



**eMACH.ai Digital  
Engagement  
Platform**

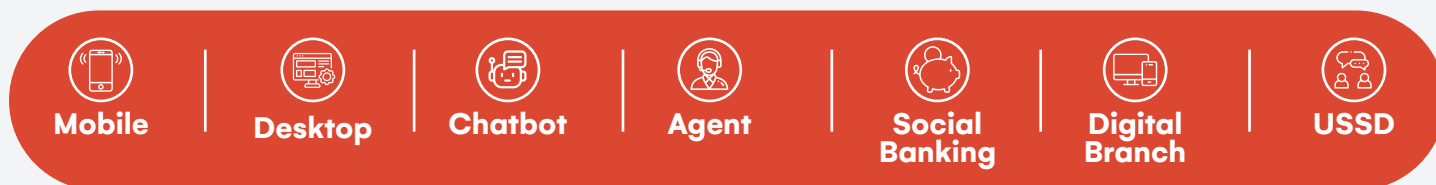
CREDIT CARD  
Lending  
omni-channel  
Payments  
Out-of-Box  
personalized  
embedded  
banking  
retail  
LIFESTYLE BANKING  
AI  
PAAS Low code  
MICROSERVICES  
bank branch  
Customer 360  
Lifestyle  
Banking  
SAAS SuperApp  
SECURE App  
Cloud  
Trade Finance



# 360° Digital Experience At Your Own Terms

Digital Engagement Platform (eMACH.ai DEP) is the only **codeless engagement banking platform** in the world built for banks and financial service providers to deliver seamless and **personalized experiences to their customers and bank employees** across all channels and stages. The **unified CIF platform for Retail, SME & Corporates**, drives a paradigm shift in banking engagement through unique capabilities like **single origination** and **co-existence**. The Open Finance enabled Cloud-native platform comes packed with a powerful combination of eMACH.ai (Events, Microservices, APIs, Cloud, Headless, AI), comprehensive Out of Box user journeys and codeless engagement creation. Further, eMACH.ai DEP can seamlessly connect with digital channels, core banking, and third-parties like Fintechs, Merchants, e-commerce, and entertainment partners to offer differentiated solutions and drive growth.

## Engagement Channels



## Engagement Microservices

Customer Acquisition	Banking Services		Engagement Services	Beyond Banking	Foundational		Propensity Model (AI/ML)	
Customer Onboarding	Digital Lending	Payments & Transfers	PFM	Gamification	Fees & Charges	Analytics & Reporting	Behavioural Modelling	Recommendation Engine
	Cards	CASA	Social Banking	Cards	Merchant Management	User Management	Relationship Pricing	Risk Pricing
	Deposit	Wallet	Family Banking	Deposit	Agent Management	Common services	Cross/Up Sell	Expense Analysis
	Wealth	Mutual Funds	Loyalty	Wealth	Content Management	Customer 360	<b>NLP</b>	
	Virtual Cards	Trade Finance		Virtual Cards	Segmentation & Limits	Entitlements	Chatbot	



# The Platform Allows Banks And Financial Service Providers To:

## Compose

Create extensible experience APIs to drive their own UX vision.

## Contextualize

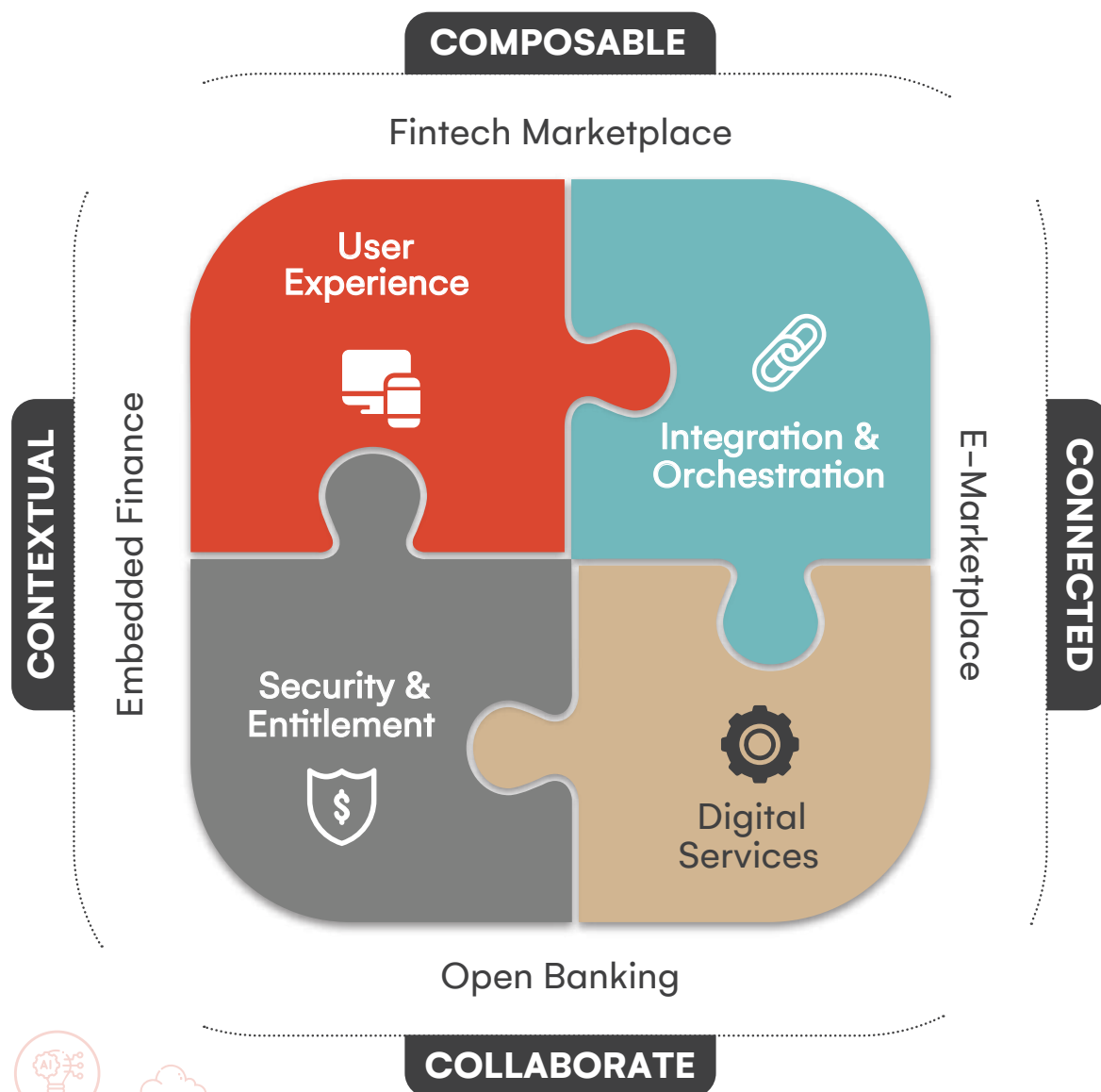
Make data, channel ready. Create smart data contexts to deliver a more personal, value-added interactions with insights, recommendations & service amplifiers

## Connect

Ingest data from all back-end platforms & processors to create a near channel data store and drive user engagements

## Collaborate

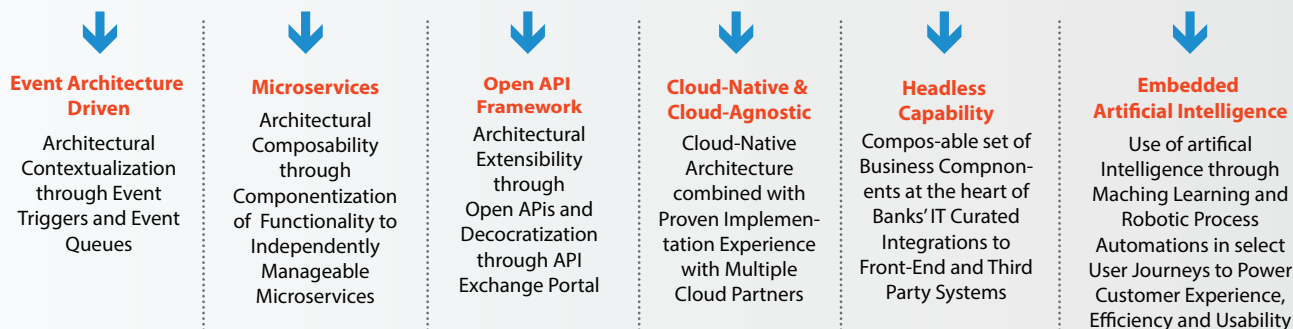
Plug in 3rd party, Fintech apps and legacy apps seamlessly into the channel. Participate in the ecosystem of the future



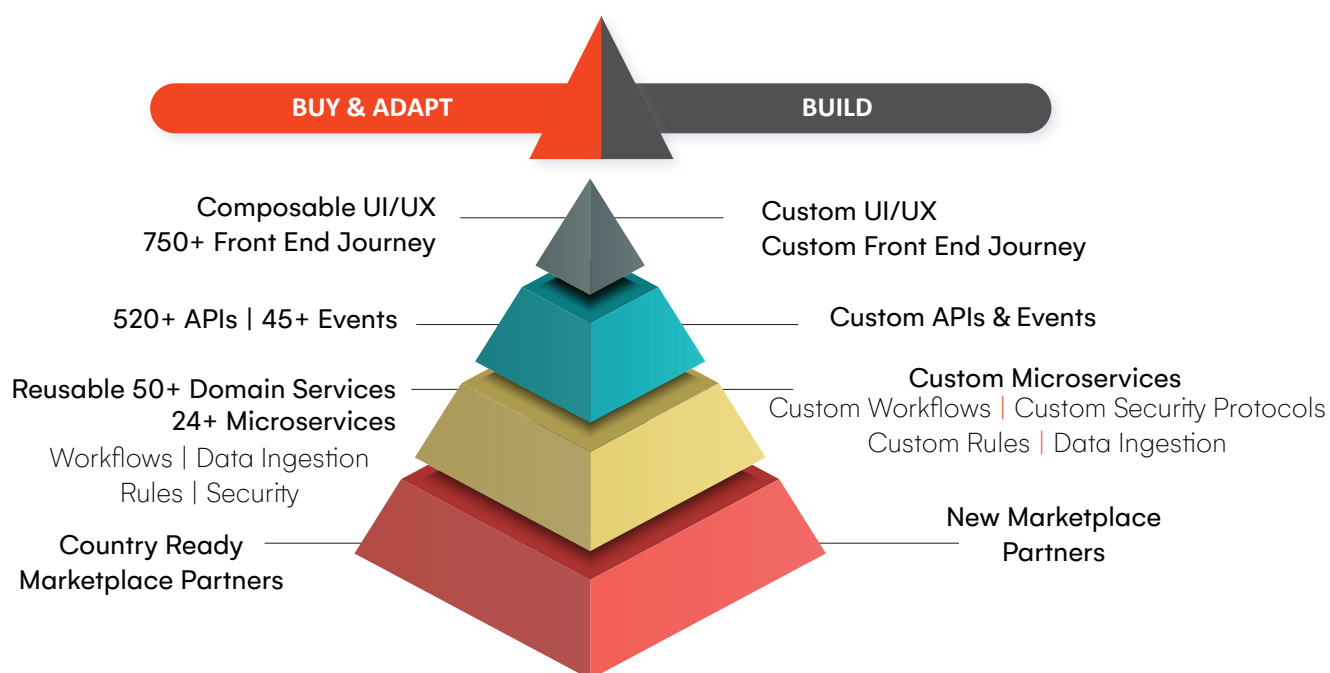


# Most Comprehensive Open Finance Enabled Engagement Banking Platform

## eMACH.ai



## Launch a Digital Banking App in 120 Days



# Contextual Experiences Across Any Device, Any Channel, Without Coding

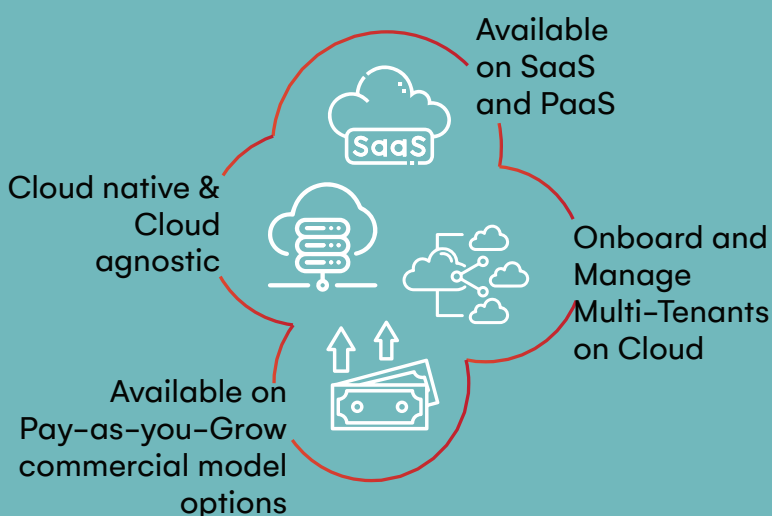
- Adapt existing UI/UX or choose from a variety of available templates

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- Create responsive persona based UI/UX yourself with a Visual Flow Modeller

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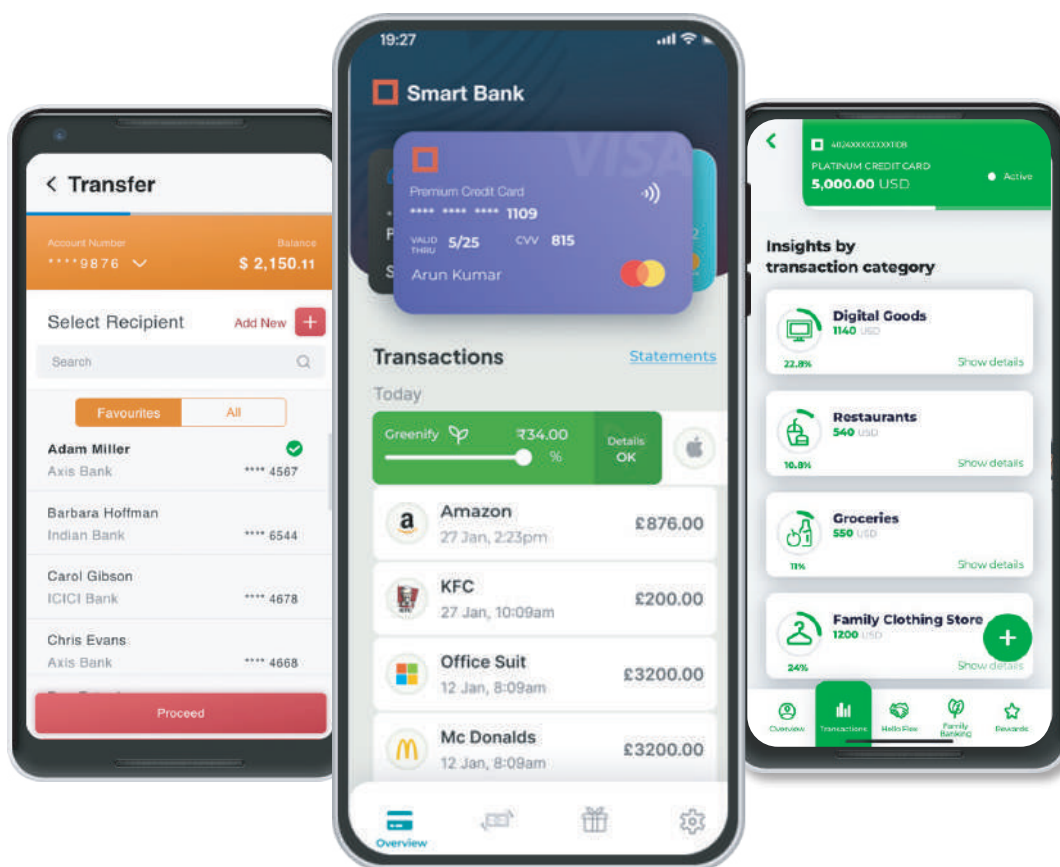
- Fully customizable screen templates and UI Patterns to suit business needs



## Deliver Value Across Your Organization



# 1 | Create Unique Experiences For Retail Customers



**Onboard customers seamlessly in 3 minutes**, anytime, anywhere



**Instant and paperless KYC completion through Video and Biometric modes facilitated** by real time integration with Company Registry and other National Registries.



**Onboarding back office with rule based validation**, dynamic propensity modeling



**Enable Customers to Self Initiate Loan applications** and receive credit decision in minutes



Aggregate information from **a wide range of structured and unstructured data for faster credit decisioning**



Leverage **AI based behavioral models for real-time credit evaluation** Integrate readily available



**APIs for lifestyle apps** across eCommerce, Utilities, telecom etc with your banking app



**Design your own rewards structure** (VIP tiers, partnership rewards, badges and challenges) with Enterprise loyalty management



**Event based personal finance management which empowers your customers** with category wise insights on spending across savings and credit card



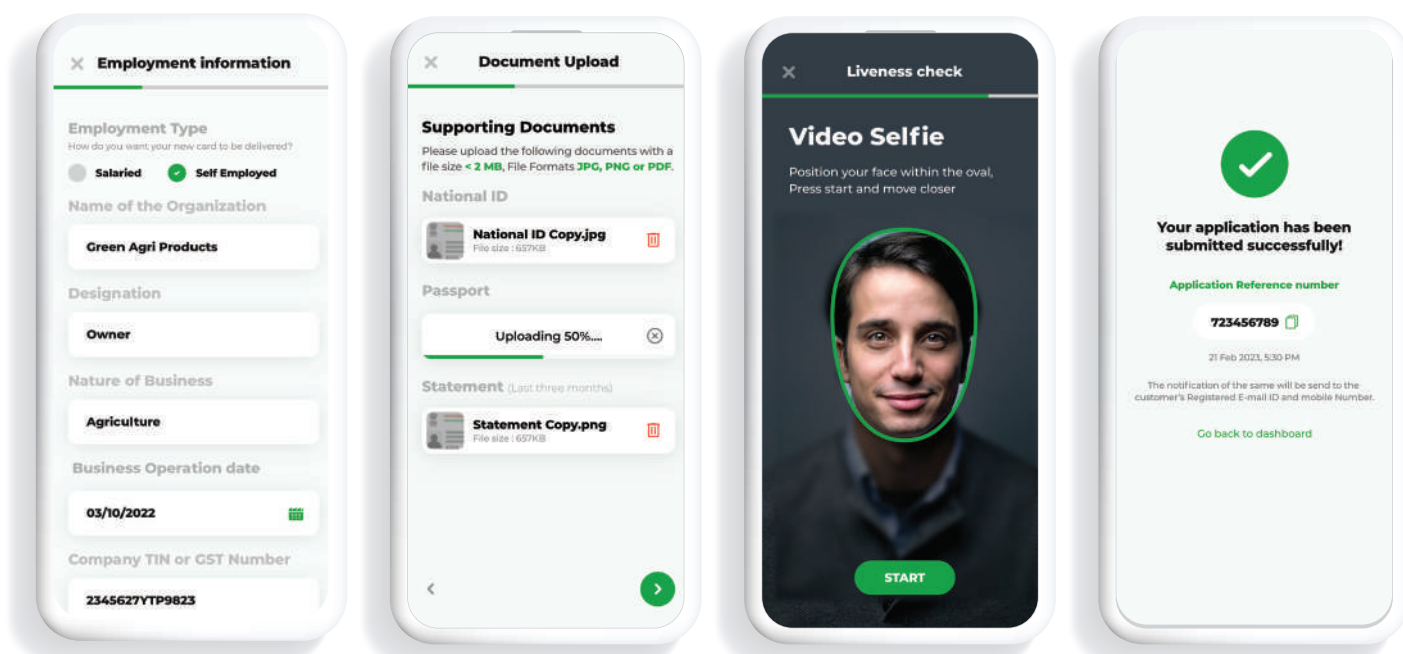
**Enable customers to reduce carbon footprint** on transactions by donating to a social cause



**Build brand resonance in the minds of next generation** of customers with a Kids App



# 2 | Transform **SME & Corporate Engagement**



## Self-service & Assisted Onboarding in Minutes

Omnichannel onboarding

Capture of customer details through NFC/OCR

Inbuilt OCR library

Customer dedupe

Risk rating computation, validation & categorization

KYC check & AML validation

Onboarding back office

## Portfolio View

Multi Bank Reporting

Portfolio 360

Design your Own Report

Omni Channel Access

Self Services

Comprehensive management of all Loans and Deposits

## Payments

Bulk Payment

Scheme Agnostic Payments

Track & Trace Payments

FX Handling

Workflow including Self Authorization

Payment Pre Processing

Exception Handling

Advice/Alerts/Charges

Transaction Recall/FVT

Cancellation

Beneficiary Management

## Channel Administration

Communication

Reporting

Workflow Management

User Access Management

## Common Services

Alerts & Notification

Fees & Charges

Flexible & configurable

Reference data setups





### 3 | Elevate **Branch & RM Experience**



#### **Wow experience**

- **Zero waiting time** with context enabled appointment booking

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- **Banking on the move with a tablet**

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- **360° relationship view with past interaction summary**, existing products, pending requests, profitability & contextual offers

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- Transfer money, stop Cheque, **get new debit/credit card instantly without paper trail** through multifactor authentication/OTP

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- **Paperless cash deposit, QR code based withdrawal**, cross currency transactions with special rates directly from treasury.

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- **Simplified loan origination with minimal clicks**, guided interface

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- **QR code based Utility bill, tax collection**, salary collection, school fee payment





## Expert advise

- **Goal seeker suggests relevant cross sell** based on customer's goals and current economic profile
- **Video based Investment advisory**



## Risk free, seamless operations

- Role based **dashboards**
- **Real time currency** & denomination wise cash balancing
- Teller wise, branch wise and **centralized cash position**
- Risk free **liquidity management**
- **Online real-time data reconciliation** across accounts & branches
- KYC & AML, **Office of Foreign Assets Control (OFAC) compliance.**
- Fraud prevention, Suspicious activity alert, **duplicate transaction alert, transaction limit alert**
- **Digitalized vault monitoring** and management

# 4 | Empower Developers

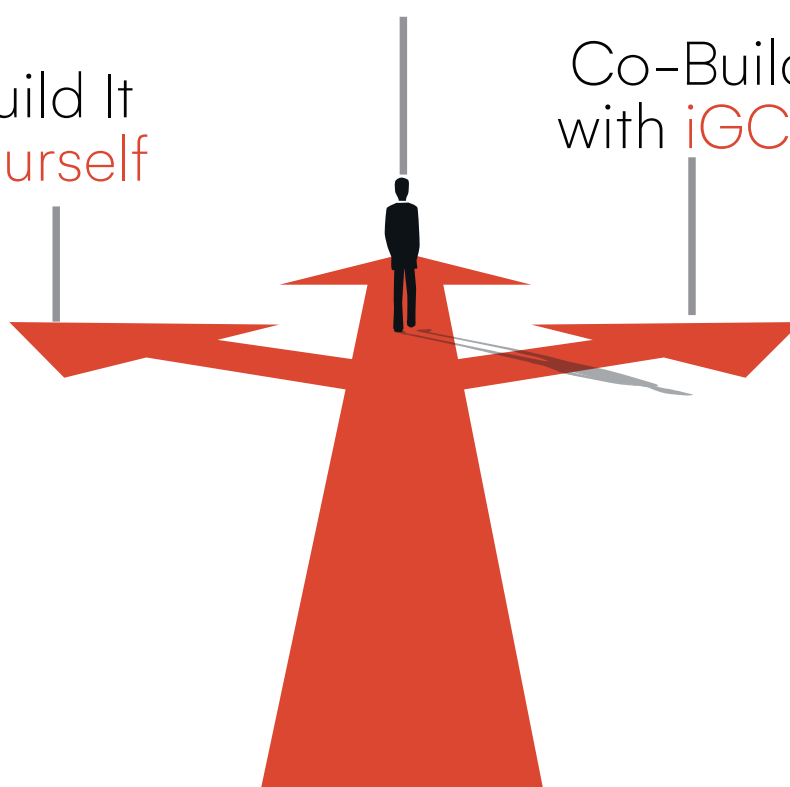
Singular Metadata model aids banks and financial organizations by speeding up transformation

## You Decide

Fully Built  
by iGCB

Build It  
Yourself

Co-Build  
with iGCB



### Faster App creation

Drag & Drop UI Designer which can help developers create apps with Omni-Channel user experiences. App Development studio for API creation & Management, documentation and publishing

### Process orchestration

Test complex business flows which span across multiple disparate systems, on-the-fly using an advanced orchestration engine and a runtime debugger

### One platform for all APIs

Design, build, test, secure, manage and retire APIs using one platform

### Enterprise integration

Connect multiple applications using out-of-the-box integration tools

## 5 | Risk, Operations & Compliance



- Role based dashboards
- Automate processes like eKYC, alerts, event based triggers
- Log of Open & Closed requests
- Real time currency & denomination wise cash balancing
- View teller wise, branch wise and centralized cash position
- Online real-time data reconciliation across accounts & branches

## 6 | Business & Marketing



- Create 360 campaigns with pre-built ad templates
- Campaign manager delivers hyper-personalized advice, cross sell offers, and suggested actions to users, directly within customer apps

## 7 | Agents & Merchants



- Acquire customers, track application status and service customers from one omni-channel portal
- Get a complete view of the portfolio top customers with customer 360





# Recognised As A Leader In Central And Consumer Banking



7-time Leader in Gartner's Magic Quadrant for retail system



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



DEP recognized for 'Functionality Standout' – Retail Digital Banking Platforms: International Edition 2022, Celent Awards

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



IDC positioned in Top 3 as a "Leader" – iSG Provider Lens Quadrant study on "Digital Banking Technology and Platforms 2022"



DEP Rated as "MAJOR PLAYER" – IDC Marketscape: North America Digital Banking Customer Experience Platforms, 2022

Vietcombank wins the IDC Financial Insights Innovation Award 2022 Asia's Best in Customer Interactions for the second Consecutive year.



Capital Cube rated "Best of Breed" for ALM, FTP, LRM and Balance Sheet Optimization solutions – RiskTech Quadrant Market and Vendor capabilities, 2023

Capital Cube rated Collateral Management solution is positioned as a Leader – Capital Markets Buy-Side and Sell-Side 2023 Quadrant Market and Vendor Landscape Report

Digital Lending Solution rated "Best of Breed" – Chartis Credit Lending Operations 2022 – Market and Vendor Landscape



Recognised as a leader in Core Banking, Retail Lending and Retail Banking in the IBS Sales League Table 2023



The Asian Banker Global Middle East & Africa Awards 2023 – Best omnichannel implementation at Cooperative Bank of Kenya



Open Finance enabled Retail Banking Platform "Highly Commended" for Best Open Banking System, 2023

iKredit360 named as "Highly Commended" in the Best Digital Solution Provider – Lendtecj Category 2022



Open Finance enabled Retail Banking Platform awarded:

- Achievement in the Best Use of Technology
- Achievement in Product or Service Innovation
- Innovation of the year

