INTELLECT DIGITAL CORE

CORE BANKING PLATFORM

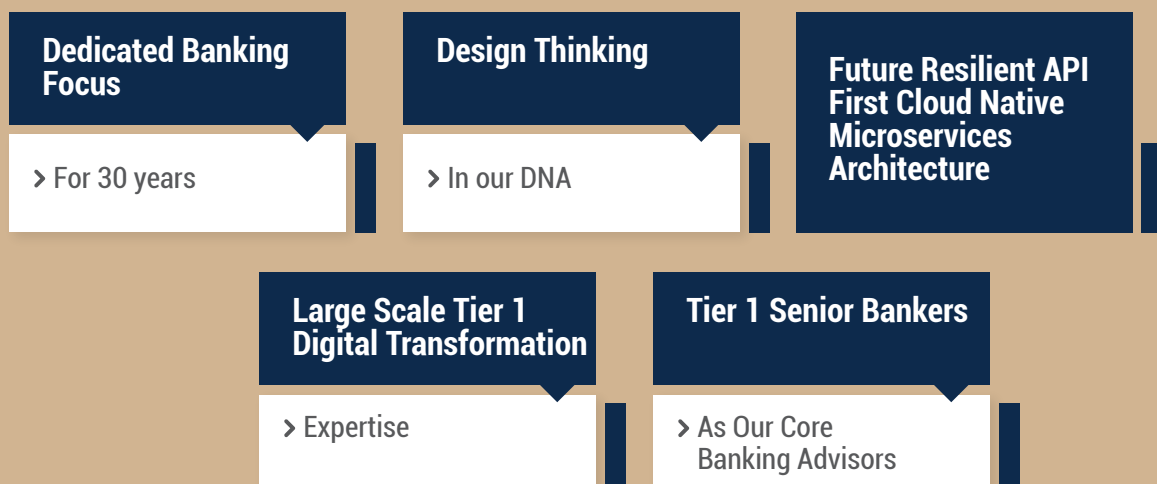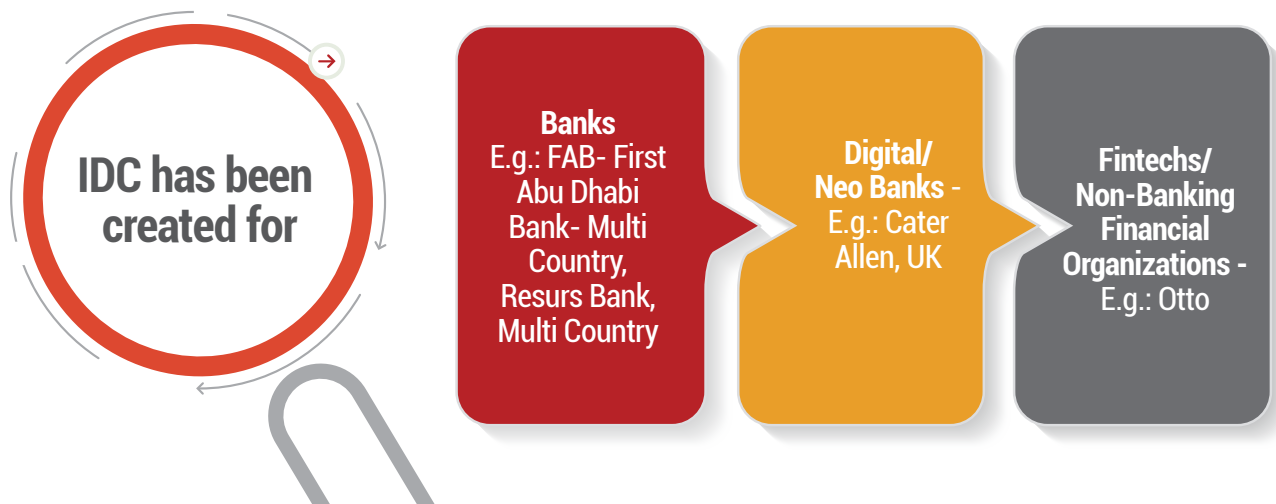## DESIGNED TO EVOLVE AND TRANSFORM

Led by progressive digitization, the customer of today demands a relationship beyond frictionless digital banking. Banks now face the challenge to deliver contextual experience to meet the expectations of this ever evolving customer. Further, as the horizons of Digital technologies and banking expand, Banks must invest in platforms that evolve and power Bank's own transformations.

Intellect Digital Core was created keeping in mind this new customer.

Intellect Digital Core (IDC) Platform is a comprehensive Core Banking platform built on a Cloud native, Composable, API first and a truly Headless architecture. IDC empowers financial organizations to offer contextual experience to end customers throughout their journey. Ranked #1 in the world in the Retail Banking in the annual IBSI Sales League Table 2021, the fully integrated digital platform caters to Retail, Corporate and SME banking segments.

Core Operations	Cards	Payments	Lending
Wealth Management	Treasury	Trade Finance	Digital Lifestyle

UNIQUE CUSTOMERS – ONE FUTURE RESILIENT PLATFORM

IDC has been created for

Banks
E.g.: FAB- First Abu Dhabi Bank- Multi Country, Resurs Bank, Multi Country

Digital/ Neo Banks - E.g.: Cater Allen, UK

Fintechs/ Non-Banking Financial Organizations - E.g.: Otto

Dedicated Banking Focus
> For 30 years

Design Thinking
> In our DNA

Future Resilient API First Cloud Native Microservices Architecture

Large Scale Tier 1 Digital Transformation
> Expertise

Tier 1 Senior Bankers
> As Our Core Banking Advisors

ONE PLATFORM FOR
TODAY AND TOMORROW

01

Comprehensive - Depth and breadth of solutions across the customer's financial life cycle

a. Quick GTM
i.   Integrated banking suit (Current & Savings, Lending, Credit Card)
ii. Workflow-based processes (Onboarding, Origination, Integration)

b. Intelligent processes
i.   AI/ML models (Risk Analyst/Intelligent Data Extraction)
ii. Intelligent Behavioral model (Hyper personalization, Cross-Sell/Upsell, Credit evaluation, Relationship & Risk-based Pricing)
iii. Rule based Engines (Pricing, Transaction Interceptor, Credit Origination, NPA Management)

02

Contextual – Real-time experience for end customers

a. Hyper personalization
i.   Omni-channel experience
ii. Intelligent Assistance & Voice Banking
iii. Contextual Analytics solution (Revenue Management, Gap Analysis & Prescriptive decision points)
iv. Reduced waiting time at branches (Queuing tokens & Customer 360)

b. Improved engagement
i.   Financial Conversations (Goal based savings, Personal Finance Management, Cash flow analysis, Intelligent product recommendation)
ii. Contextual Dashboards (CXO Cockpit, Product Analytics, Financial Analytics)

03

Connected – Ecosystem supporting integration with Intellect Marketplace and third party ecosystem to allow continuous innovation

a. Embedded Finance
i.   Open Banking, BAAS, BAAP
ii. i-Turmeric - Enterprise Integration SDK Tool
iii. API First
iv. E-Marketplace
v.   Account Aggregation from all BFSIs
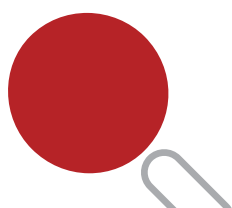
04 Composable – Architecture which allows reuse of components for faster go-to-market

a. Dynamic Technology Stack
i. Microservices Architecture
ii. Easy integration & orchestration of internal & external applications (iTurmeric platform)
iii. Product processors (Deposits, Loans, Cards & Current & Savings Accounts)
iv. Events Driven Architecture
v. 100+ PBCs for Retail & SME banking

05 Cloud Native – Deployment supporting private, hybrid and public cloud environments
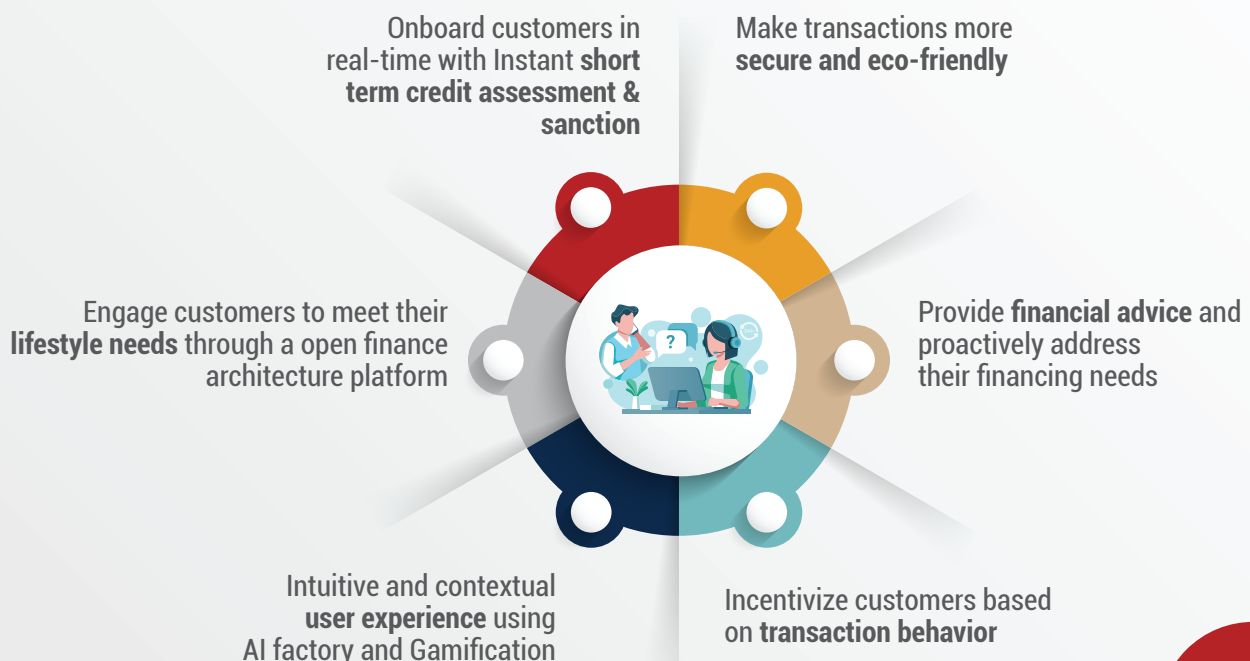
a. Optimized TCO
i. Cloud Agnostic (AWS, Azure, Google Cloud)
ii. Container based Deployment of Microservices

b. Failsafe Implementation
i. Digital twinning with Sandbox
ii. API Exchange Portal

POWERING THE COMPLETE DIGITAL
LIFESTYLE OF THE CUSTOMER

Onboard customers in real-time with Instant **short term credit assessment & sanction**

Make transactions more **secure and eco-friendly**

Engage customers to meet their **lifestyle needs** through a open finance architecture platform

Provide **financial advice** and proactively address their financing needs

Intuitive and contextual **user experience** using AI factory and Gamification

Incentivize customers based on **transaction behavior**

MEANT FOR SCALE

100+ Packaged business components with 370+ APIs

Provision to expose 300+ rest APIs on-demand

CERTIFIED BENCHMARK		
	180 m	Customers
	338 m	Accounts
	2,900	Transactions per second
	91.45 bn	Transactions per year
	100 mins	End of month time
	<200 ms	Reseponse time
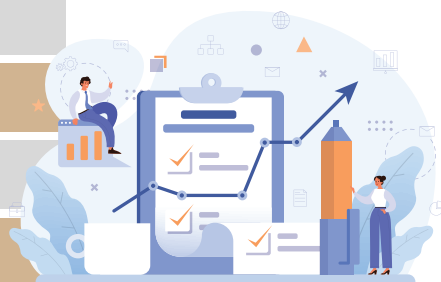
Certified By ≫ **KPMG**

AGILE DELIVERY

Progile Implementation with preferred Local Partner

Implementation services includes Project Governance, Data Migration, Project Management, Training methodology along with Integration and Hosting services

CSP Agnostic, advanced DevOps model

CICD for continuous delivery, automated deployment

CONCEPTUALIZED WITH
DESIGN THINKING

01

Simpler Operations with STP processes
- Quick TAT with BPM and robust product configuration workflow
- Leveraging Service to Sales
- STP in Payments, AML & Loan origination
- Online Real-time N-tier GL leading to Zero Recon
- Parameterization with pre-configured product library
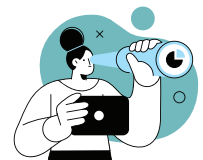- Digital and Video KYC

02

Smarter Business Products
- Optimized Loan Time to cash & segment risk
- X sell/up sell Contextual offers with Analytics
- Comprehensive Retail & Corporate features
- Reduced Time-to- Market
- Regulatory Compliance (Open Banking, BIAN and more) & Reporting

03

Future Proof Tech Stack
- Composable API first Micro services Architecture
- Ease of integration with Partners & Marketplace
- Adaptability to change with future technologies (AI, ML, NLP)
- Capacity on Demand - Cloud Native & Cloud Agnostic
- Deployment Flexibility - Continuous Integration & Continuous Development pipeline
- Fully Open Banking Ready

04

Data Migration Ready
- Robust data migration practice, tools and best practices for large scale T1 migration
- Carefully thought through joint data migration strategy for progressive migration, controlled parallel run and co-existence
- Reduced production migration window using fully automated data migration approach
- Flexibility to support legacy ecosystem for reduced business and operation impact yet allowing restructuring such as OTN to allow transaction posting using both old and new account number

RECOGNIZED BY ANALYSTS

IBS intelligence
Global FinTech Perspectives

Global League Table 2021
- Ranked No. 1 in Retail Banking
- Ranked No. 1 in Transaction Banking
- Ranked No. 1 in InsurTech
- Ranked No. 2 in Retail & Corporate Lending
- Ranked No. 2 in Private Banking & Wealth Management

Gartner.
- 7-time Leader in Gartner's Magic Quadrant for retail system
- Highest rated in Peer insights for Retail Core Banking*

*Data as of 31st March 2022

FORRESTER

Recognized as Global Pursuer for Combined & New Named Deals in Global Banking Platform Survey 2021 Up from Major Player Category

CELENT

Intellect Digital Core (IDC) adjudged Best @ Breadth of Functionality category for APAC, EMEA and LATAM Region – 2019 (Last Report)

IDC

- Future ready Payments implementation at CIBC
- Digital Transformation Leader at IDFC
- Customer Experience at NBK

- Intellect Digital Core at Janata Bank - Winner for Most Effective Digitization, Best Implementation in IBS Global Fintech Innovation Awards – 2021-22, Winner for Best Payments System in IBS Global Fintech Innovation Awards.
- Intellect Digital Core at Cater Allen - Winner in the IBSi NeoChallenger Bank Awards 2021 - CONSUMER SEGMENT- 2021-22

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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

4500+
Intellect solution Architects, domains and Tech specialists

FinTech 8012 Design Centers
Real-time digital visioning and experience design

Trusted Partner
260+ customers worldwide

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

$202 Mn
Million dollar

Established in **97 countries**

Customer Centric
design

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

35 years
of singular focus in BFSI

True Omni channel
Apps-based Customer Engagement Platform