

Reimagine Your Cards Canvas with a Comprehensive and Fully Digital Card Solution



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

////////////////

CURATE »
Integrated credit
experiences

»
TARGET
New customer
segments

»
LAUNCH
Innovative
credit products

**eMACH.ai
Cards**

» **ELIMINATE**
Inefficiencies in
the credit lifecycle

eMACH.ai Cards

////////////////////

Innovative - Responsible - Marketplace based cards solution

eMACH.ai 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 card lifecycle including issuing, servicing, fraud monitoring, loyalty management and delinquency management.

////////////////////



An **end-to-end Card Solution**, with the power and flexibility to reimagine or build your Cards canvas in no time, eMACH.ai Cards is implemented across 3 continents and supports a cards in force volume of more than 100 million.

////////////////////

Architecture – Foundation

////////////////////

Enabling Composable, Scalable &
Resilient Credit Solutions

eMACH ai



Event Architecture Driven

Architectural Contextualization through Event Triggers and Event Queues



Microservices

Architectural Composability through Componentization of Functionality to Independently Manageable Microservices



Open API Framework

Architectural Extensibility through Open APIs and Democratization through API Exchange Portal



Cloud-Native & Cloud-Agnostic

Cloud-Native Architecture combined with Proven Implementation Experience with Multiple Cloud Partners



Headless Capability

Composable set of Business Components at the heart of Banks' IT systems with highly Curated Integrations to Front-End and Third Party Systems



Embedded Artificial Intelligence

Use of Artificial Intelligence through Machine Learning and Intelligent Document Extraction in select User Journeys to Power Customer Experience, Efficiency and Usability



Unleash the art of possible with eMACH.ai Cards Solutions' DIY Tech. Challenge, Innovate & Grow in no time!

////////////////////

Intellect Cards: Key Differentiators



A Made in India SaaS Masterpiece

Crafted by bankers as a comprehensive, one-stop solution for banks and NBFCs



Unlock New Possibilities

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



Scalable Innovation

'Try-Test-Grow' with minimal capex commercial model to enable 'pay as you go' New-Age Architecture – Built on eMACH.ai architecture, optimized for volume and performance



Proven Data Migration Expertise

Expertise in migrating large volumes of card data to eMACH.ai without disrupting business



Robust Card Platform

Comprehensive tools for end-to-end card management, from origination to collection Customer Digital Channels – Bundled mobile app, and customer self-service web portal for seamless customer interaction



Cards iKontrol (Back-Office Management)

Centralized web-based back-office platform for Product Managers, Operations, Customer Services, and Branch Services available out-of-the-box



Flexible Product Configuration

Create and customize credit, debit, and prepaid card products with flexible features, limits, and rewards



Customizable Reporting Suite

SIGMA reporting suite to design and configure business reports in the desired format



Seamless Integration

Powered by eMACH.ai, enabling smooth integration with core banking systems and other internal/external systems



Real-Time Fraud Assessment

Set parameters to identify potential frauds in real-time at the time of transaction with 99 custom risk ranks, which can be tagged across High, Medium, and Low Risk categories

All of the above, and more features come with Continuous Innovation to help our customers become market leaders!

Disrupt and challenge the status quo

////////////////////

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



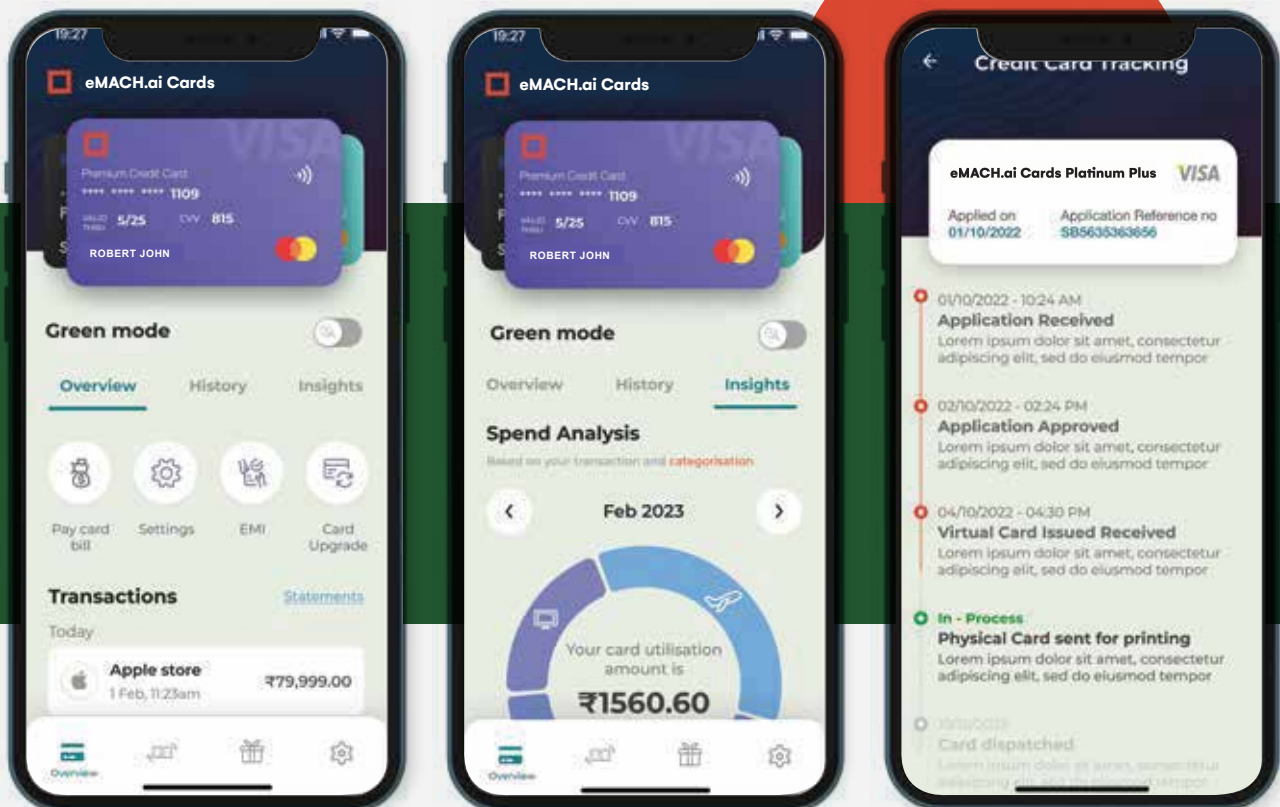
MACH - enabled architecture that supports innovating at speed, unlocking true customer delight.



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



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.



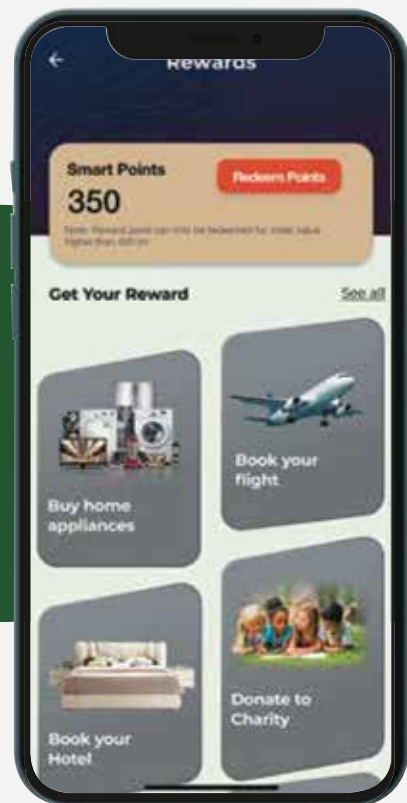
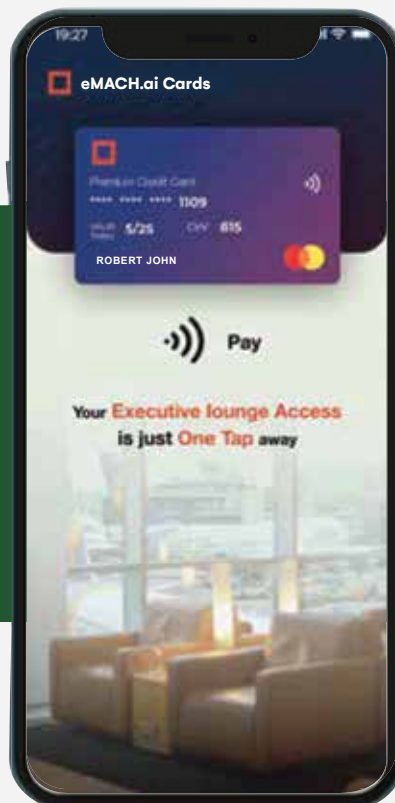
Unique composition platform-iTurmeric brings all elements of digital – orchestration, integration, APIs, and user experience together



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



Enable rapid connections with your ecosystem partners to drive growth



Powerful & Configurable Loyalty Platform

////////////////////

One-stop-solution for managing all your customer engagement and retention needs with Intellect's composable Loyalty/Rewards Platform



Define Rewards Schemes with 3 levels of segmentation (Domestic/International, Transaction Channel, Event-based triggers like E-statement sign-up, yearly spends, and milestone triggers)



Accruals:

Transaction-based points, event-based points (for example, App Download, Referral), accelerated reward accruals, campaign rewards (e.g., 2X, 10X), and milestone points

Redemptions:

Pay + Points, Catalogue Redemption (buy points for gifting), Cash-back, and Co-brand point conversion



Points Capping:

Category Capping (limits on MCC/MID) and Period Capping (cycle or yearly limits)

Points Expiry:

Fixed period schemes (special events) with Points Reinstatement at profile or scheme level



The platform also enables campaigns around Spends, Revenue Drivers, and Customer Engagement/Retention

FEWS – A Comprehensive Risk Engine



A rule-based risk engine for card issuers to Prevent Fraud, Manage Cases, and Control Rules in real-time



Real-time Protection

- Check transactions in real-time against bank defined fraud rules
- Real-time decision engine for transaction approval/decline
- **Risk Groups:** All transaction rules can be grouped under - High, Medium, Low risks
- **Risk Ranks:** Further to Risk Grouping, each rule can be assigned priorities ranging between 1 to 99
- Grouping and ranking based on suspicion/exposure intensity for focused attention on high-priority cases, brings deep control over real-time monitoring, and fraud decisioning of transactions

Improved Accuracy - Reduced Fraud Losses

- Detect fraudulent transactions more effectively, minimizing financial loss for issuers
- Prevent legitimate transactions from being declined, improving customer experience
- Enhance efficiency and reduce operational costs with rules automation
- Ensure compliance with fraud detection regulations





Rule Builder

- User friendly rule-builder GUI interface
- Pre-configured and customizable fraud mitigation rules
- Dynamic AUTH management to complement fraud detection

Dashboard

- Real-time monitoring to identify and respond to fraudulent activity
- Customizable alerts for suspicious transaction patterns
- Insights to improve fraud detection and prevention decisions



Case Management

- Intelligent case ranking based on priority for timely action
- Delegated case assignment for efficient handling
- Monitor transactions across ATMs, POS & internet
- Sequential and random review processes for different rules

Mobile App Features

////////////////////

Cutting edge and secure Cards mobile-application globally awarded/recognized for customer convenience



Campaign Management

Run targeted campaigns with personalized offers rendered on the mobile apps

Comprehensive Dashboard

View usage, outstanding balances, and transaction history at a glance

Cards Control

Manage your transaction limits by transaction channels, and geography for enhanced control at your fingertips

Easy EMI

Split transactions with flexible tenure and pricing options, replete with 1-click EMI booking capability

Easy Card Upgrades

Apply for upgrades without changing your card number



Tailored Products

50+ customization levers to create products suited to customer needs

Intelligent Tracking

Track card applications and deliveries in real-time

Enhanced Security

Proactive prompts from the risk engine to ensure user safety and action



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



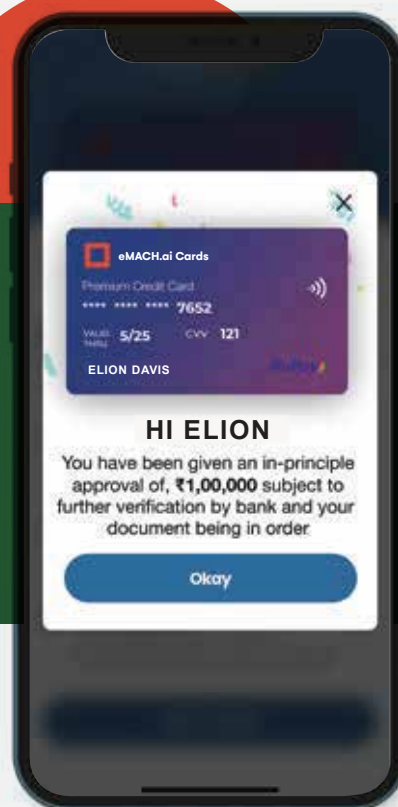
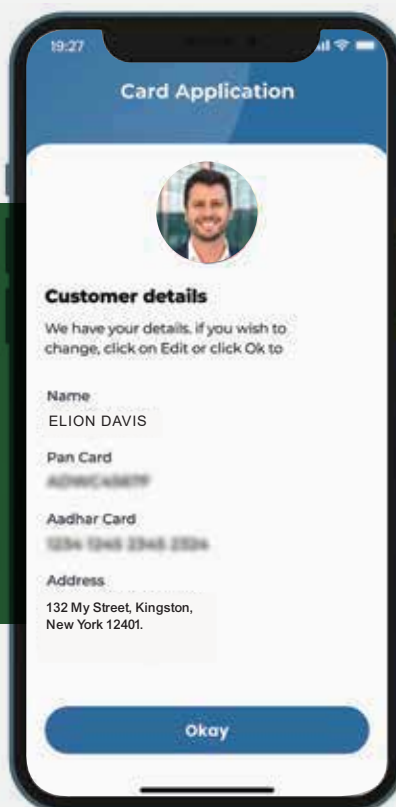
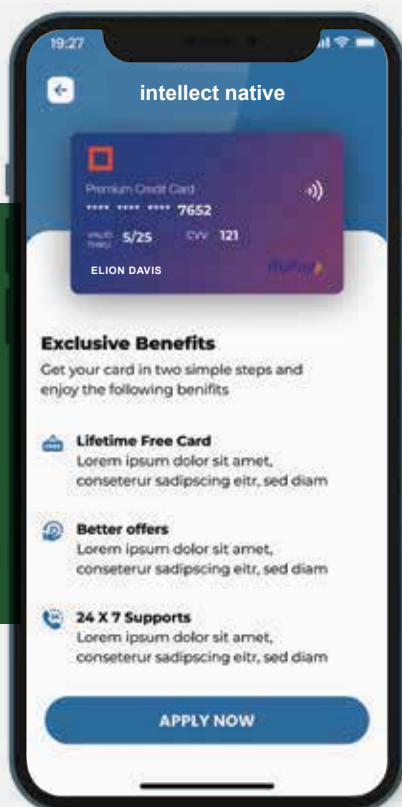
Enable customers to apply for the card from the comfort of their homes **through partner digital channels**



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.

////////////////////



////////////////////

3 Decades of Expertise in Card Solutions

////////////////////

Flexible & Configurable

Highly flexible and Configurable 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. PCI-DSS and PCI-S3 V1.2 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**

////////////////////

Unified Cards Solution

////////////////////

One-Stop Shop for all Cards solution, designed by keeping the needs of its customers – the banks, and cardholders, at the center.

Product Catalogue



Experience Channels



Mobile App



Customer Portal



Corp Portal

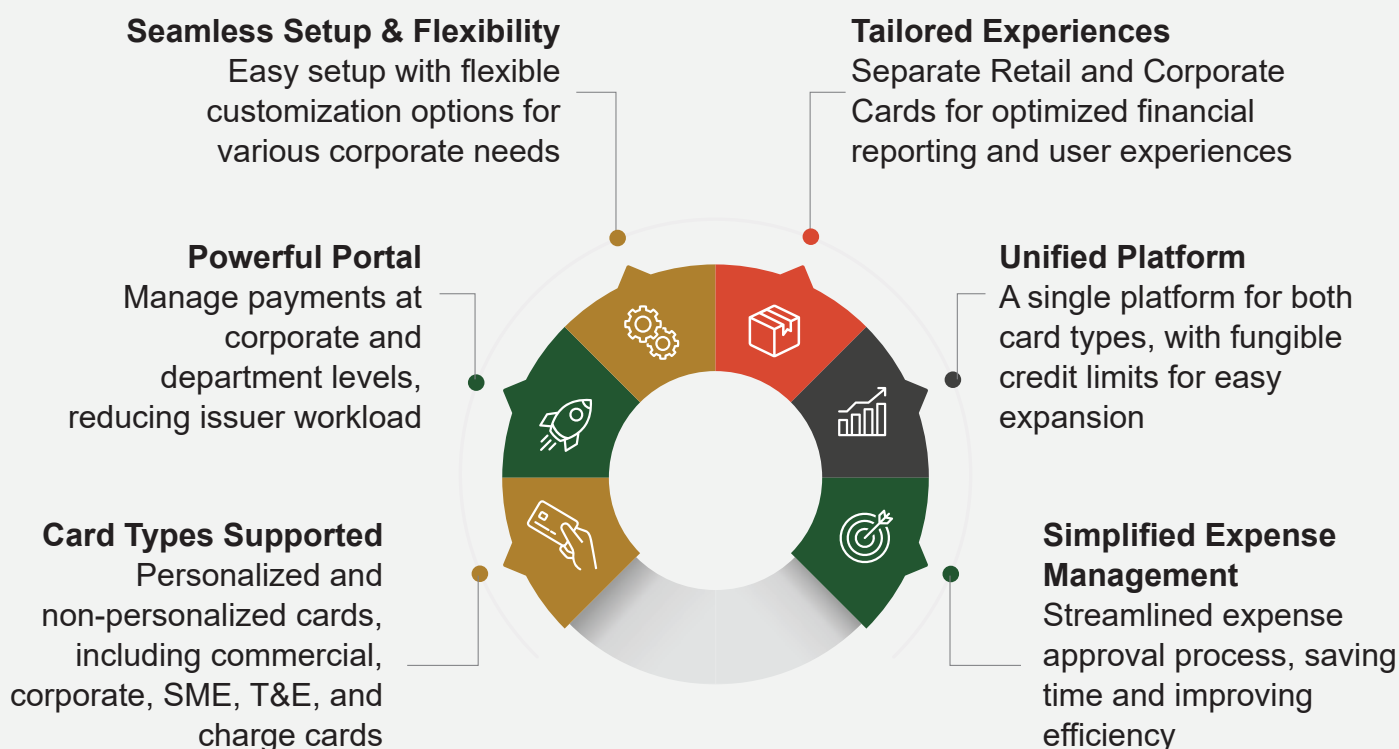


Cards iKontrol

eMACH.ai Corporate Cards Highlights

////////////////////

eMACH.ai Corporate Cards – Designed for SMEs, as well as large enterprises with complex organizations structures; offering:



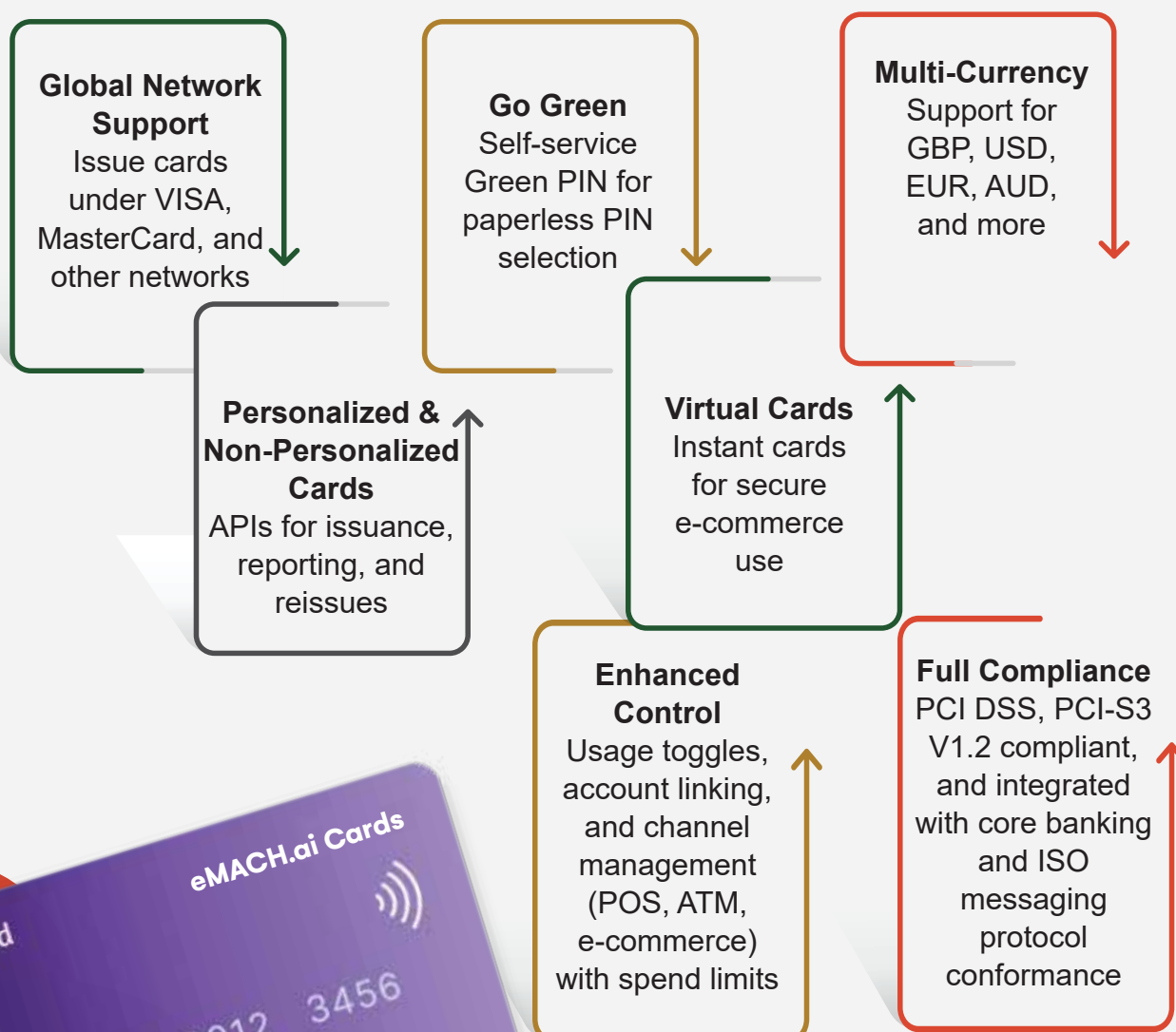
Debit Cards Highlights



Intellect Debit Card platform enables banks to manage their end-to-end debit card solution needs in one place

The platform has the ability to connect directly to scheme endpoints, or to local switch provider for faster go-to-market.

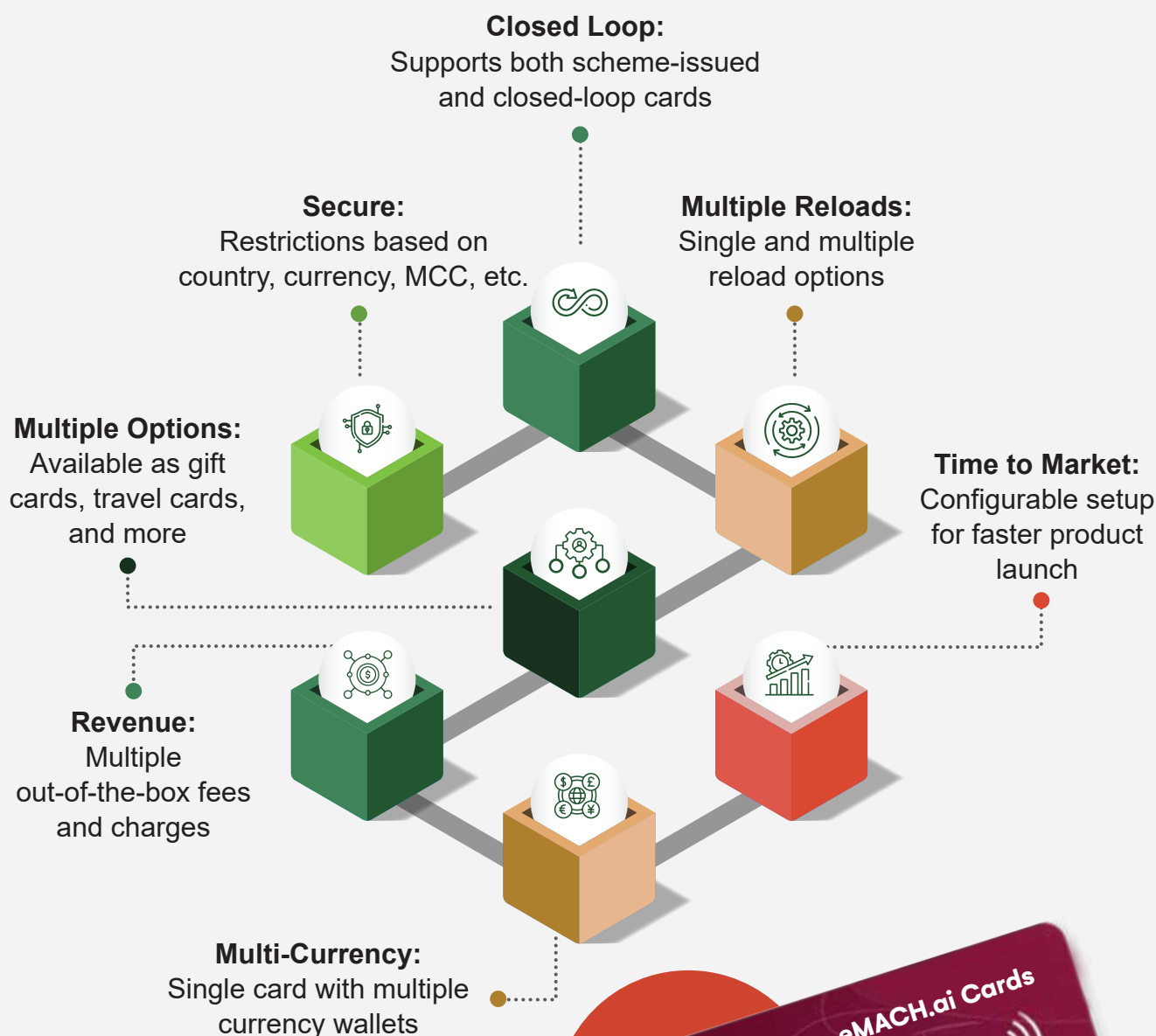
Debit Card Management with eMACH.ai



Intellect Prepaid Cards Key Features

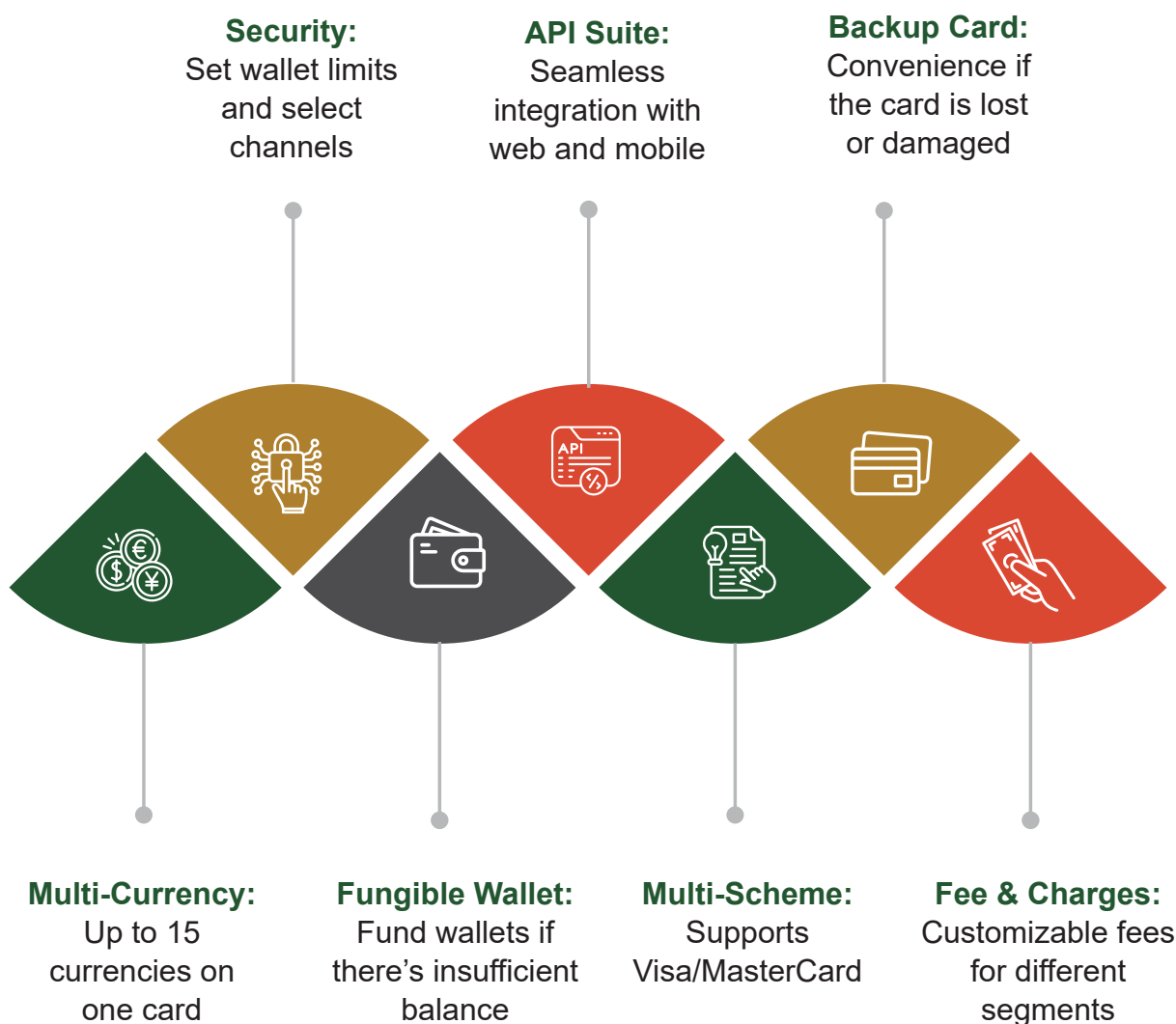
////////////////////

Continuous innovation to help our
Customers become market leaders.



Multi-Currency Travel Card Key Features

////////////////

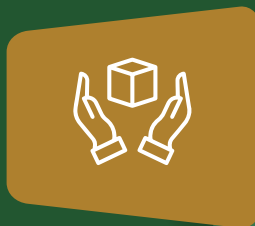


7 Levels of Segmentation with Transaction Level Pricing

////////////////////

PRODUCT

Card type or logo (e.g., VISA Platinum Card)



CUSTOMER SUB-SEGMENT

Subclassification within the same logo (e.g., Corporate Salaried)



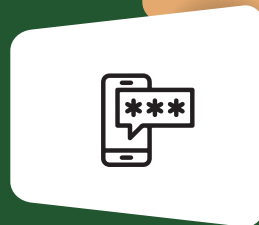
TENURE

Period of repayment for the transaction



TRANSACTION CODE

Specific transaction types, such as Purchase, Cash, or Installment loan



CUSTOMER SEGMENT

Classification of customers under the logo (e.g., Professionals)



TRANSACTION AMOUNT

The loan amount for transactions



PROMO PERIOD

Promotional offer validity period (e.g., Christmas Sale: 1st Dec to 31st Dec)



Reimagine the Credit Canvas with eMACH.ai Cards 4C Edge



The Next-gen eMACH.ai Cards architecture leverages the 4C framework empowers banks to drive ecosystem-enabled value creation in their credit business



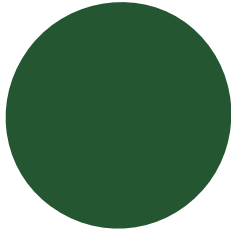
Benchmarked at IBM labs to handle



Over
10 million
plus card volumes

12 million
transactions
per month

1000+
concurrent users.



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



© 2025, 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.