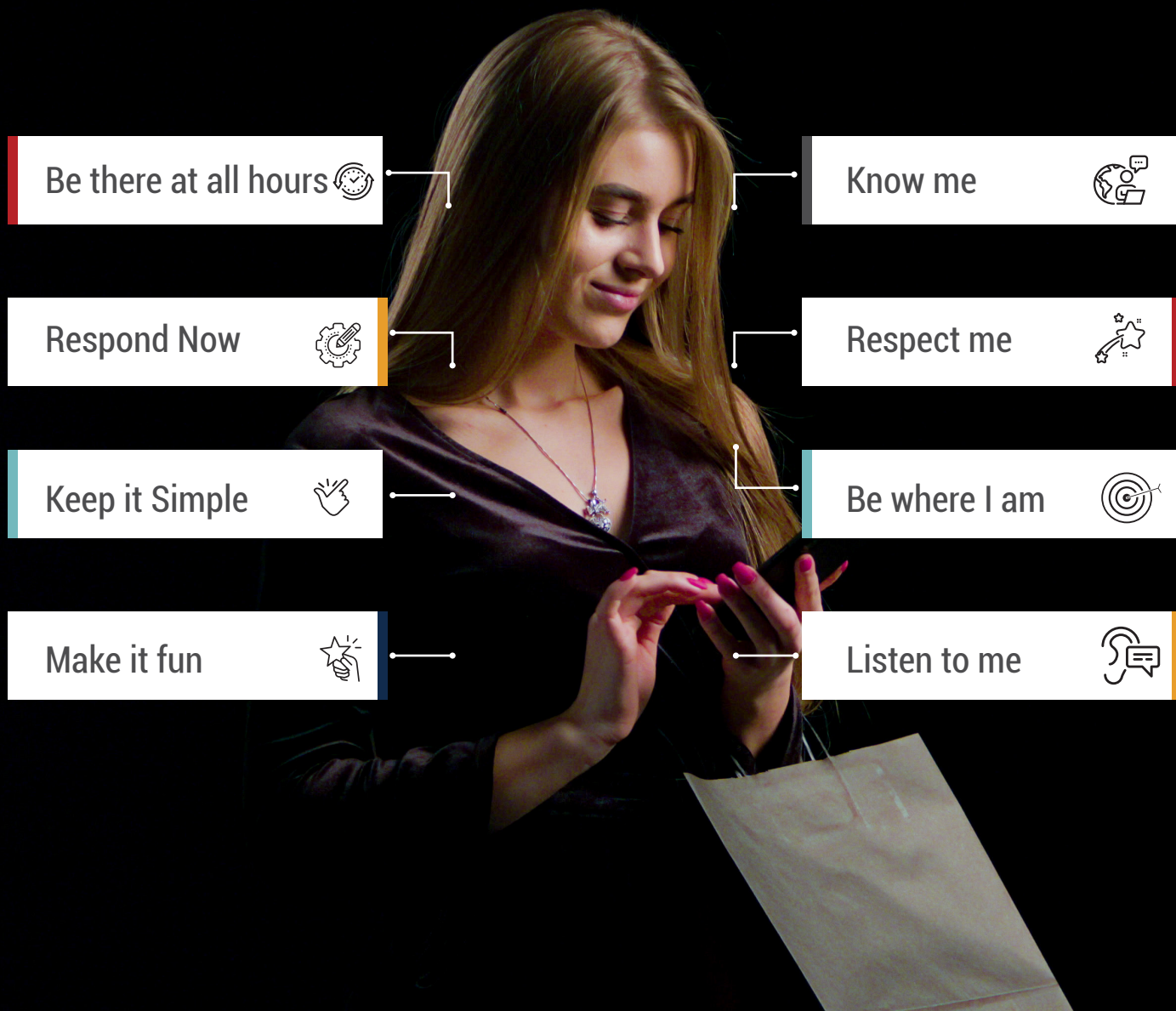




CONTEXTUAL BANKING EXPERIENCE – RETAIL (CBXR)



UN-COMPLICATE YOUR CUSTOMER'S LIFESTYLE

As today's customer demands a hassle-free, seamless and connected experience, it becomes imperative for banks to deliver beyond traditional banking boundaries. Banks would now need to play multiple roles to earn and retain their customer's loyalty

Contextual Banking Experience - Retail (CBXR) is a Composable embedded solution from Intellect Global Consumer Banking (iGCB), which elevates the lifestyle of the end customer. The solution

integrates the financial journeys of a customer with their day-to-day activities seamlessly. By connecting with third parties, Contextual Banking Experience - Retail (CBXR) gives banks countless opportunities to offer curated products and services to their customers.

Contextual Banking Experience - Retail (CBXR) covers the entire journey of a bank from **Acquisition to Engagement to Retention.**

ROLES AND RESPONSIBILITIES OF A FUTURE RESILIENT BANK

ACCESS FACILITATOR

Help customers discover and purchase relevant products

ADVICE PROVIDER

Use insights from customer's buying patterns to help manage their money

FINANCE PROVIDER

Proactively address customer's financing needs

CONSCIENCE KEEPER

Ensure that transactions are secure and eco-friendly

VALUE AGGREGATOR

Delivering merchant funded rewards and discounts on everyday purchases

Intellect Global Consumer Banking (iGCB)

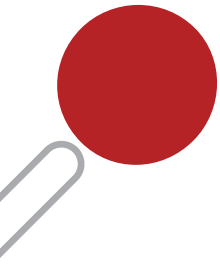
iGCB, the Retail and Central Banking Solutions arm of Intellect, offers end-to-end Contextual Banking suite for retail and corporate banking across Core, Lending, Cards and Central Banking. Its unique blend of integrated functionality and agility is made possible by its Microservices-based, API-first, cloud-native architecture with powerful integration capabilities.

iGCB brings to the table a deep knowledge of the developed and developing financial market space and seek to be the Innovation Partner for those who are passionate about transforming the future of fintech!



www.igcb.com/





UN-COMPLICATE BANKING WITH CONTEXTUAL BANKING EXPERIENCE - RETAIL (CBXR)

Customer onboarding in
real-time with KYC, profiling
and risk assessment

Engage customers to meet their
buying needs through an open
finance platform

Contextual **user experience**
and smart recommendation
using behavioural modeling

Incentivize customers based
on **transaction behavior**

Provide **financial advise**

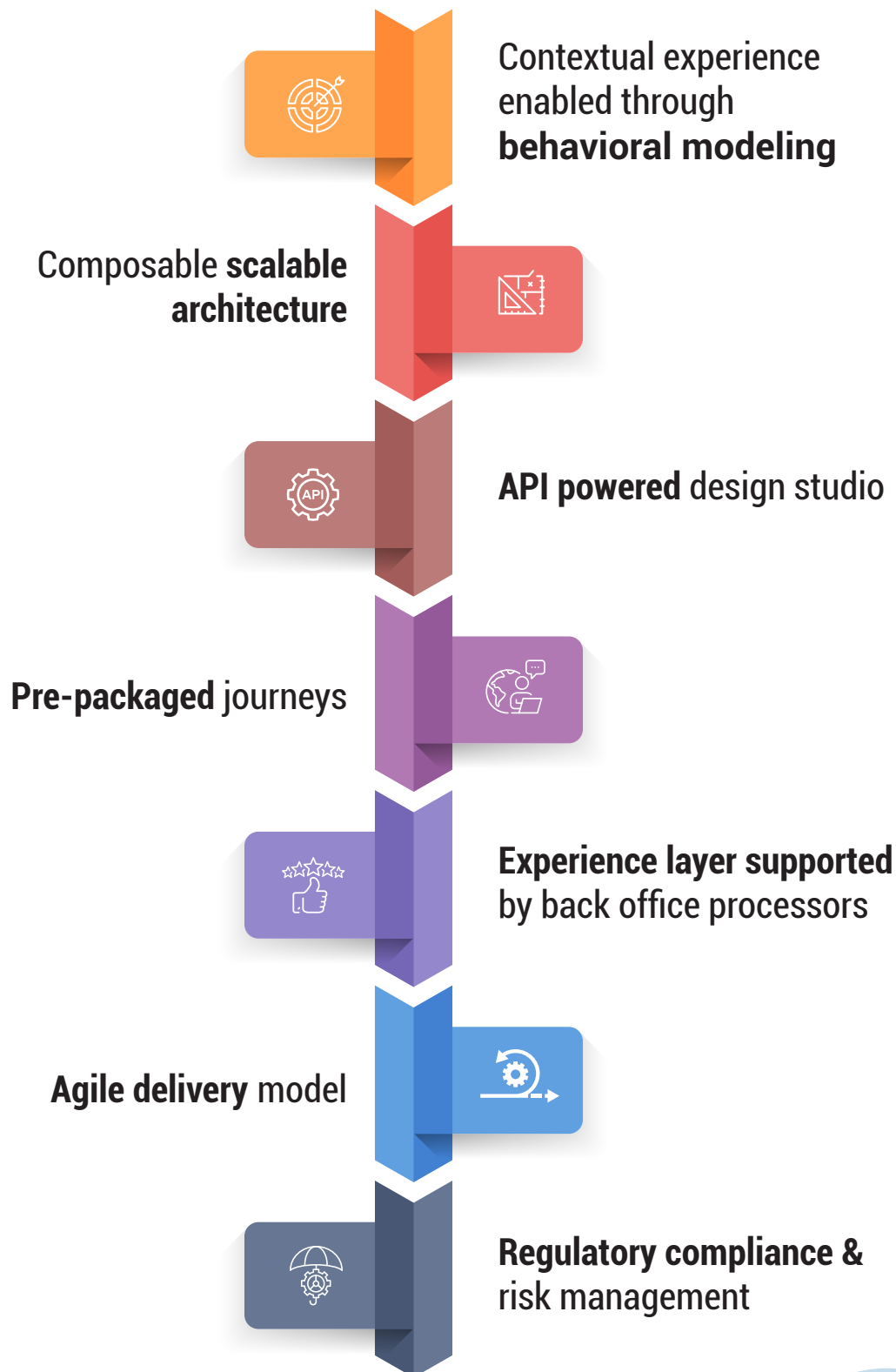
Proactively address their
lending requirements

Gamify the entire family
banking experience

Make transactions
more **secure**

Reduce customer's **carbon
footprint**

ACHIEVE ESCAPE VELOCITY

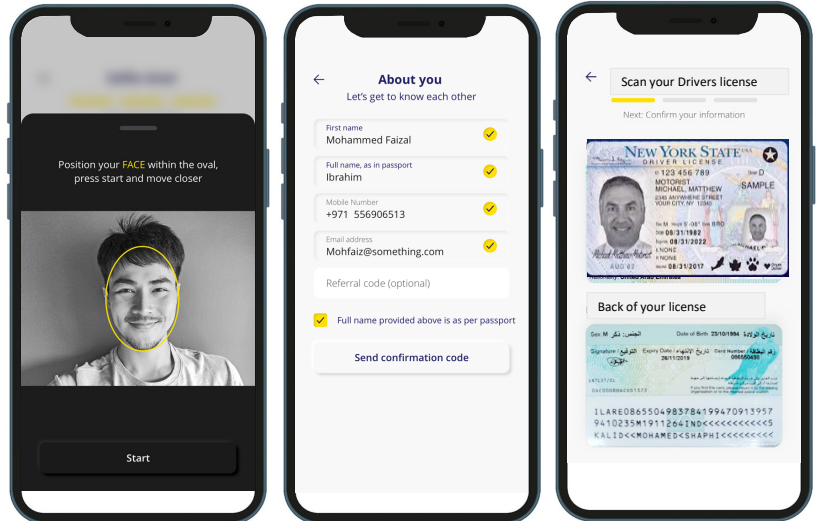


MUTUAL FUND OR MOVIES - CREATE INTUITIVE EXPERIENCE FOR EVERY NEED

1 Say cheese to open an account

Self Onboarding in real-time

- Digital Self Onboarding with Facial & ID Match using AI/ML.
- Liveness Check
- Minimal Data Entry - OCR on Edge
- KYC, Credit & Risk Profiling
- Anomaly and Pattern Detection during on-boarding
- Online Real time account creation
- Real time interaction with Google Analytics, Salesforce

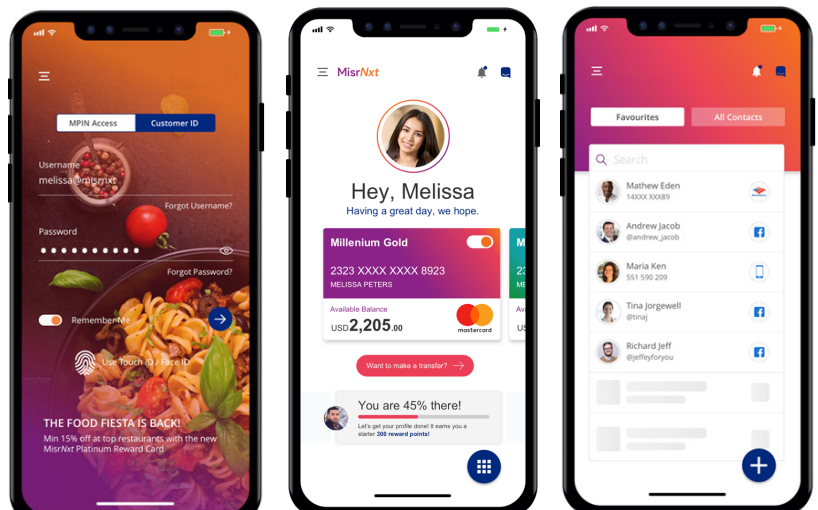


Account opening in less than 3 minutes

2 Personalize your bank for every customer

Delivering the right individual experience

- Customer Behavioral Pattern Identification
- Auto Customer Re-segmentation and Relationship Pricing
- Personal Finance Management- Relationship based interest computation
- Personalized Offers
- Customizable Screens

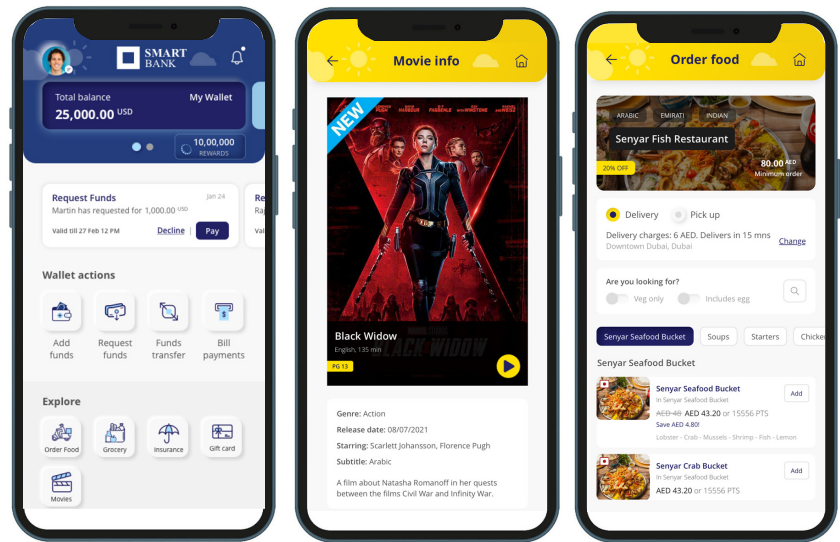


3

Not just an App, a Super App

Addressing lifestyle needs on the fly

- Ecommerce Marketplace
- Contextual cross selling and upselling based on Product Profitability
- Gamification
- Contest Management
- Loyalty and Reward management
- Community financing
- Social Banking
- Built-in Engine PFM - Saving pods



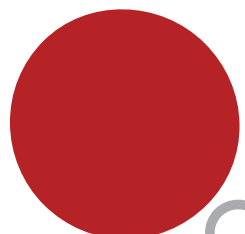
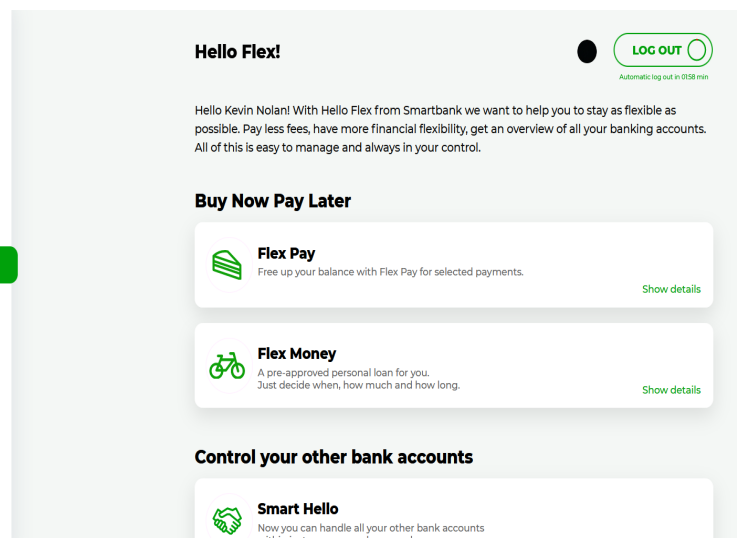
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Lend smarter

Proactively address the finance needs

- Online real-time credit evaluation through intelligent evaluation engine
- Address the finance needs through Flexi credits/ Micro Credits/BNPL/Consumer lending
- Customer Risk profiling and credit evaluation supported through Behavioral Modelling
- Early warning
- Risk based pricing

- SMARTBANK
- Overview
- Transactions
- Transfer
- Hello Flex**
- Go Green
- Rewards
- Contact

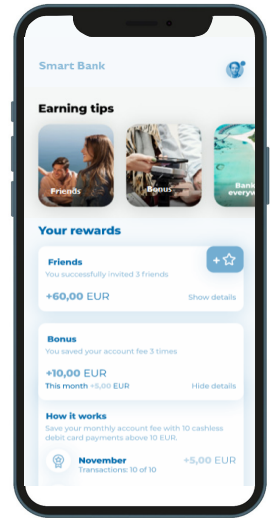
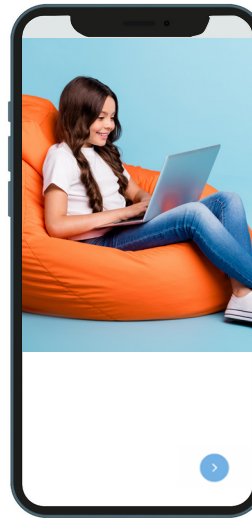
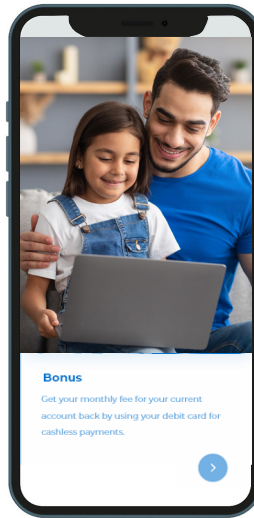


5

Banking experience, for the family

Integrated family banking experience

- Customers can add family members in their banking relationship to get a holistic banking experience
- Ability to add kids and provide kid friendly user experience
- Set up goals for each member including kids and educate members for better financial planning
- Get alerted upon reaching a goal
- Play games with family members

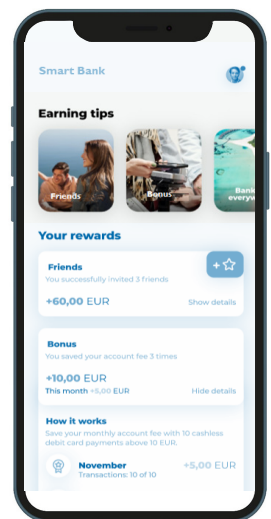
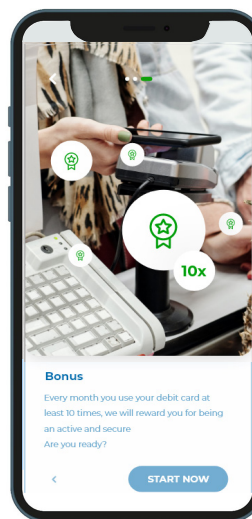
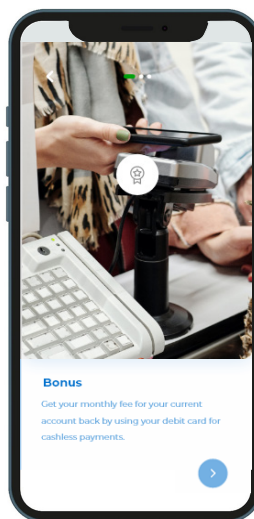


6

Rewards, because everyone loves them

Incentivizing Customers for their loyalty

- Enterprise loyalty management
- Redeem through any channel
- Dynamic Loyalty computation engine
- Earning Tips

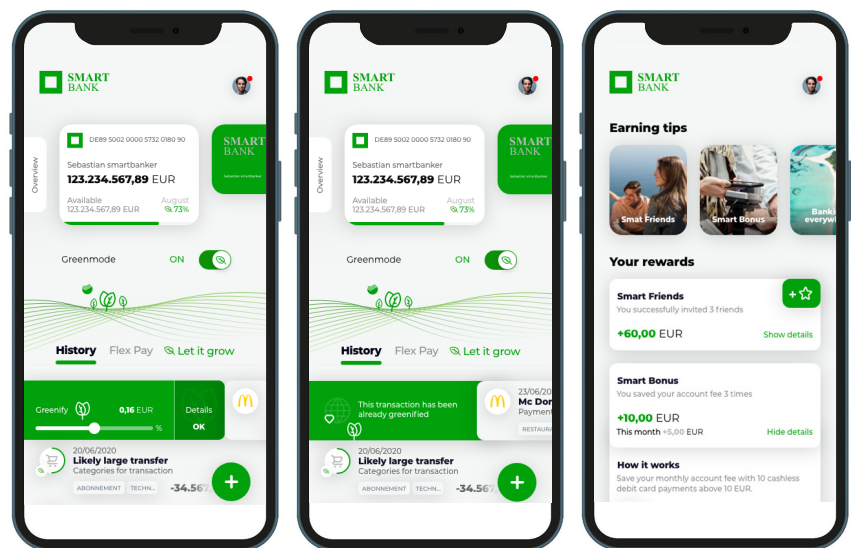


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Spend, with a conscience

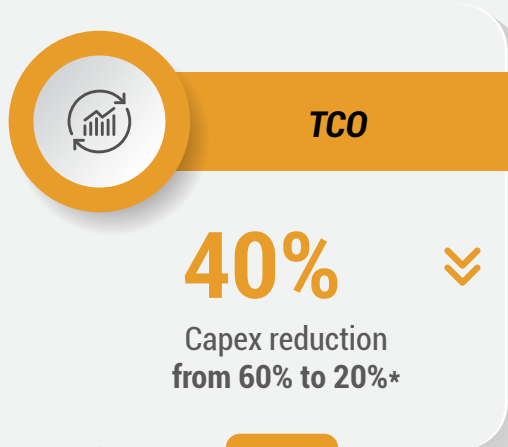
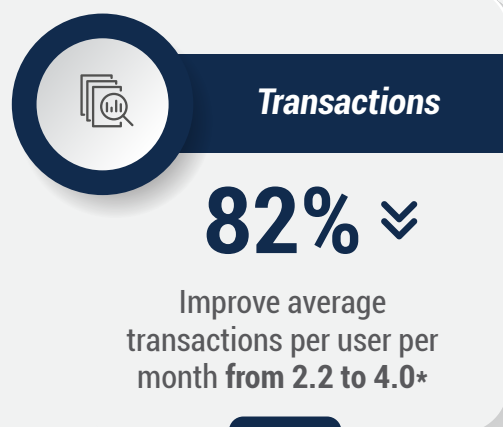
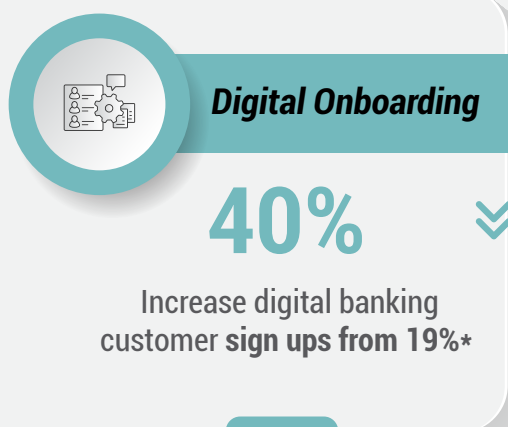
Making day-to-day interactions greener

- Reliable, Standardized, Measurable, ESG data
- Environmental, Social, Governance score card
- Encouraging customers to reduce the carbon footprint
- Motivating customers to invest in social causes





EXPERIENCE THAT DELIVERS



* Based on our individual research with top tier banks across the world



iGTB
CONTEXTUAL BANKING BY DESIGN

iGCB
SUPERIOR DIGITAL ARCHITECTURE.
TOTAL CUSTOMER 360

iRTM
INTEGRATED RISK & TREASURY
MANAGEMENT PLATFORM RUNNING
THE LARGEST TREASURY OPERATIONS
IN THE WORLD

**intellect
SEEC**
WE INNOVATE TO SIMPLIFY INSURANCE

INTELLECT
FULL
SPECTRUM
BANKING AND
INSURANCE
DESIGNED FOR
DIGITAL



Digital Product Powerhouse

Central Banking, Consumer Banking,
Transaction Banking, Risk & Treasury
Management, Insurance

Total **Digital 360**
With Digital OUT, the experience
driver, and Digital IN, the operational
excellence driver

Customer Centric
design

4500+
Intellect solution
Architects, domains and
Tech specialists

D-3 OTIF
Consistent delivery
3 days ahead of schedule
And in full

FinTech 8012 Design Centers

Real-time digital visioning and
experience design

35 years
of singular focus in BFSI

Trusted Partner

260+ customers worldwide

Established in **97
countries**

**True
Omni channel**
Apps-based Customer
Engagement Platform

