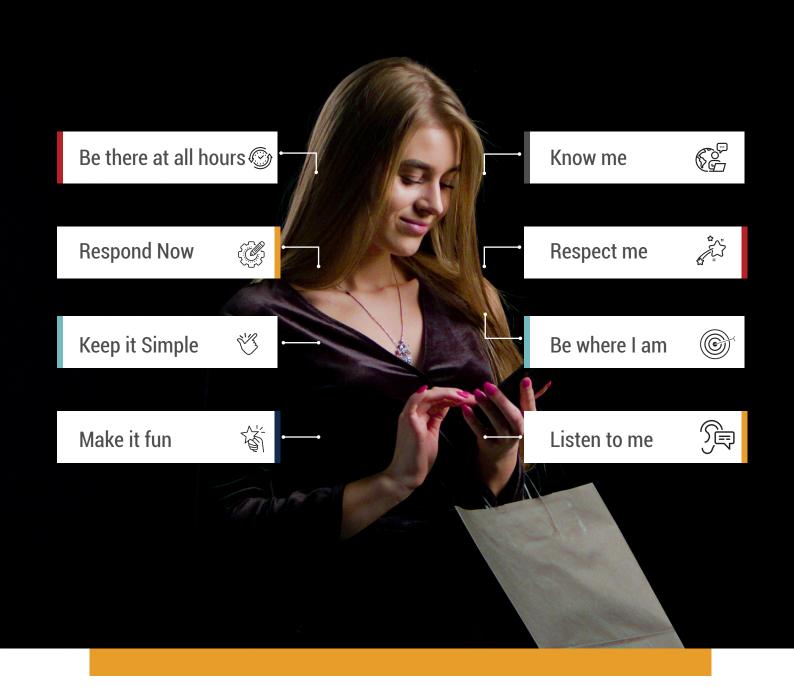




CONTEXTUAL BANKING EXPERIENCE - RETAIL (CBXR)

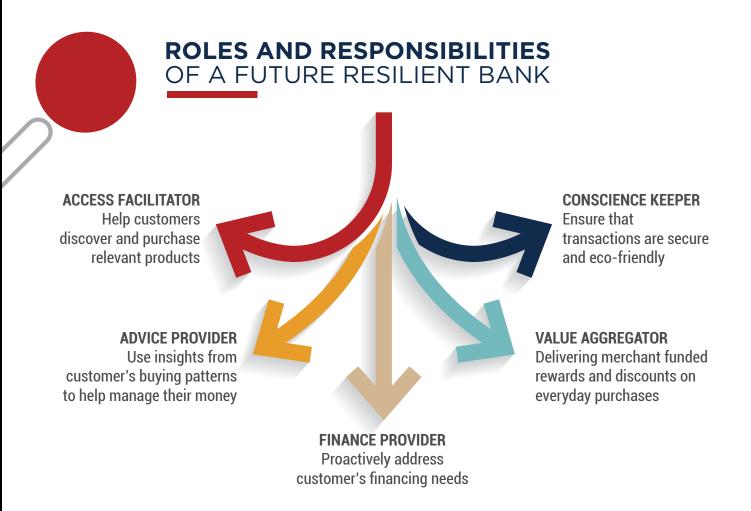


UN-COMPLICATE YOUR CUSTOMER'S LIFESTYLE

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**.



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!







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

Customer onboading 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

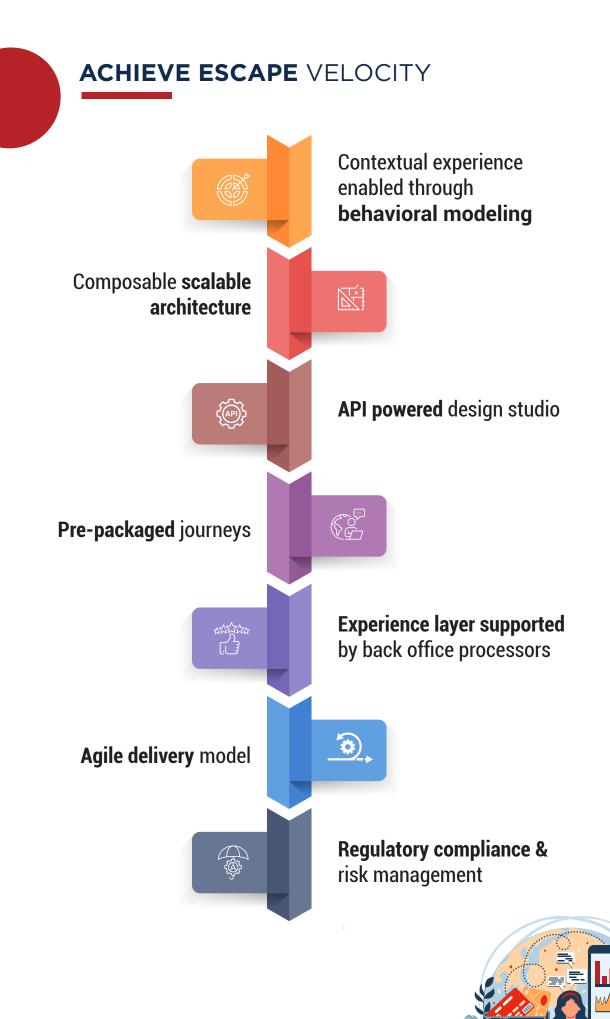
Provide financial advise

Proactively address their **lending** requirements

Gamify the entire family banking experience

Make transactions more **secure**

Reduce customer's **carbon footprint**



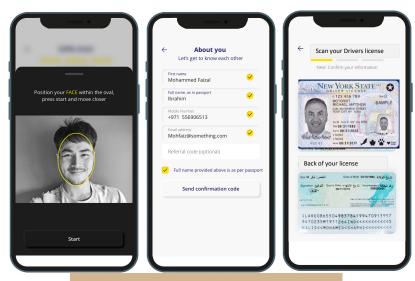


MUTUAL FUND OR MOVIES - CREATE INTUITIVE EXPERIENCE FOR EVERY NEED

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



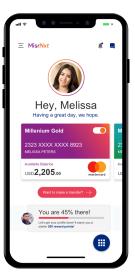
Account opening in less than 3 minutes

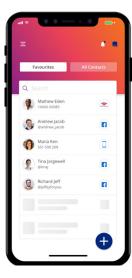
Personalize your bank for every customer

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





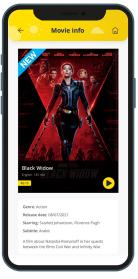


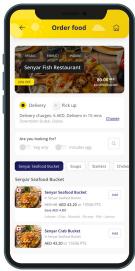
Not just an App, a Super App

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





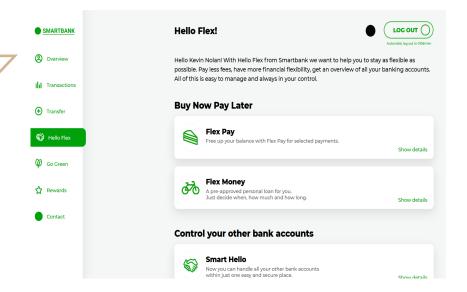


Lend

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



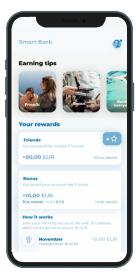
Banking experience, for the family

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









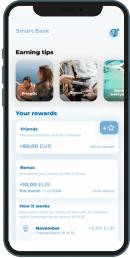
Rewards, because everyone loves them

Incentivizing Customers for their loyalty

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







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







4500+

Architects, domains and

Tech specialists



experience design



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

D-3 OTIF

Consistent delivery 3 days ahead of schedule And in full

Trusted Partner

260+ customers worldwide

FinTech 8012 **Design Centers** Real-time digital visioning and Established in 97 countries **35 years** of singular focus in BFSI

True Omni channel

Apps-based Customer Engagement Platform

