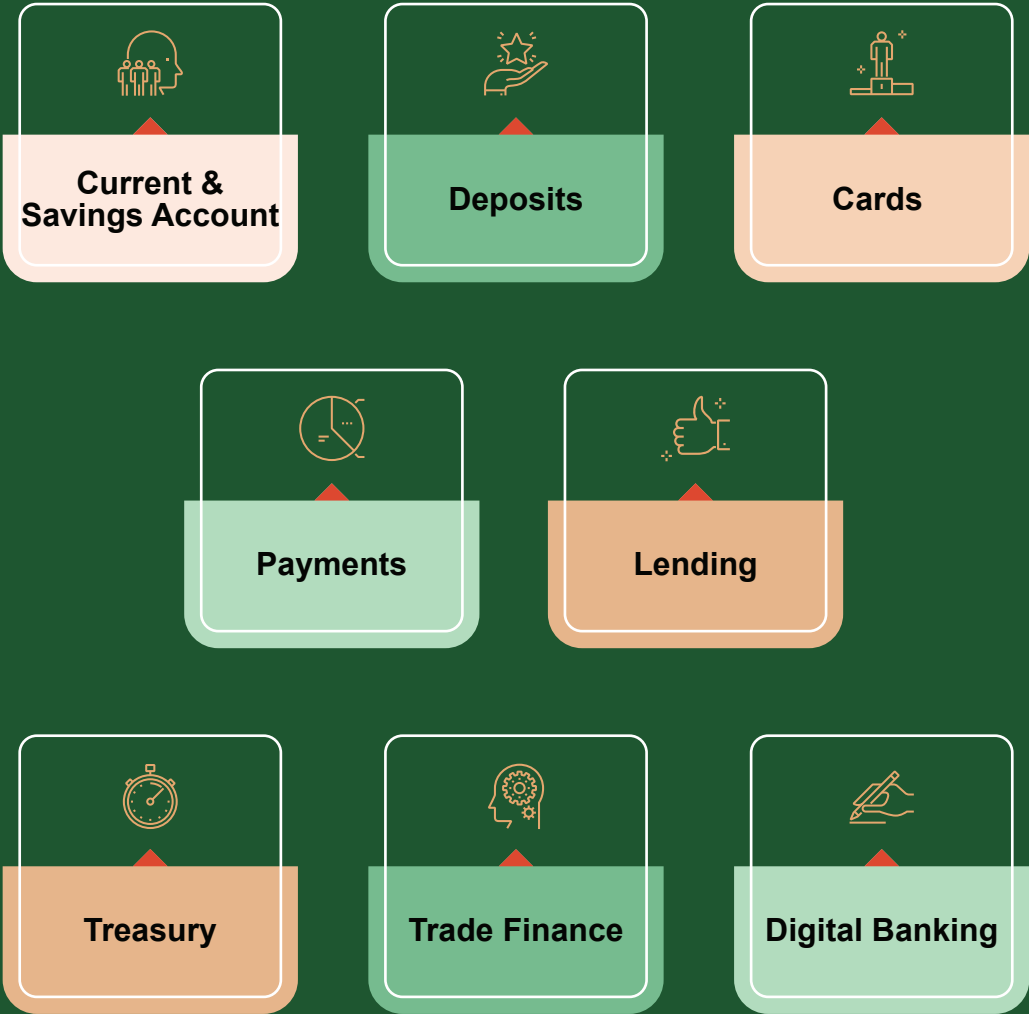
<200 ms
Response time

Certified By 

Jumpstart with our comprehensive depth and breadth of offerings






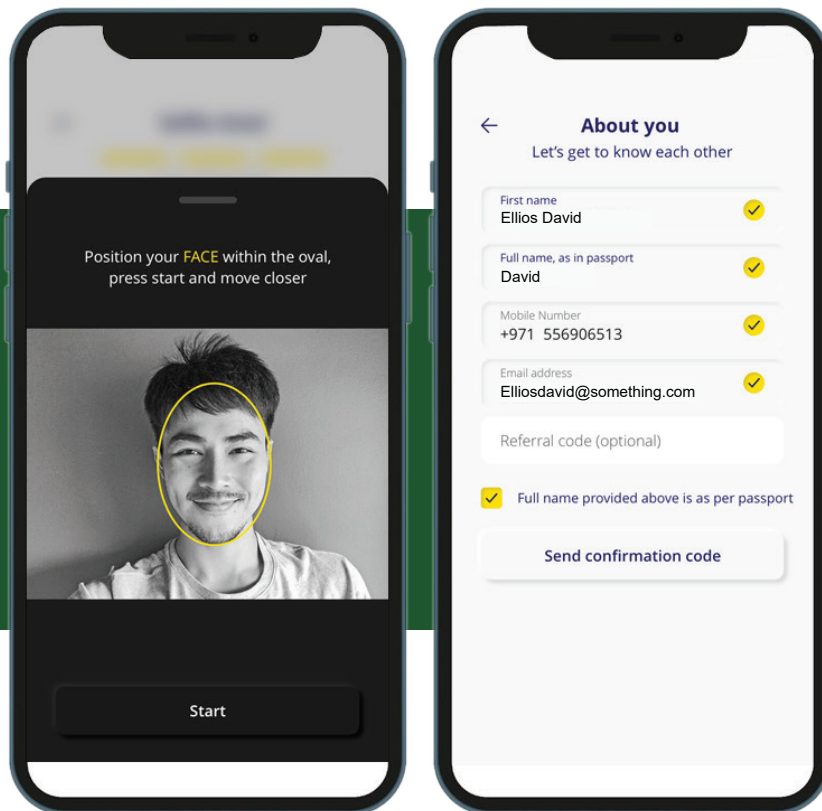
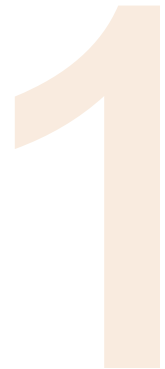
- Integrated banking suite
- Workflow-based processes (Onboarding, Origination, Integration)
- AI/ML models (Risk Analyst/Intelligent Data Extraction)
- Intelligent Behavioral Models (Credit evaluation, Relationship & Risk-based Pricing)
- Rule based Engines (Pricing, Transaction Interceptor, Credit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



Expand your boundaries by collaborating with partners



Open Finance enabled **Available on BAAS and BAAP**



Leverage a comprehensive marketplace to **collaborate and accelerate business growth efficiently**



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



1

A leading retail finance bank in the Nordic region, **leveraged eMACH.ai Digital Core 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 eMACH.ai Digital Core**

2

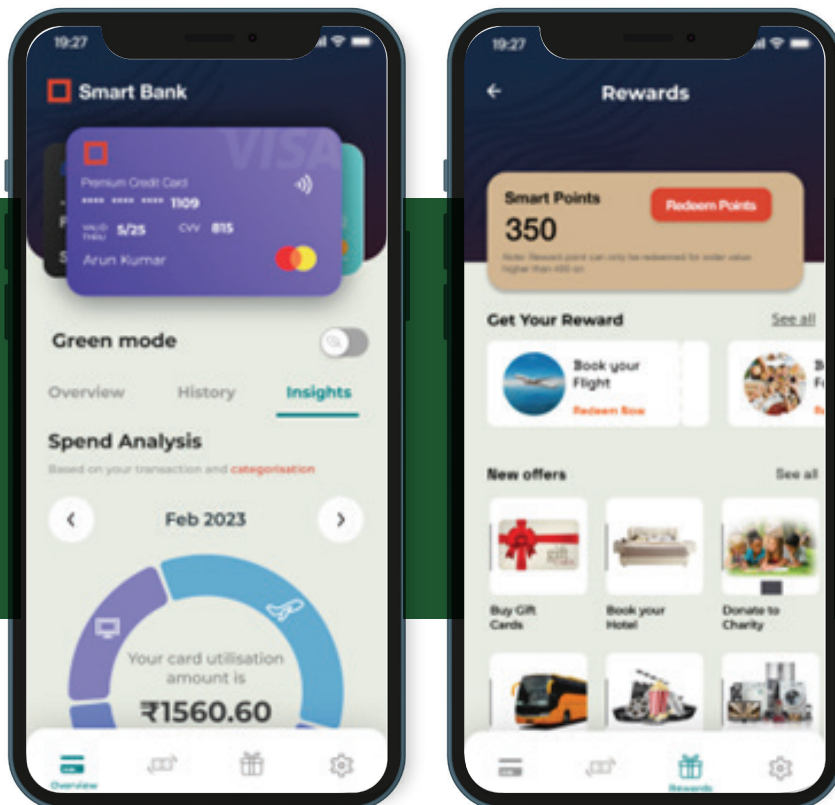
3

One of the oldest private banks in the UK created differentiated deposit products using **eMACH.ai Digital Core'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



Drive Sustainability in Banking



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



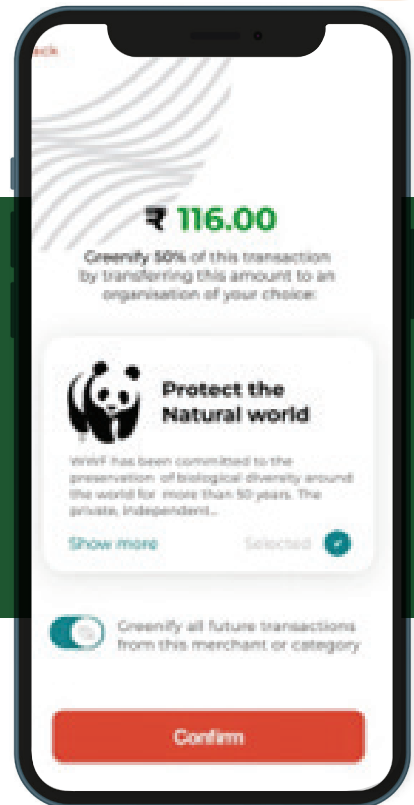
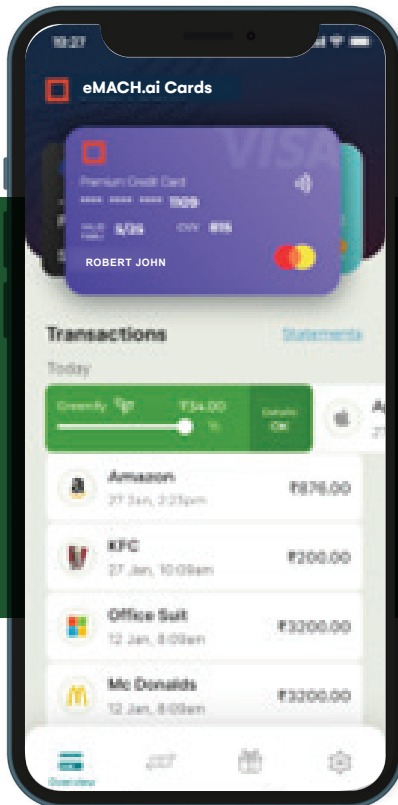
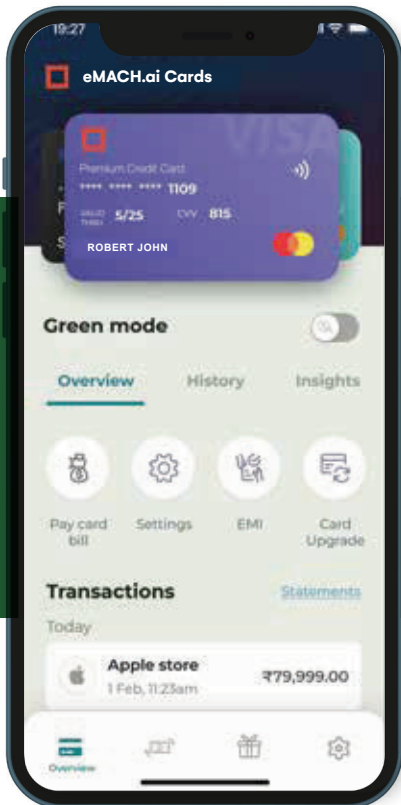
Live Conscious Meter highlighting your customers' **Carbon Footprint to assess environmental, social and governance impact**



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**



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



Recognized as a Leader by Global Analysts



IBS Annual Sales League Table 2024



Gartner

Featured among the leading vendors in Market Guide for Commercial Loan Origination Solutions, 2023

Recognized as a representative Vendor in the 2024 Market Guide for Core Banking Systems across MEA, APAC, Europe

Chartis

Capital Cube rated "Best of Breed" for ALM, FTP, LRM and Balance Sheet Optimization, Regulatory Reporting Solutions 2023 report

Capital Cube's Collateral Management solution is positioned as a Leader in Capital Markets Buy-Side and Sell-Side 2023 Quadrant report

FORRESTER®

Featured among leading vendors in Digital Banking Engagement Platform Providers worldwide in 2023 report

* ISG

eMACH.ai Digital Core and DEP has been rated as "Leader" in ISG Provider Lens Quadrant study 2023

OMDIA

eMACH.ai Digital Core and DBEP rated Market Challenger in 2023 report

CELENT

iKredit360 identified as a Next-Gen Loan Origination System/Platform in Celent's 2024 report

Capital Cube is identified as a Key Reconciliation Solution Celent's report titled 'Revisiting Reconciliations in the Capital Markets', 2023

eMACH.ai Digital Core won an XCelent award for 'Advanced Technology' and rated highly amongst Core Banking Platforms targeted for NA Mid to Large Banks in 2023

Capital Cube recognized as a 'Technology Standout' solution in Reconciliation Systems Solutions - Capital Markets Firms report, 2023

IBS intelligence Global FinTech Perspectives

Sales League Table 2024

Ranked No. 1 Retail Core Banking
Ranked No. 1 Retail Lending
Ranked No. 2 Digital Banking Channels
eMACH.ai Digital Core Ranked No 2 in India

Digital Banking Awards 2024 for Implementation Excellence at Exim Bank

Digital Banking Awards 2024 for Middle East & Africa Implementations for Exim bank

AiteNovarica

Featured among key vendors in Commercial Loan Origination, SMB Lending with Embedded Lending

Featured among key providers of SMB Loan Origination Technologies SMB Credit Market 2023 report

Featured among key vendors offering CLO Automation Systems in 2023 report



Open Finance enabled Retail Banking Platform awarded:

Information Technology (Software) Innovation 2024 for iKredit360 Cards

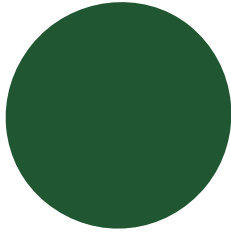
Company of the Year - Information Technology Software 2024 for iKredit360 Cards

Live event of the year 2024



Highly Acclaimed:

Best Retail Banking Solutions Provider by a Vendor – Overall for NMB Bank Implementation in 2024



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

Across **57** countries
and **325+** 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



www.igcb.com

igcb-intellect



© 2024, Intellect Design Arena Limited.

All rights reserved. These materials are confidential and proprietary to Intellect and no part of these materials should be reproduced, published in any form by any means, electronic or mechanical including photocopy or any information storage or retrieval system nor should the materials be disclosed to third parties without the express written authorization of Intellect Design Arena Limited.