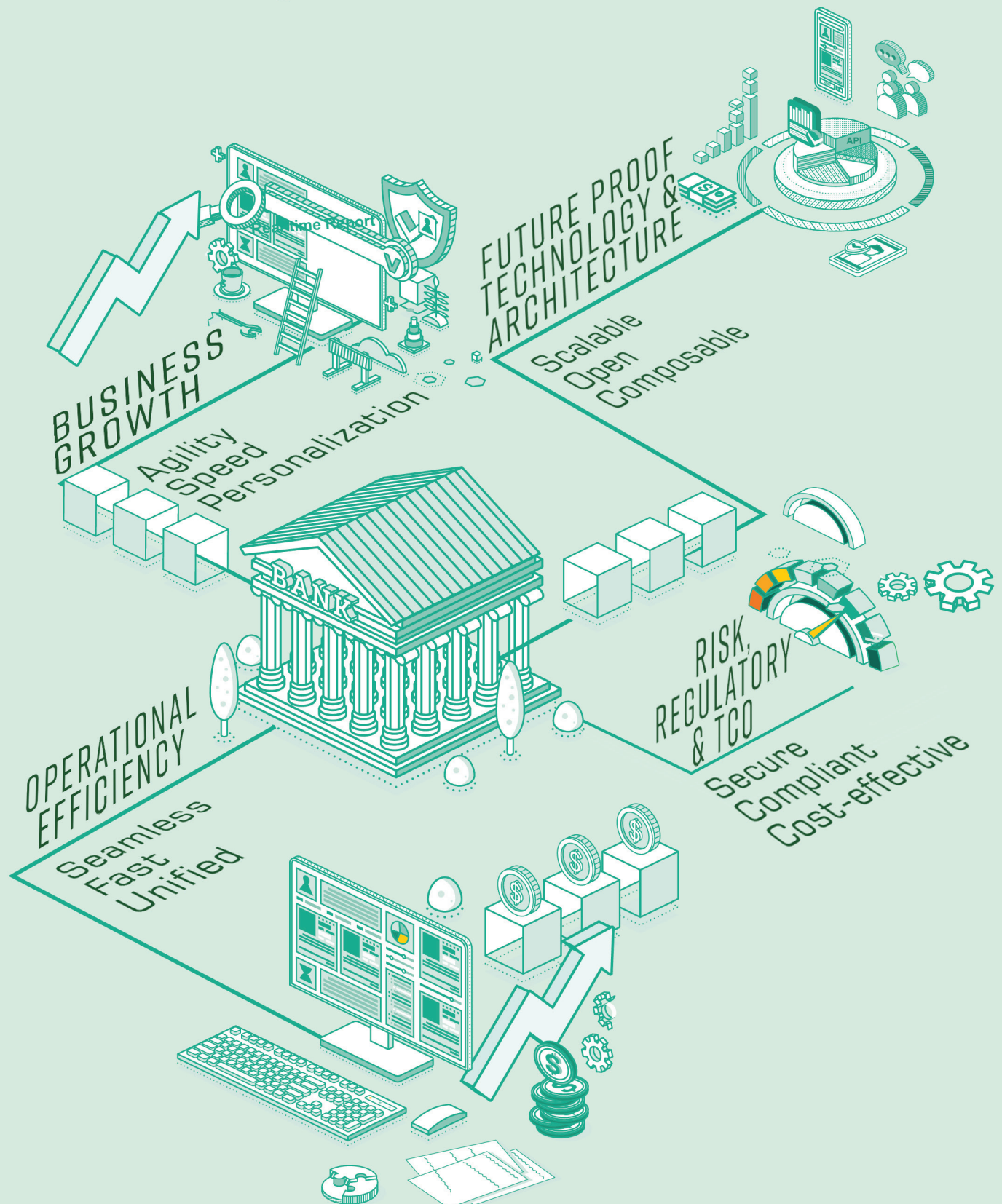
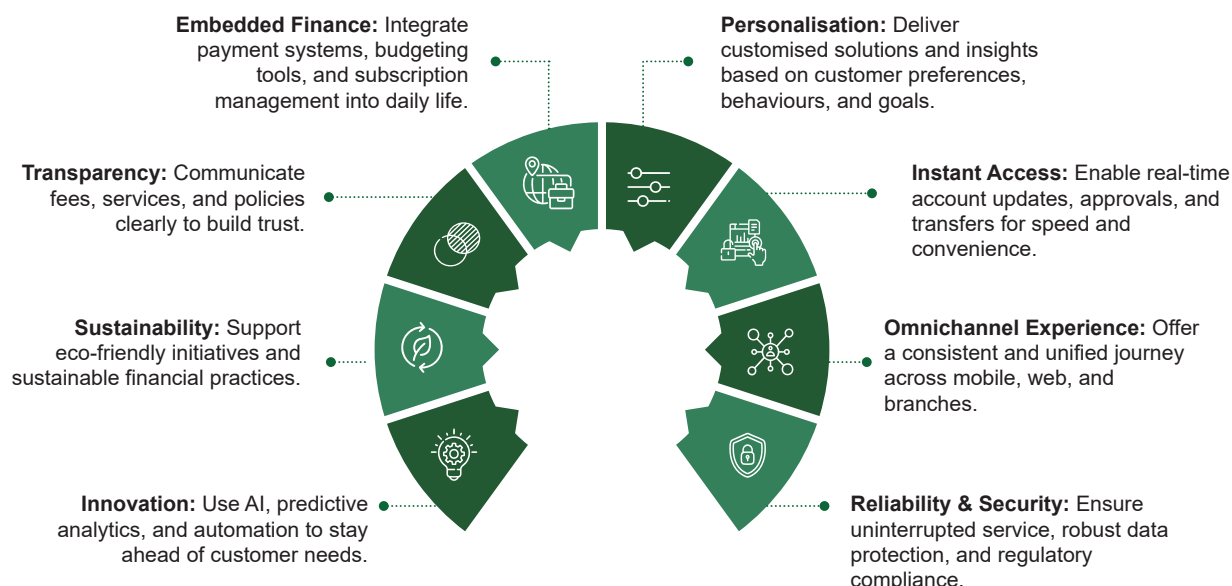


eMACH.ai

Core Banking



Customer expectations



Challenges Faced by Banks



BUSINESS

- Long timelines for new product launches
- Customer churn from lack of targeted offerings
- Low-energy branches lacking proactive selling



OPERATIONS

- Inflexible workflows limit business agility
- No central risk view leads to inconsistent reporting
- High operational costs due to manual processes



TECHNOLOGY

- Rigid systems and fast tech obsolescence
- Disparate product engines and high maintenance costs
- Difficulty in integrating third-party apps and fintechs
- High bandwidth and heavy hardware requirements



IMPLEMENTATION

- Go-lives delayed by excessive customisation
- Siloed systems create integration hurdles
- Data inaccuracies from fragmented extraction and migration




SUPPORT

- Gaps in fraud detection, cybersecurity, and data privacy
- Lack of training slows adoption
- Pressure from ongoing regulatory compliance
- Slow issue resolution, vendor lock-in risks



Introducing eMACH.ai Core Banking



In a rapidly evolving financial landscape, Intellect Consumer Banking's eMACH.ai Core Banking platform offers a unified solution for Retail, SME, and Commercial banks. Its comprehensive product suite offers a complete spectrum of banking solutions, including Lending, Channels, Treasury, Deposits, Cards, and GL, amongst others.

Leveraging a cloud-native microservices architecture, eMACH.ai Core Banking provides scalability and flexibility to meet market demands. Its Open Finance capabilities enable access to country-ready marketplaces, while the headless architecture ensures seamless integration with any digital banking platform, including Intellect Consumer Banking's Digital Engagement Platform (eMACH.ai DEP).

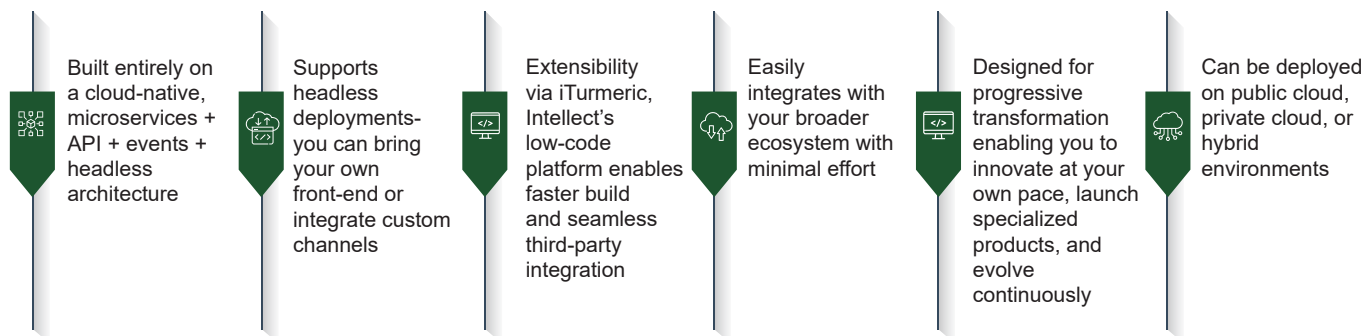
Additionally, embedded AI journeys enrich customer interactions, making banking more intuitive and responsive. With eMACH.ai Core Banking, banks are empowered to deliver innovative solutions that meet the needs of today's clients.

Open Finance Platform

Cloud-Native, Composable, 'My Signature Bank'

The Open Finance Platform empowers you to design your own unique digital banking solution. Built on a microservices-based, cloud-native architecture, it offers a bouquet of business capabilities (PBCs), enabling you to selectively adopt what you need and seamlessly integrate with third-party solutions.

Key Characteristics:



This model is a strategic fit for banks that prioritize flexibility and innovation and want to retain control over component-level decisions, creating their unique "signature bank" experience.



Transformation Certainty

In a world of constant change, we bring one thing to the forefront: Transformation Certainty. Our commitment is clear- enabling delivery and pricing certainty in an ever-evolving banking ecosystem.

With our eMACH.ai Core Banking Platform, you don't just plan for transformation- you execute with confidence. Every component, every integration, and every rollout is backed by proven frameworks, cloud-native reliability, and measurable delivery timelines.

You stay in control. You reduce risk. You accelerate time-to-market- with certainty.

Choosing the Right Fit:

The eMACH.ai Core Banking platform gives you the flexibility to drive digital transformation based on your business priorities, integration needs, and time-to-market expectations. Within the Open Finance Platform, the Composable Model Bank (CMB) offers a powerful, accelerated path to transformation designed for banks that want to go live faster without compromising on technology depth.

Model Bank is a pre-configured, ready-to-deploy delivery model built on the same cloud-native, microservices architecture of the Open Finance Platform allowing you to transform at speed with pricing and delivery certainty.

Ideal for banks prioritising rapid go-to-market, Model Bank reduces implementation complexity, shortens timelines, and lowers cost of ownership- while still giving you access to the full flexibility and scalability of the Open Finance foundation.

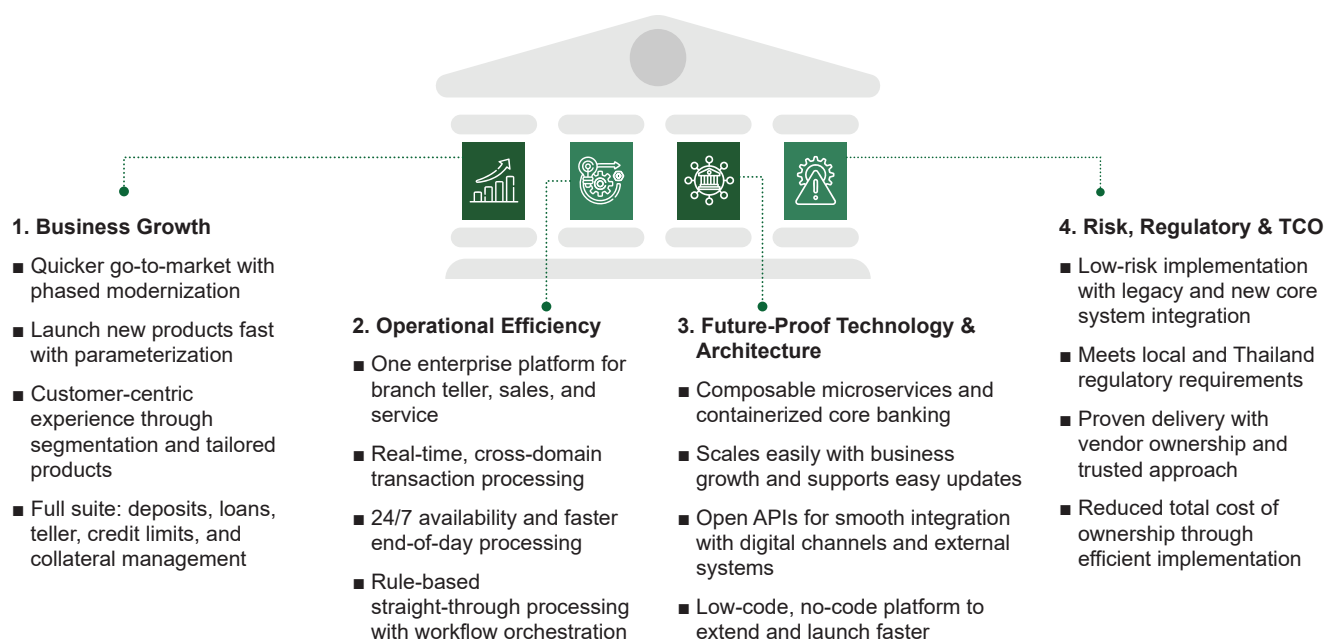
How?

Feature/Aspect	Open Finance Platform	Composable Model Bank
Readiness	Fully composable, bank-defined with 5 countries in implementation stage and 405 User Journeys (UJs)	Pre-integrated & country-configured with 45 country configurations and 460 User Journeys (UJs)
Architecture	Microservices-based, cloud-native & Headless	Microservices-based, cloud-native & Headless
Flexibility	High – choose and integrate freely	Moderate – configure over prebuilt stack
Customization	Full – design and launch new products	Limited to extensions/ configurations
Integration	Extensive – enables full ecosystem integration	Minimal required – most is prebuilt
TCO	Lower TCO compared to traditional platforms	Nearly 25% lower implementation effort/cost
Deployment Options	Cloud-native (public/private), hybrid	On-Premise, On-Cloud, As-a-Service

The Composable Model Bank offers speed, simplicity, and pre-built configurations. It enables you to evolve with confidence- quickly, securely, and on your own terms.

Our Four Pillars for Banking Excellence

Our eMACH.ai Core Banking platform is built on four core pillars that drive success: enabling rapid business growth, achieving operational efficiency, creating a future-ready technology foundation, and ensuring low-risk, compliant delivery. Together, these pillars shape a platform that helps you stay ahead and deliver exceptional value to your customers.



Comprehensive Offering for Retail, SME & Commercial Banks

Range of Services: Intellect Design Arena's eMACH.ai Core Banking offers an unparalleled range of services, presenting an end-to-end banking suite that caters to every aspect of retail and corporate banking. This comprehensive suite includes:

Treasury: eMACH.ai Treasury is a fully automated, real-time, multi-asset Front-to-Back treasury system designed for high-performing banks. Built on a composable architecture, it seamlessly scales to handle \$3.8 trillion in FX transactions and \$10.7 trillion in daily cashflows. Real-time insights capture market and trade dynamics for informed decision-making with a full view of positions, risk, and cash flows. With 95%+ STP and 150+ out-of-the-box APIs, it empowers banks to drive agility, resilience, and performance at scale.

Digital Engagement Platform: eMACH.ai DEP is the unified Digital Engagement Platform revolutionizing how Retail, SME, and Commercial Banks and Credit Unions connect with their customers and members. Built with 750+ Composable User Journeys, the platform delivers seamless, contextual experiences across the entire customer lifecycle- from acquisition and engagement to retention. With an extensible architecture, reusable Business Rules, Workflows, APIs and AI-enabled user journeys, eMACH.ai DEP enables personalised, omnichannel interactions through self-service and assisted channels, driving deeper relationships, agility, and sustainable growth. The platform comes equipped with an Open Finance enabled marketplace, enabling financial institutions to integrate with Fintechs, ecommerce and more.

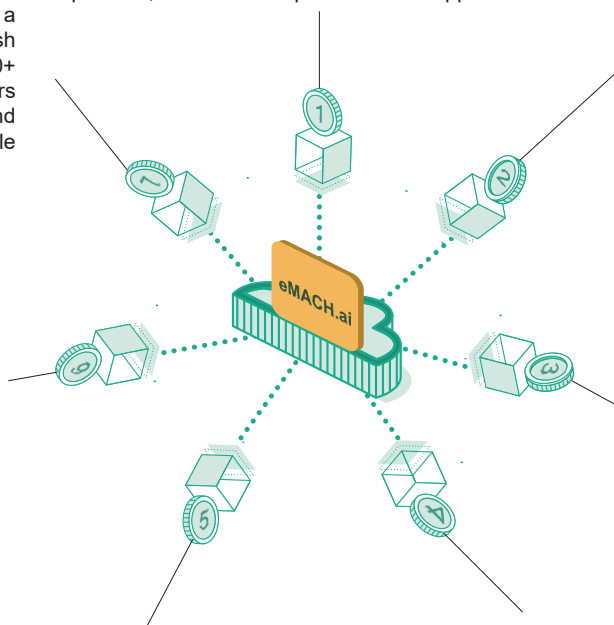
Core Operations: Comprehensive and advanced features in Accounting, Deposits, Lending, Treasury, Trade Finance, and Digital Engagement. Compose your own 'My Signature Bank' with eMACH.ai for unmatched scalability. Design configurable Current/Savings Accounts and Deposits (Fixed, Variable, Index Linked, Structured, SIPs). Enable template-based customer onboarding, real-time ledger management, contextual transaction routing, relationship-based pricing, and secure payments and remittances. Accelerate business growth with a composable architecture, API-driven orchestration, and AI-powered automation. Enhance customer experience with seamless digital integration and personalized engagement. Reduce risk with a real-time N-Tier General Ledger, compliance-ready platform, and on-site implementation support.

Lending: eMACH.ai Lending is an end-to-end Credit Lifecycle Management platform for comprehensive digital credit transformation. Built to serve diverse business segments, including Retail, Corporate, SME, and Agri, the platform substantially cuts loan processing times and defaults, allowing institutions to grow origination volume by 3X. It provides the tools for banks and financial institutions to manage their credit processes, giving them a 360-degree view of customer credit portfolio and can aid up to 25% enhancement in receivable collections.

Cards: eMACH.ai Cards empowers banks to unlock a connected card ecosystem-serving every card and payment need from a single, secure platform. Built on a real-time, event-driven architecture, it enables hyper-personalized card experiences, seamless onboarding in under 120 seconds, and complete digitization of the card lifecycle. With rapid deployment in just 50 days, robust fraud protection, and customizable modules like Corporate Cards, Loyalty, and Collections, eMACH.ai Cards helps banks accelerate growth, enhance customer retention, and future-proof their card business.

Trade Finance: A cloud-ready, composable platform for paperless trade that enhances real-time processing and reduces manual intervention. It covers the entire lifecycle of trade products including Letters of Credit, Bills, Collections, Guarantees, Trade Loans, Reimbursements, Supply Chain Financing, and Factoring/Forfeiting with multiple recourse options. The platform supports intelligent workflows, document management, and imaging. Designed to enable ESG-friendly and scalable trade digitisation while offering complete lifecycle visibility and superior end-customer service productivity.

Payments: A contextual, real-time, API-enabled platform that simplifies payment initiation, orchestration, execution, and management. It interconnects domestic clearing systems, supports ACH, EFT, and RTGS, and instantly upgrades payment infrastructure. Integrated digital payment apps and in-built APIs streamline transitions to electronic channels. It enables multi-currency cross-border payments with OFAC checks, while also offering secure e-wallets and versatile prepaid card solutions.



Recognised by Analysts & Industry Influencers



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

*ISG

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



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

Chartis

Capital Cube (eMACH.ai Treasury) rated "Best of Breed" for ALM, FTP, LRM and Balance Sheet Optimization, Regulatory Reporting Solutions 2023 report

Capital Cube (eMACH.ai Treasury) 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



Sales League Table 2025

Ranked No. 1 Retail Core Banking

Ranked No. 2 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

OMDIA

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

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

CELENT

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

Capital Cube (eMACH.ai Treasury) recognized as a 'Technology Standout' solution in Reconciliation Systems Solutions - Capital Markets Firms report, 2024

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



Loved by banks across the globe



Customer is at the heart of everything we do at OTP Bank. We saw similar synergies with iGCB and we believe that the flexibility of the core banking system may enable us to create sustainable, personalised banking experiences suitable with the diversified needs of our customers. We look forward to beginning a new era in banking with iGCB.

Peter Csanyi,
Deputy CEO, Chief Digital Officer,
OTP Bank



Our goal for this transformation was to empower our employees with the right tools which can help them deliver world-class banking to Myanmar citizen. We found eMACH.ai Digital Core, most aligned to the needs of growing bank with its robust technology stack and on-time deployment record.

Mr. Htun Htun Oo,
Dy CEO/BOD consultant,
Mineral Development Bank



Intellect's Contextual Digital Banking suite, IDC, has not only enabled us to acquire new customers but also facilitate our drive towards market leadership with an open & connected partner ecosystem.

Jon Howe,
Managing Director,
Cater Allen



After multiple evaluations for replacing our existing core banking solution, we chose the latest in technology, IDC 19:1 that would strengthen our operations ensuring higher efficiency and drive our digital transformation agenda.

Rolando R Avante,
President & CEO,
Philippines Business Bank



As VakifBank, we have always been committed to providing the best services and solutions to our customers, and we believe that iGCB's products will enable us to achieve our vision of becoming a leading digital bank in Europe. eMACH.ai Digital Core and Lending Platform offers us the flexibility, scalability and innovation that we need to meet the evolving needs and expectations of our customers, while also optimising our operational efficiency and compliance. We are excited and look forward to working with iGCB to create a seamless and superior banking experience for our customers.

Taner Ayhan,
CEO,
VakifBank International AG



We were at a point where we wanted to upgrade our core banking system. After a critical assessment of all leading platforms in Africa, we found that the new eMACH.ai Core Banking platform has good potential. We embarked on our core modernisation journey with Intellect, Intellect is also best suited for us because they have an absolutely fantastic middleware platform, Olive Fabric, that is going to give us space to innovate further.

Al-Amin Sadruddin Merchant,
Group Chief Technology Officer and Digital Transformation,
Exim Bank (Tanzania) Limited



"Our vision at NCSL is to be the best provider of e-banking and loan services in Papua New Guinea. iGCB's cutting edge solutions, complemented by MACH-enabled architecture and a customer-centric user experience positioned them seamlessly as our ideal partner for the digital transformation journey. Their market-leading expertise aligns perfectly with our vision, ensuring a transformative and user-friendly approach to our digital evolution"

Robert Loggia,
General Manager Operations & ICT,
NASFUND Contributors Savings & Loan Society Ltd



www.igcb.com

