

eMACH.ai Digital Engagement Platform

Bank Experience Omni Channel
User Experience **Credit Union**
SME eMACH.ai architecture
Commercial Retail
Ecosystem
Unified



eMACH.ai Digital Engagement Platform (DEP) is built to put **banks and credit unions** back in control—with agility, intelligence, and scale at the centre. It transforms **Retail, SME & Commercial banking** into truly personalized, digital-first experiences that span **every stage of the customer journey**. Embedded with **AI**, the platform speeds up acquisition, drives loyalty and elevates traditional digital banking channels into growth engines.

With eMACH.ai DEP, banks and credit unions move beyond fragmented journeys. **Sales, marketing, and operations** come together in one integrated suite. From front-end experiences to back-office efficiency, everything works as one—so your teams collaborate better, innovate faster, and unlock new opportunities in an **Open banking** economy.

Powering digital success

The four pillars of engagement



1

User Experience

Human-centred UX design tailored to diverse segments, languages and behaviors

Seamless unified experience across devices

Intuitive engagement across all channels and journeys

2

Event-driven MACH architecture

Low-code, event-driven architecture with reusable business components and embedded AI

Cloud native, multi-tenant SaaS platform

Test and delivery automation enables faster, safer and more reliable releases

3

Unified platform

Unified platform for Retail, SME & Commercial customers supporting the full customer lifecycle

Digital accelerators enable seamless coexistence with bank and credit unions' existing systems

4

Connected Ecosystem

Foster Fintech partnerships with Open API standards

Enabler for Open Banking & Embedded Finance with country-ready marketplace

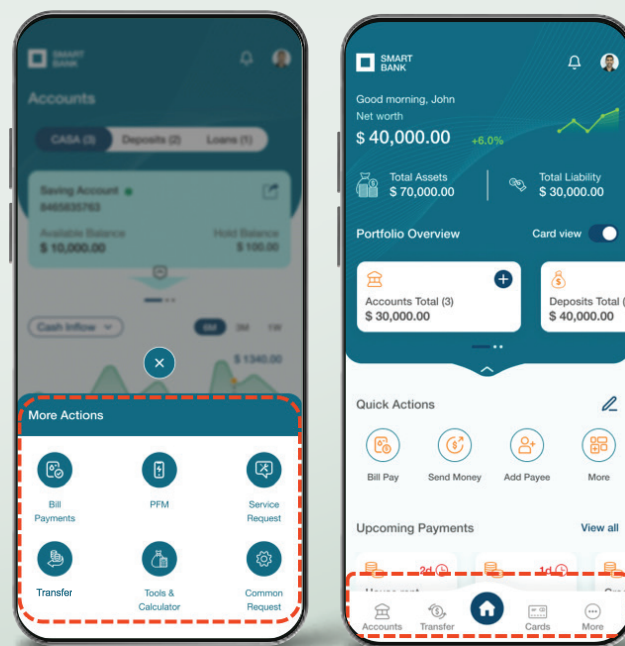
Freedom to design ecosystem value chains with APIs

1

Deliver truly personalized digital banking experiences at scale

With **eMACH.ai DEP**, every interaction is designed around your customers' unique needs. Our persona-based approach adapts journeys to customer segments, demographics, generations, and geographies—delivering a hyper-personalized experience.

eMACH.ai DEP is localized, supporting multiple languages and currencies so that every interaction feels native, wherever your customers are. It is also fully inclusive, adhering to Web Content Accessibility Guidelines (WCAG) standards with accessible design features like optimized colour contrast, keyboard navigation, and alt text—ensuring no customer is left behind.



Key content and functionality within two clicks

Contextual experiences across any device, any channel, without coding

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

01



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

02



Fully customizable screen templates and UI Patterns to suit business needs

03



2

Rapid go-to-market with unmatched flexibility with eMACH.ai architecture

eMACH.ai



Event

- Publish real-time events
- Extensibility through configurable events
- Data Streaming in real-time
- Contextual/behavioural workflows



Micro services

- Enables agility and faster time to market
- Independently deployable and run time isolation
- High performance and scalability



API First

- Open API standards and API extensibility
- Enabler for Open Banking & Embedded Finance



Cloud-Native

- Ready for on-premise, private cloud, public cloud & hybrid
- Cloud Agnostic-AWS, Azure, Google, IBM
- SaaS offering



Headless

- Integrate digital experience with any front-end channel or UI/UX through APIs
- Enable greater flexibility and customization in customer interactions across diverse platforms
- The back-end serves data and business logic via APIs



Embedded AI

- Hypersonalization
- Credit decisioning
- Liveness check
- Behavioural modelling
- Chatbot

3

Unified platform with comprehensive front-end and back- office experiences



01

**Retail
Banking**



02

**SME & Commercial
Banking**



03

**Branch
& RM**



04

Developers



05

**Risk, Compliance
& Operations**



06

**Business &
Marketing**



07

**Agents &
Merchants**





01 | Retail Banking



▶ Onboard customer 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 & unstructured data for faster credit decisioning

Leverage AI-based behavioural 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 & challenges) with Enterprise Loyalty Management



▶ Event-based personal finance management which empowers your customers with category wise insights on spending across savings and credit cards

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 Family Banking



02

SME & Commercial Banking



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
- 360° Portfolio view
- Design your own report
- Omnichannel 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 preprocessing
- 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



03 | Branch & RM Experience



Wow experience

- Zero waiting time with context enabled appointment booking
- Banking on the move with a tablet
- 360° relationship view with past interaction summary, existing products, pending requests, profitability & contextual offers
- Transfer money, stop cheque, receive a new debit / credit card instantly without paper trail through multifactor authentication / OTP
- Paperless cash deposit, Cross currency transactions with special rates directly from treasury
- Simplified loan origination with minimal clicks & guided interface
- QR code based payment for utility bill, taxes, salary collection & school fees



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 check & AML validation
- Fraud prevention, suspicious activity alert, duplicate transaction alert & transaction limit alert
- Digitalized vault monitoring & management



Expert advise

- Goal seeker suggests relevant cross-sell based on customer's goals and profile
- Video-based investment advisory



04 | Developers

Singular metadata model aids banks and credit unions by speeding up transformation



You Decide

► Fully built by Intellect

Co-build with Intellect

Build it yourself

Faster App creation

Drag & Drop UI Designer to help developers create apps with omnichannel user experiences. App Development studio for API creation, management, documentation & publishing



Process orchestration

Test complex business flows that span across multiple disparate systems, with ease and flexibility using an advanced orchestration engine & a runtime debugger

One platform for all APIs

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



Enterprise integration

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



05 | Risk, Compliance & Operations

Role-based dashboards

Real-time currency & denomination wise cash balancing

Automate processes like eKYC, alerts & event-based triggers

View teller wise, branch wise & centralized cash position

Log of open & closed requests

Online real-time data reconciliation across accounts & branches



06 | 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



07 | Agents & Merchants

- Acquire customers, track application status & service customers from one omnichannel portal
- Get a complete view of the portfolio top customers with Customer 360

4

Accelerate innovation with a connected ecosystem

Marketplace-ready connectivity

By embedding seamless shopping, loyalty, and commerce experiences within the banking app, institutions can transform into a daily destination rather than a transactional touchpoint

01

02

API-Driven Open Banking infrastructure

With a robust integration fabric - a library of pre-built, API-driven connectors for onboarding, credit risk, payments, and more - eMACH.ai DEP ensures agility, compliance, and readiness to adapt to evolving regulatory and market requirements

03

Embedded payments across mobile money networks

Ready integrations with leading mobile money providers, enabling real-time, frictionless digital payments both within and beyond a bank or credit union's ecosystem

04

Plug-and-play credit & onboarding

Seamlessly onboard customers through open integrations with trusted credit bureaus and data providers. Combined with eMACH.ai DEP's KYC and credit-risk connectors, banks and credit unions achieve fast, compliant onboarding and smarter decision-making without operational complexity

05

Core banking & fraud management integration

eMACH.ai DEP seamlessly integrates with leading Core banking systems such as Flexcube, SAP, and Mambu. It also connects to enterprise fraud management and AML systems like Actimize, SAS Fraud Management, and ACI Worldwide, ensuring secure, real-time transaction monitoring and risk mitigation

06

Strategic fintech partnerships

Explore, select, and integrate fintech services that enhance engagement, drive innovation, & create new revenue streams

Preferred partner for leading banks and credit unions across the globe



Adnan Al Awadhi

Chief Executive Officer,
National Bank of
Umm Al Qaiwain

Transforming digital experience for our retail, SME and corporate customers was critical for us in order to grow quickly. We were looking for a platform which allows us to reach new customers through a world-class experience. We were impressed by iDEP's capabilities and the team's long-term partnership-based approach.



Wendy Murphy

Chief Technology Officer,
Vancity

At Vancity, we have been searching for the right partner to help us revolutionize our digital platforms and enable us to deliver our impact-focused, values driven products and services to our members through a modern, intuitive and seamless digital experience. We feel we've found the right partner in Intellect Design Arena, and a technology partner that understands our needs and will enable us to deliver on our commitment to meet and exceed our member expectations.

Trusted by 140+ credit unions



Abdelhamid Aboumoussa

Governor, Faisal Islamic
Bank of Egypt

With this, our goal is to provide a truly intuitive and contextual digital banking experience to our customers. We wanted to invest in a solution that is easy to deploy, manage, and evolves with changing market dynamics. Intellect Global Consumer Banking was the best choice, given their deep domain expertise, understanding of our market, and enthusiasm to be our long-term partner. We are very excited to begin this journey.

TAB Global MIDDLE EAST & AFRICA AWARDS

The Asian Banker said, "The winning institution implemented a new platform that enabled AI-based customer onboarding within three minutes, as well as omnichannel experience with customized offers. This improved the bank's wallet share by 20%. **Product holding per customer increased by 80% while the cost of ownership dropped by 60%. The time to launch a new product was reduced from four months to two weeks**, and the service fulfilment steps for customers was reduced by 50%, resulting in improved engagement. For these achievements, the award for Best Omnichannel Technology Implementation goes to Co-operative Bank of Kenya and Intellect Global Consumer Banking.

Globally recognized by analysts & industry influencers

Celent.

Functionality Standouts -
Small Business Digital
Banking Platform: North
America Mid-Sized to
Large Banks 2025

Celent.

Functional Standout -
Retail Digital Banking
Platforms: Europe, Middle
East, Africa 2025

Gartner

Recognized in Gartner
Market Guide for
Digital Multichannel
Solutions 2024



Best IBS
Intelligence SLT
2024, Ranked No. 2
Globally



The Asian Banker
Global Middle East &
Africa Awards 2024
Best Omnichannel Technology
Implementation for implementation
at Co-operative Bank of Kenya

Leap into the future of engagement with Intellect

57

Countries served

30

Years of experience

6000+

Employees from 20+ nationalities

500+

Banks, credit unions, central banks and
other financial institutions globally

Global offices

Toronto, Vancouver, Sydney, Melbourne,
New Jersey, New York, Santiago, London,
Madrid, Paris, Budapest, Johannesburg, Dubai,
Singapore, Tokyo, India, among others



www.igcb.com



marketing.gcb@intellectdesign.com

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