Intellect/SEC/2020-21   18th **March, 2021**

1. National Stock Exchange of India Ltd.,   **Scrip Code:**
Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra Kurla Complex,   INTELLECT
Bandra (E), Mumbai – 400 051.

2. BSE Ltd.   **Scrip Code:**
1st Floor, New Trade Ring, Rotunda Building, PJ Towers,   538835
Dalal Street, Fort, Mumbai – 400 001.

Dear Sirs,

Sub: Intellect Technology Day 2021 – Presentations and Recording of the Event

Intellect Design Arena Ltd., the world's largest multi-product FinTech platform for Financial Institutions conducted the first-of-its-kind virtual event, Intellect Technology Day 2021 on 17th March 2021. The subject matter experts from Intellect presented and spoke about the future of technology and how Intellect, as a business, are forging ahead and emerging as a new world leader in the industry.
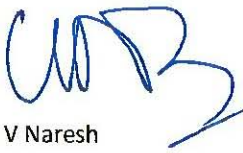
The event was focussed on the 3Cs of technology – Contextual, Composable and on the Cloud.

Watch the Future of Technology showcased at Intellect Technology Day 2021- https://www.intellectdesign.com/technology-day-2021/

Also, please find enclosed the presentations showcased at the event. Kindly take the above information on record.

Yours truly,
for **Intellect Design Arena Limited**

V V Naresh
Company Secretary and Compliance Officer

INTELLECT SEEC
Areas of Focus: Cloud and Data

Born on the cloud

- Insurance leaders scaling on digital channels is accelerating – they are significantly outperforming over competition
- We have 12 clients on the Cloud infra bringing in agility, extensibility, better cyber security and scalability at significantly reduced costs

Data as the oil

- Our Fabric Data platform (FDS) connects with **22** leading data partners and data platforms for access to thousands of data elements & sources
- FDS supports all stages of data management from ingestion through triangulation, validation and enrichment
- We are seeing a significant increase in Personalized and Contextual Data and AI scaling in underwriting and claims processing to gain real time decisions and risk assessment
- A sampling of our data partners:

INTELLECT SEEC

Areas of Focus: AI and Marketplace Platforms

AI

- Purpose built AI models for Commercial Insurance, Banking and Wealth Management domains.

- Intelligent Data Platform to accelerate the product innovation and Go To Market across the geographies

- Dedicated research and development team with 400+ man years of expertise in niche AI technologies such as Natural Language Processing, Computer Vision with Deep Learning

- Operationalizing and scaling AI models with highest level of accuracy across various domains

Marketplace Platform

- Our partnerships with Marketplace platforms such as Salesforce, Snowflake and AWS provides an additional channel to market and sell our products across the geographies

- Marketplace platforms continue to become key distribution channels for our application and data business

- Our Centers of Excellence (COE) around Marketplace platforms offer skillsets to effectively use these technologies along with our solutions

Intelligent Data Extraction – Contextual & AI based hyper automation platform

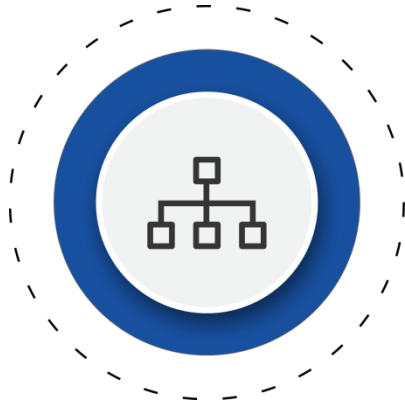

Classification

Extraction

Validation and Enrichment

Verification

Integration

NOVARICA

	GENERALIST	INSURANCE BROAD USE	CLAIMS/ UNDERWRITING	ADV. UNDERWRITING
BROAD	aws, Google Cloud, Microsoft	Coforge		intellect SEEC
FOCUSED		ABBYY, cinnamon AI, automation hero, Friendly, (h[s]) HYPERSCIENCE, CogniSure	ACORD, omni:us, SS&C Vidado	Groundspeed, convr, CHISEL AI

2020 - Novarica - iSEEC - Intelligent Text Ingestion: Overview and Prominent Providers

Classification

Key Differentiators

• Contextual Text and image-based classification

• Intelligent splitting and sorting of document bundle

• Classification of pages and sections within documents

Use cases

• **Classification of broker submitted forms and excels for Large Commercial Insurance carrier in US**

• **Classification of 500 document types for Commercial Insurance carrier in US**

Extraction

Key Differentiators

- Contextual extraction leveraging purpose built AI models across Banking, Insurance and Wealth domains

- Extraction across structured, semi-structured and unstructured input data types

- High extraction accuracies with little human intervention

Use cases

- **Extraction of key customer information for eKYC as part of the customer on-boarding use case for a Retail banking customer**

- **Extraction of key exposure and underwriting details from various broker submission for commercial underwriting with more than 98% accuracy**

Validation and Enrichment

Key Differentiators

- Validate extracted data against third party and external sources of truth

- Validate data against business rules

- Pre-fill missing data with external data sources

Use cases

- **Aadhaar number validation against UIDAI authentication API**

intellect
magic aadhaar

- **eKYC regulatory checks against government mandates for large Life Insurance Carrier**

Verification

Key Differentiators

- Human in loop to triage and make decisions on exceptions, errors and approvals

- Quality checks based on extraction confidence score at field level

- Intuitive point and click user interface for quality reviewers

Use cases

- **Human review of Aadhaar extraction and masking exceptions based on image quality**

- **Document review on highlight of any business or compliance discrepancies**

Integration

Key Differentiators

- An API-first approach

- Seamless integration with legacy systems and cloud technologies

- Real Time mode for current needs as well as Bulk Processing capabilities for document backlogs

Use cases

- Integration of existing customer on-boarding systems to intake eKYC and service documents in real time

- Integration with existing Aadhaar data vaults for extraction and masking in bulk mode
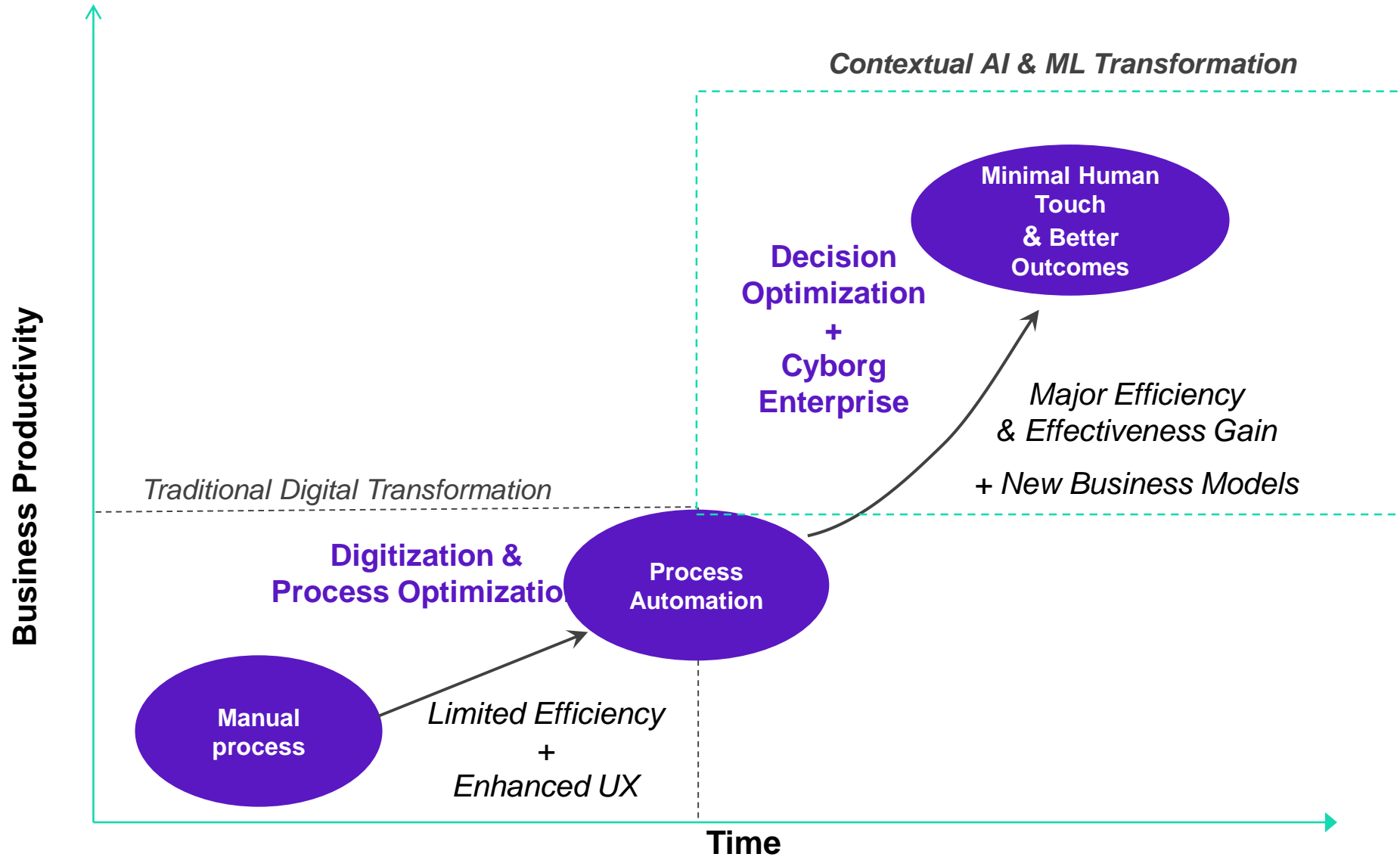
- Integration with Platform such as Salesforce & AWS

A large, rapidly growing Data Extraction Market

- Customer Onboarding
- Trade Finance
- Mortgage Processing
- Legal Contracts
- Risk and Compliance

Banking

Insurance

- New / renewal business Submissions from Brokerages
- Claims

- Invoices
- Purchase orders
- Sales orders
- Quality Assurance records

Manufacturing

Healthcare

- Patient Registration
- Physician Referrals

- Operationalised for Commercial Insurance companies in US
- Operationalised for FTSE 100 Wealth management company in UK
- PoV's in progress for
  - Customer onboarding use cases for leading Banks in US, Middle East and Australia
  - Invoice Processing for Large Property Software company in US
  - Magic Aadhar for Insurance and telecom carriers

$3.8B+ TAM

Enabling Contextual AI & ML Led Business Transformation

Business Productivity →

Contextual AI & ML Transformation

Minimal Human Touch & Better Outcomes

Decision Optimization + Cyborg Enterprise

Major Efficiency & Effectiveness Gain

+ New Business Models

Traditional Digital Transformation

Digitization & Process Optimization

Process Automation

Manual process

Limited Efficiency + Enhanced UX

Time

intellect SEEC

www.intellectseec.com

Providing Underwriting Resilience Through Emerging Technologies

Manual Underwriting Process

Manual Intake

85% Broker Submission via email/mail & <15% Portal Quote

- Many questions for a portal quote
- Days - weeks to manually triage broker submissions
- Inconsistency in triage decisions
- <2% data validated & enriched
- Broker data error rates (7%)

Manual assessment & Collaboration

- 100% submissions hit underwriter desk
- 60-70% time to search/aggregate data from some disparate sources leads to gaps in risk information
- Manual collaboration for missing requirements(email)
- Inaccuracies in underwriting decisions (false positives & false negatives in portfolio)

Manual Decision

- Portal Quote in 3-5 days
- Quote to Bind in 30+ days

AI & ML Approach For | Next Generation Underwriting

Cognitive Intake

Shift to 70% Portal Quote and API driven Broker submission

- Company Name & location for quick quote
- 87% faster with 90% less resources
- Auto Extract, Validate. Enrich
- 20% data quality improvement
- Feedback & deep learning models

Auto Insights & Collaboration

- Seconds to appetite match for quick submit
- Auto trigger of account level risk Insights with alerts
- Automated requirements management
- Routing & collaboration (external and internal)
- Integration APIs

Decision

- STP Quote in < 2mns
- Quote with UW Review 1 day
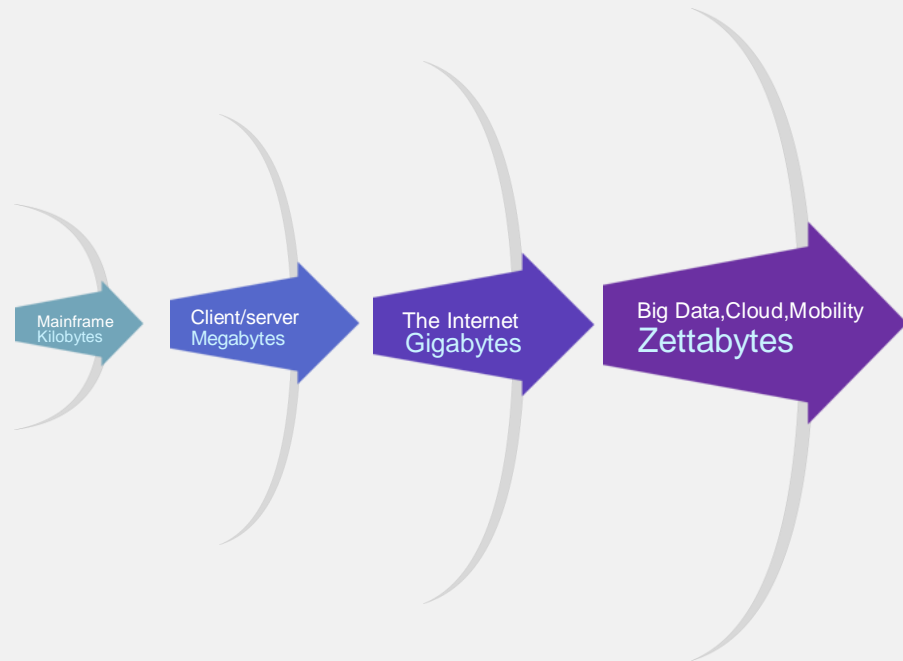- STP Bind in Minutes
- Bind with UW Review 1-2 days
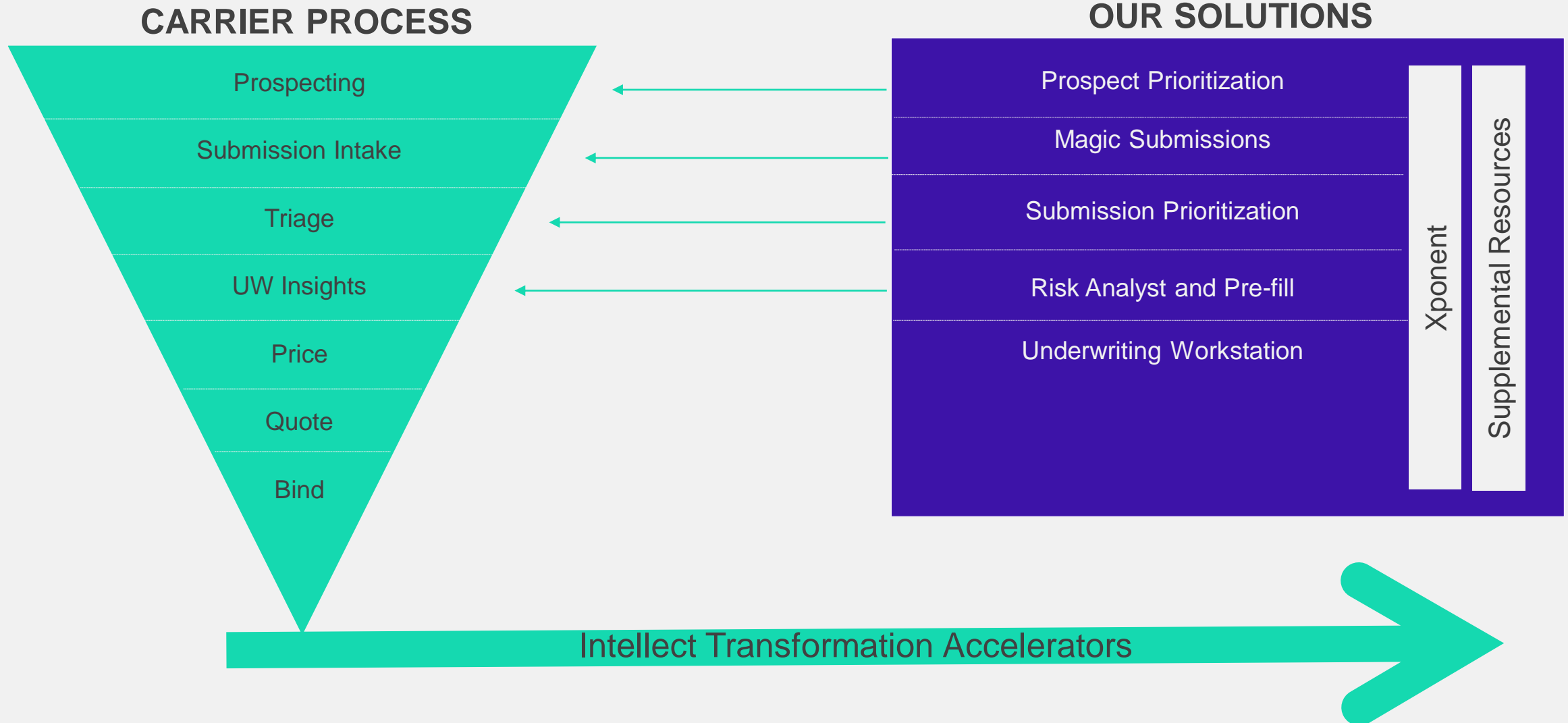
Data has become the new oil, providing massive opportunities to the Companies who can Gather, Control & Analyze data
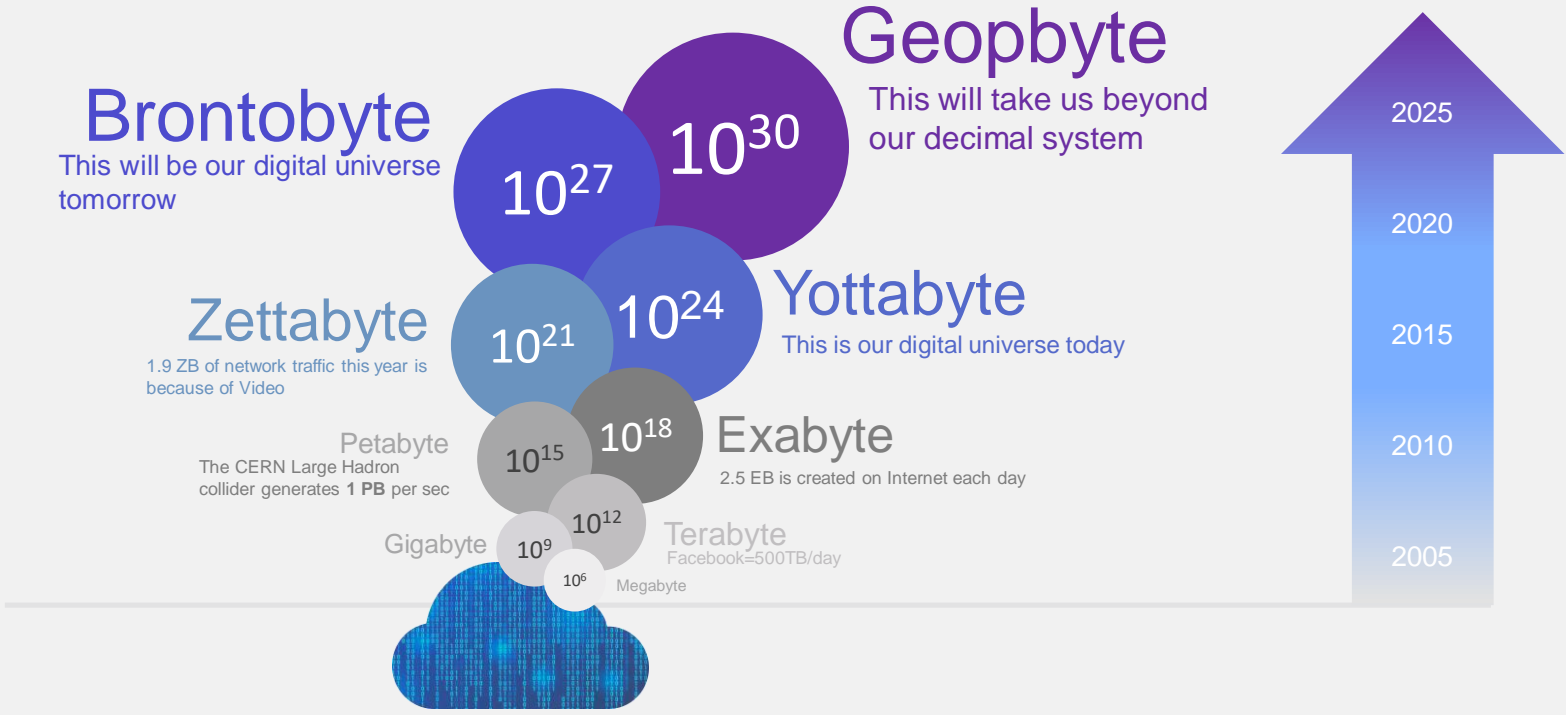
AN AVALANCHE OF DATA

Data Facts : How world has changed?

Every 60 seconds…

- 📧 **294 billion+** emails sent
- 🐦 **350 million+** tweets
- 💬 **54 million** messages shared
- 🔍 **4.4 million+** Google searches
- ▶️ **500** hours new video on YouTube
- **404,444** hours video users stream
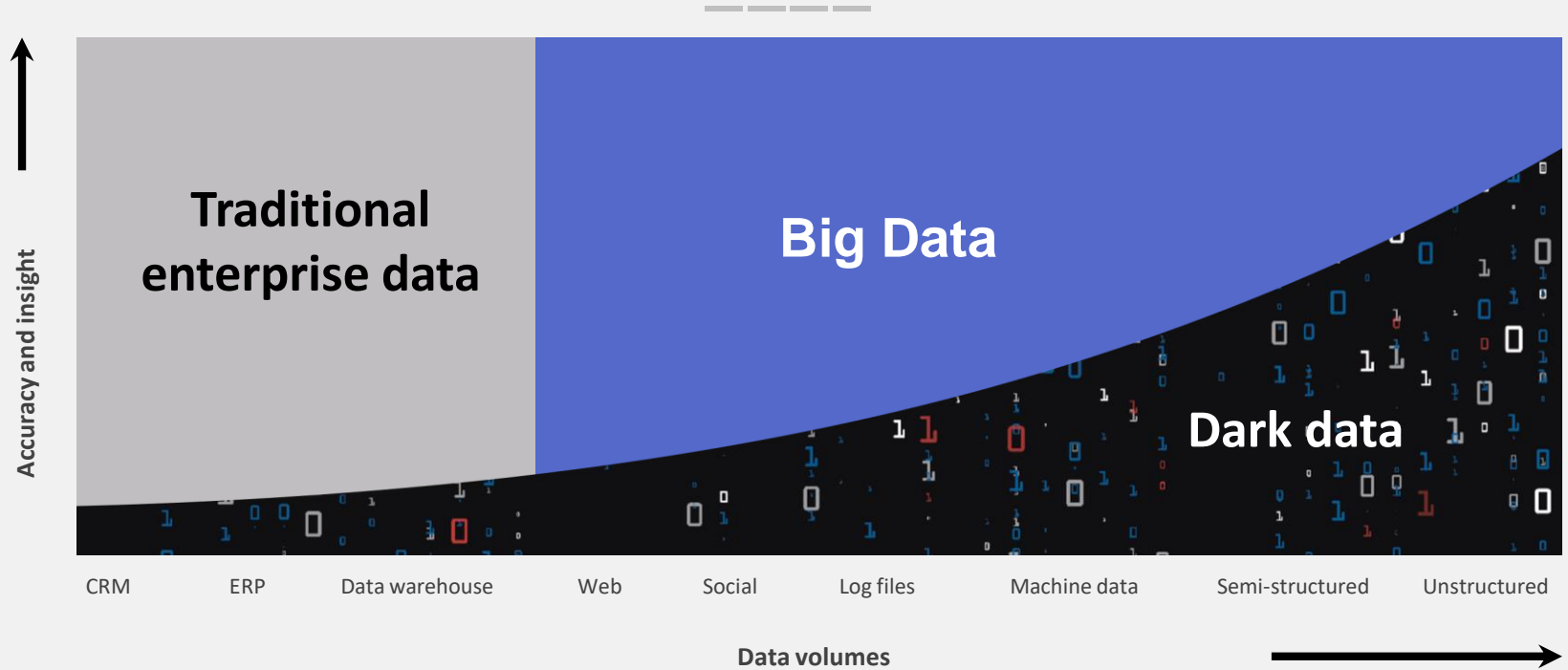- Hosts **208,333** participants in meetings
- **347,222** messages posted

Mainframe Kilobytes

Client/server Megabytes

The Internet Gigabytes
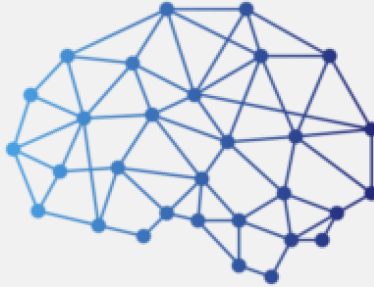
Big Data,Cloud,Mobility Zettabytes

URGENT NEED

SOLUTION

FABRIC - Intelligent Data Platform

Contextual, Cognitive Computing

Comprehensive AI model pipeline that can extract contextual elements such as meaning, time, location and appropriate domain from multiple sources of information, including both structured and unstructured

Built for Cloud – As a Service

Cloud Native Platform with Microservices architecture and APIs built for intelligent, flexible, scalable, and integrate-able services

Real time Data Ingestion

Realtime data ingestion and processing capability that can deal with different aspects of business data such as Volume, Variety, Veracity & Velocity

Data Centric Security

Security and privacy are "built-in" design principles to access ubiquitous data in secure way

Fabric Data

IDX

| Company search | Location Search | People Search | Classification | Extraction | Validation |

AI Model Pipeline

| Data Triangulation | Trust & Consensus | Sentiment Analysis | Document Classification | Layout Segmentation | Image to Text | Named Entity Extraction |
| Topic Modelling | De Duplication | Contextual Extraction | Image Pre-Processing | Object Detection | Image Post-Processing | Semantic Analysis |

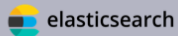**Big Data**   Structured | Semi Structured + Data Connectors + Unstructured   Internal

Cloud & DevOps   elasticsearch   fluentd   kibana   Twistlock   kubernetes   N+   docker   ANSIBLE   HashiCorp Terraform   HELM

FABRIC - Cloud & DevOps

- **Cloud Native, multi tenancy platform designed for Hyper scale**

- **Powers continuous delivery and automated updates without disrupting operations.**

- **Reduced time to market for a new product offering**

- **Flexible, Agile & Resilient**

- **Securely accelerate cloud native innovation**

FABRIC – Big Data

- **Ingest unstructured and semi structured data in the form of images and Text**

- **Moves to "Element" of Truth not just "Source" of truth with Triangulation**

- **Integrated to thousands of data sources with connector capability to quickly add new source**

- **Company, Location & Person Data. Graph Models to link entities.**

Fabric Data

IDX

| Company search | Location Search | People Search | Classification | Extraction | Validation |

AI Model Pipeline

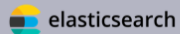| Data Triangulation | Trust & Consensus | Sentiment Analysis | Document Classification | Layout Segmentation | Image to Text | Named Entity Extraction |
| Topic Modelling | De Duplication | Contextual Extraction | Image Pre-Processing | Object Detection | Image Post-Processing | Semantic Analysis |

Big Data | ▦ Structured | ▤ Semi Structured | + | ⬡ Data Connectors | + | ▥ Unstructured | ⬤ Internal

Cloud & DevOps | elasticsearch | fluentd | kibana | Twistlock | kubernetes | N+ | docker | ANSIBLE | Terraform | HELM

FABRIC - AI Model Pipeline

▌ **28+** proprietary algorithms for Intelligent Image Processing

▌ **18+** purpose built computer vision deep learning model for 'Document Segment Analysis'

▌ **State of the Art contextual Natural Language Processing pipeline**

▌ **Triangulation with trust and consensus models for field level accuracy benchmarking**

▌ **Purpose built Domain specific models contextual to industry specific problem statements**

Fabric Data

IDX

Company search	Location Search	People Search	Classification	Extraction	Validation

AI Model Pipeline

- Data Triangulation
- Topic Modelling
- Trust & Consensus
- De Duplication
- Sentiment Analysis
- Contextual Extraction
- Document Classification
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- Image to Text
- Image Post-Processing
- Named Entity Extraction
- Semantic Analysis

Big Data   ▦ Structured   ▤ Semi Structured   +   ⊶ Data Connectors   +   ▦ Unstructured   ◗ Internal

Cloud & DevOps   elasticsearch   fluentd   kibana   Twistlock   kubernetes   N+   docker   ANSIBLE   Terraform   HELM

The capabilities developed by Intellect

These already have a track record of successful installations

01 FABRIC PLATFORM

- Fabric is is the continuous delivery software that powers our SaaS products, Fabric Data and IDX, in the public cloud and beyond. Fabric enables rapid Customer Integration, Customer Delivery and Deployment helping improved client's decisions and management of digital applications. It eliminates the trade-off between stability and speed by delivering continuous, automated updates without disrupting operations.

02 FABRIC DATA

- Tailormade AI solutions/apps that can help to analyze organizational data elements from several external and internal sources helping risk management decisions with speed, reduce cost and facilitating accuracy & digital delivery

- Strong data engineering and AI foundations which provides real time access to over thousands of data sources and over 5000+ data elements covering structured and unstructured data for clients to triangulate data use cases

03 IDX.ai

- Contextual Extraction of data from various sources/documents. Data can be structured or semi/unstructured.

- Validating data using ML after the extraction, for both internal information provided in document or for external validation of information

- Data scored using ML and then it can be easily Injectable into destination platforms through API's

Recent Analyst & Industry Awards and Recognition – Data & AI

CELENT MODEL WEALTH MANAGER

Winner of 2020 CELENT MODEL WEALTH MANAGER – EMERGING TECHNOLOGY

St. James's Place

2020

CELENT

Intellect Risk Analyst cited among leading Directed Data Platforms providing answers to specific questions from an individual insurer for use in underwriting or other processes - 2020

2020

NOVARICA

Intellect Risk Analyst implementation at Liberty Mutual featured as a case study in the Data and Analytics category by Novarica in their 9th Annual case study - 2020

2020

OVUM

Intellect identified as a key player in their report titled Machine Learning in Global Insurance Sector by presenting Intellect's implementation as an example of an intelligent RPA use case in a project undertaken by a commercial insurance client.

2019

---

dataIQ AWARDS 2020 SHORTLISTED

BEST DATA AND ANALYTICS TEAM (ENABLER)

2020

Aite

Intellect SEEC recognized as a "Full AI Suite Provider" who can help carriers streamline their underwriting workflows

2020

NOVARICA

Novarica rates Intellect SEEC's IDX as an Intelligent Text Ingestion solution for Advanced Underwriting with AI & ML playing a larger role.

2020

Technology Product Awards 2020

BEST AI/MACHINE LEARNING PROVIDER

At the forefront of new tech

with **Intellect Design Arena** highly commended

2020

FULL SPECTRUM RETAIL BANKING

Digital Core

Digital Lending

Central Banking

Digital Bank

Digital Channel

.....

Cards

Technology Day
Rajesh Saxena
17th March, 2021

Agenda

1. Year 2020, Market Size and Retail Banking Trends

2. Our Purpose & Strategy

3. Why Intellect ?

4. Case Studies

5. Summary

Retail Banking

Chapter 1

Year 2020

Size of the Market

Retail Banking Trends

The COVID-19 pandemic has changed how we work, travel, communicate, bank, shop and more ….

2020-21: Retail Banking in the age of COVID-19

57%

- 57% fall in cash usage
- Rise in payments using
  - Credit cards (7% net)
  - Debit cards (10% net)
  - Online payment tools (14% net)
- Contactless as the preferred payment option (up 34% net)

24%

Respondents expect banks to operate more digitally in the next 12-24 months

27%

Consumers who agree that banks will be more flexible in the next 1-2 years

Banks need to **accelerate digital transformation** and **customer experience** across products and customer journeys

COVID-19 has changed everyone's mindsets & circumstances forcing banks and Intellect to adopt to remote working

Source – EY Report: Four ways COVID-19 is reshaping consumer banking behavior

4

Confidently navigated global crises and came out stronger

Revenue

Bank of Mozambique | Utkarsh Small Finance Bank | Cargills Bank | OTTO | NABARD

Mauritius Telecom | Canara Bank | Banque Du Caire | Kotak Mahindra Prime

CONCENTRA | MOHANOKOR | RAKBANK | Exim Bank
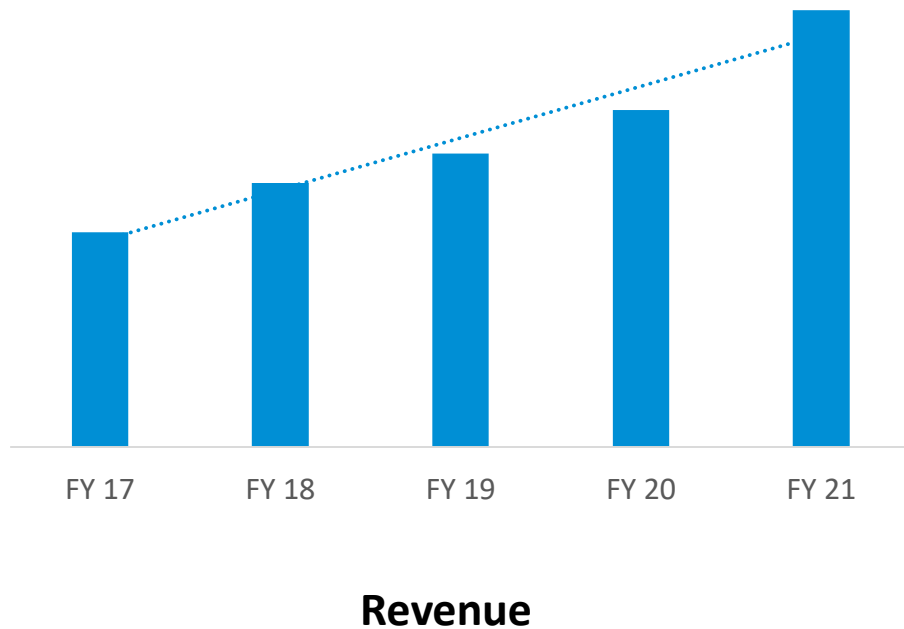
Resilient business model backed by consistent innovation-focused strategy

Confidently navigated global crises and came out stronger

IBS intelligence

#1 ranking by IBS Annual Sales League Table 2020 Intellect Global Consumer Banking (iGCB), the retail banking arm of Intellect, retained its #1 Global Leadership position in retail banking for the second time in a row.

Gartner.

7-time Leader in Gartner's Magic Quadrant for retail banking

Awards

Lending powered Yes Bank has won the award for **Best Fintech Partner Bank in Asia for its API first initiative at IDC Financial Insights Innovation Award (FIIA)**

Won the **IBS Intelligence Award** for the Most Impactful Project in Digital Lending Category for SVFC

Winner of 'Most Innovative Product' By Economic Times Innovation Award 2019-20 for CBX-O

Gartner : Peer Insight Ratings for Global Retail Core Banking
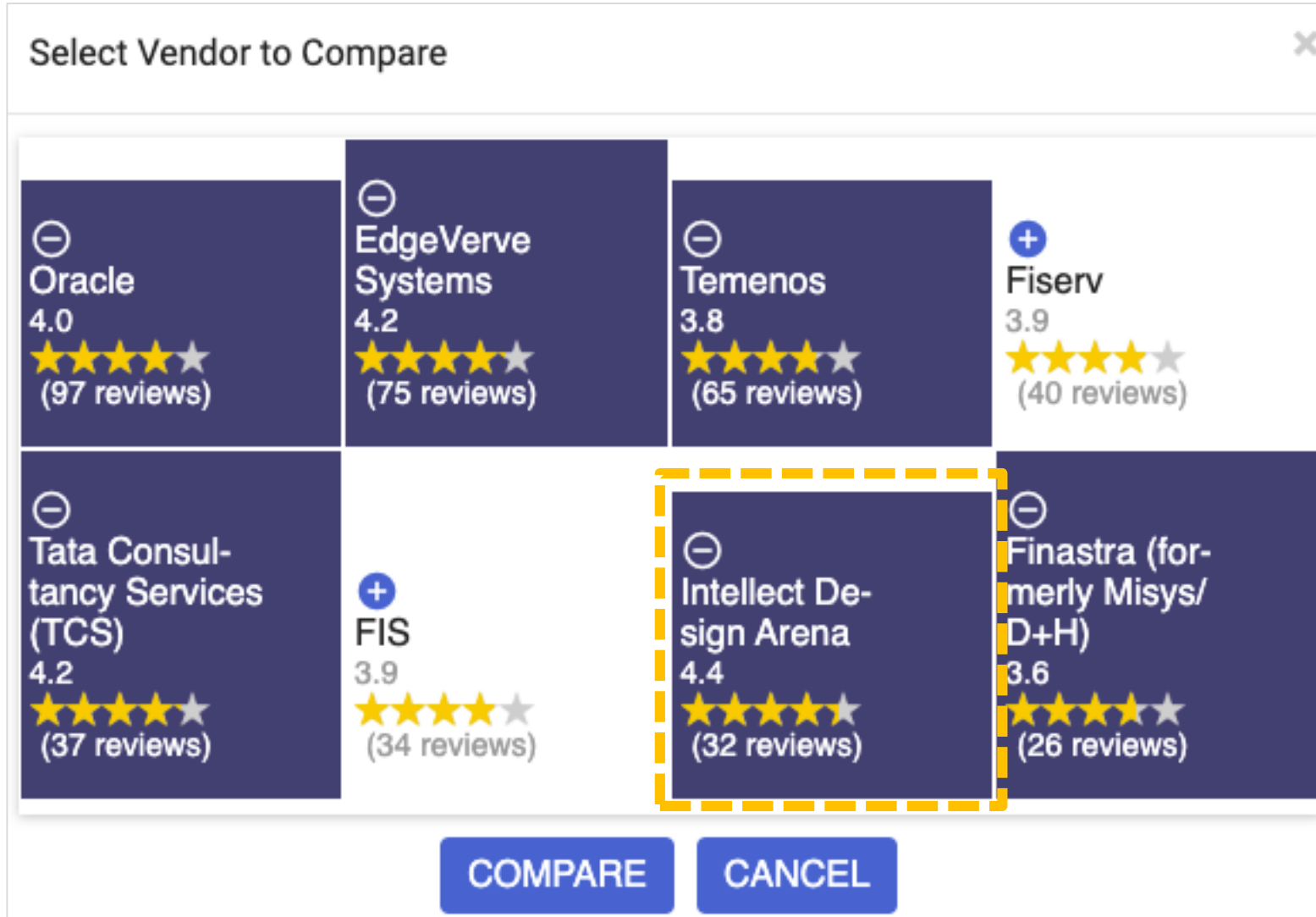
Chapter 1

Year 2020

Size of the Market

Retail Banking Trends

Intellect Addressable Market - $ 10.8 Bn, growing at a CAGR of 10%

Huge Headroom for growth exists for Intellect Retail Banking
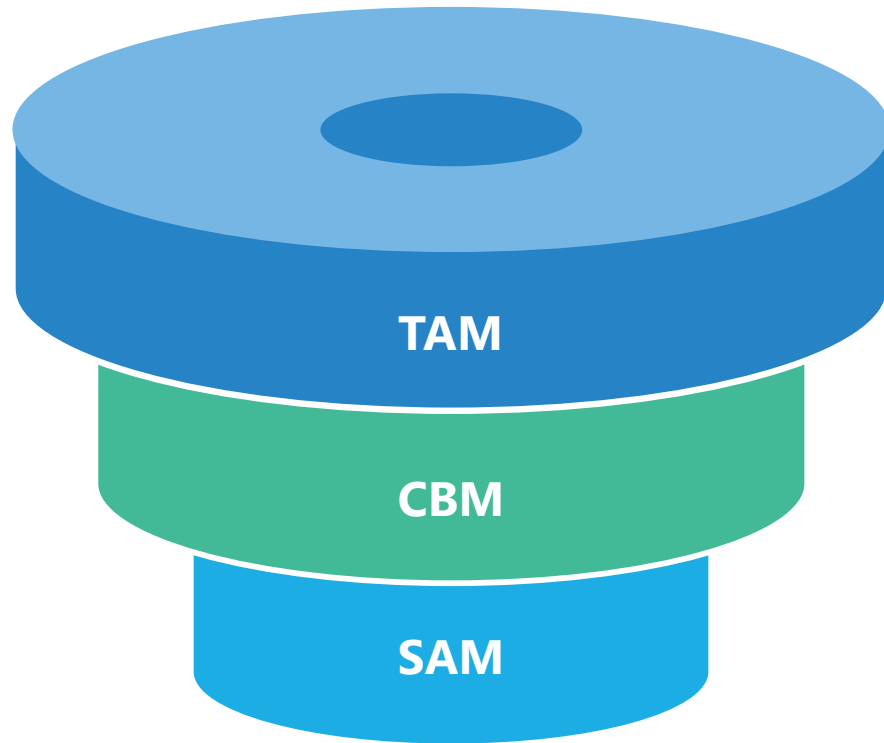
$60 Bn
TOTAL ADDRESSABLE MARKET

$18 Bn
CHANGE THE BANK MARKET

$10.8 Bn
INTELLECT SERVICE ADDRESSABLE MARKET

CAGR – 10 %
FY 2025 - $ 15.81 Bn

SAAS Revenue

TAM
CBM
SAM

40%
15%

FY 21   FY 25

Source – IBS, Ovum and Internal Estimates

9
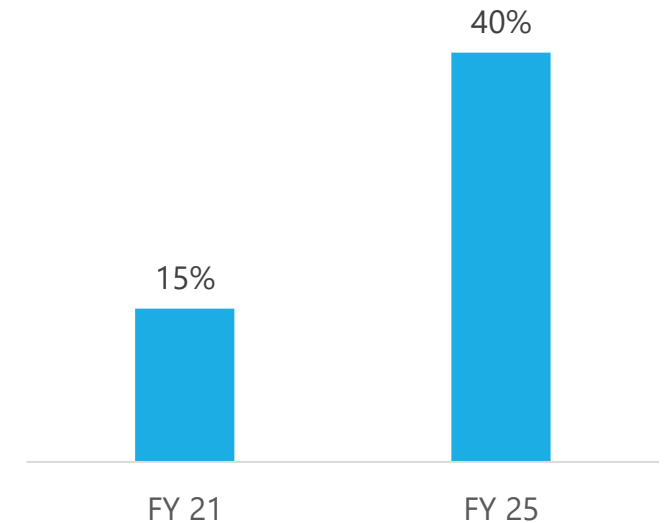
Chapter 1

Year 2020

Size of the Market

Retail Banking Trends

61% of bankers say a customer-centric business model is "very important". Only 17% are "very prepared" for it

Source: PWC

Key Patterns in Retail Banking Technology

1 Digital Customer Experience

2 Open API &
Cloud Native Architecture

3 Cloud/SaaS

4 Agility & DevOps

5 Data Insights
AI/Machine Learning

6 Marketplace &
Ecosystem Thinking
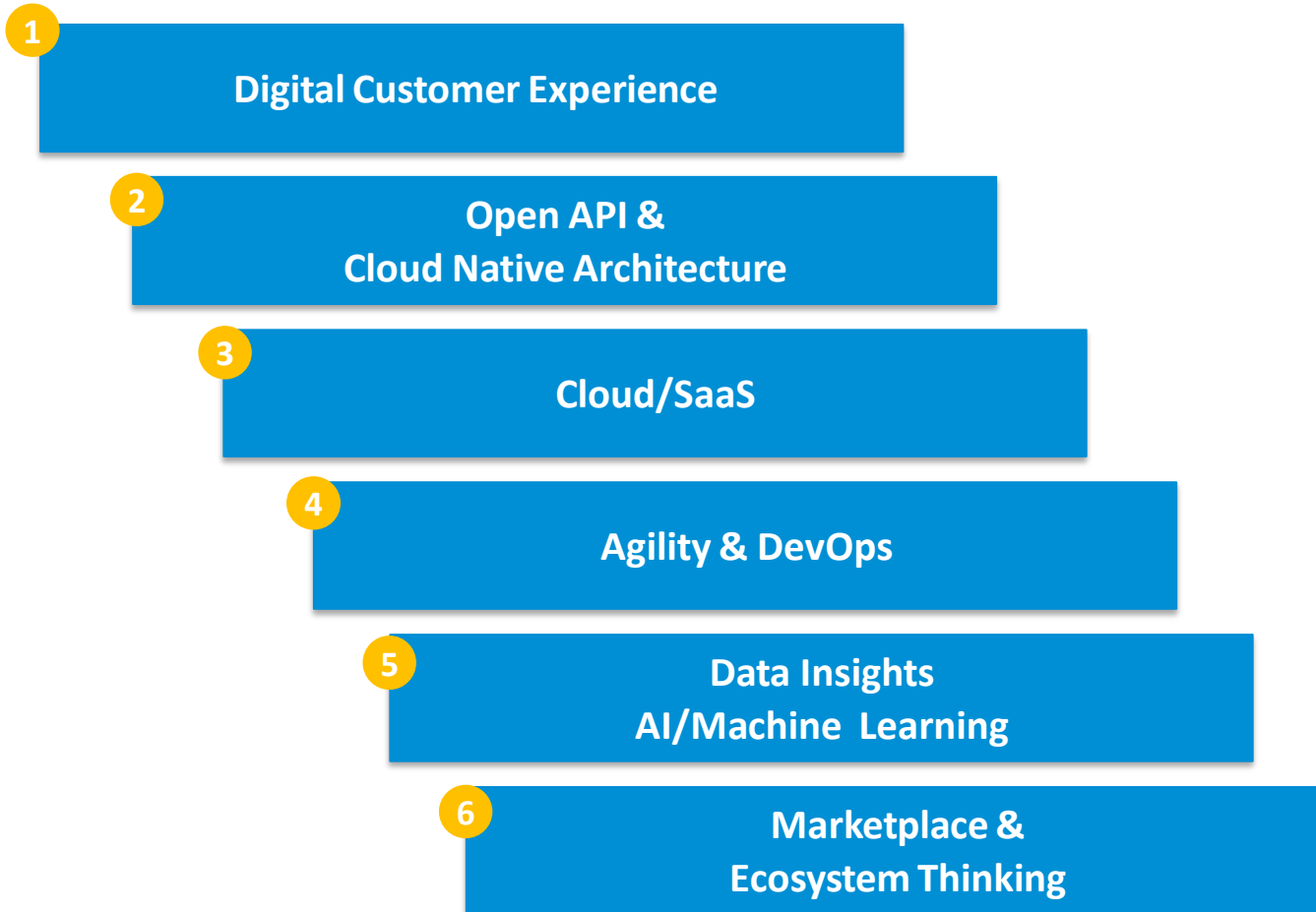
**Top Trends – Retail
Banking Industry**

58% Removing friction from the Customer Journey

43% Use of Big data, AI, AA and cognitive computing

33% Use of APIs and Open Banking

Source: Digital Banking Report
Research - **The Financial Brand**

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Chapter 2

Purpose

4 Prong
Strategy

Calibrated, Consistent and Profitable Growth Trajectory in next 5 years

Our Purpose
To enable banks (our customers) deliver customer
delight to their customer at the lowest TCO

Our Strategy for Growth

Latest Technology Architecture

Europe

Product Growth Engines

Marketplace
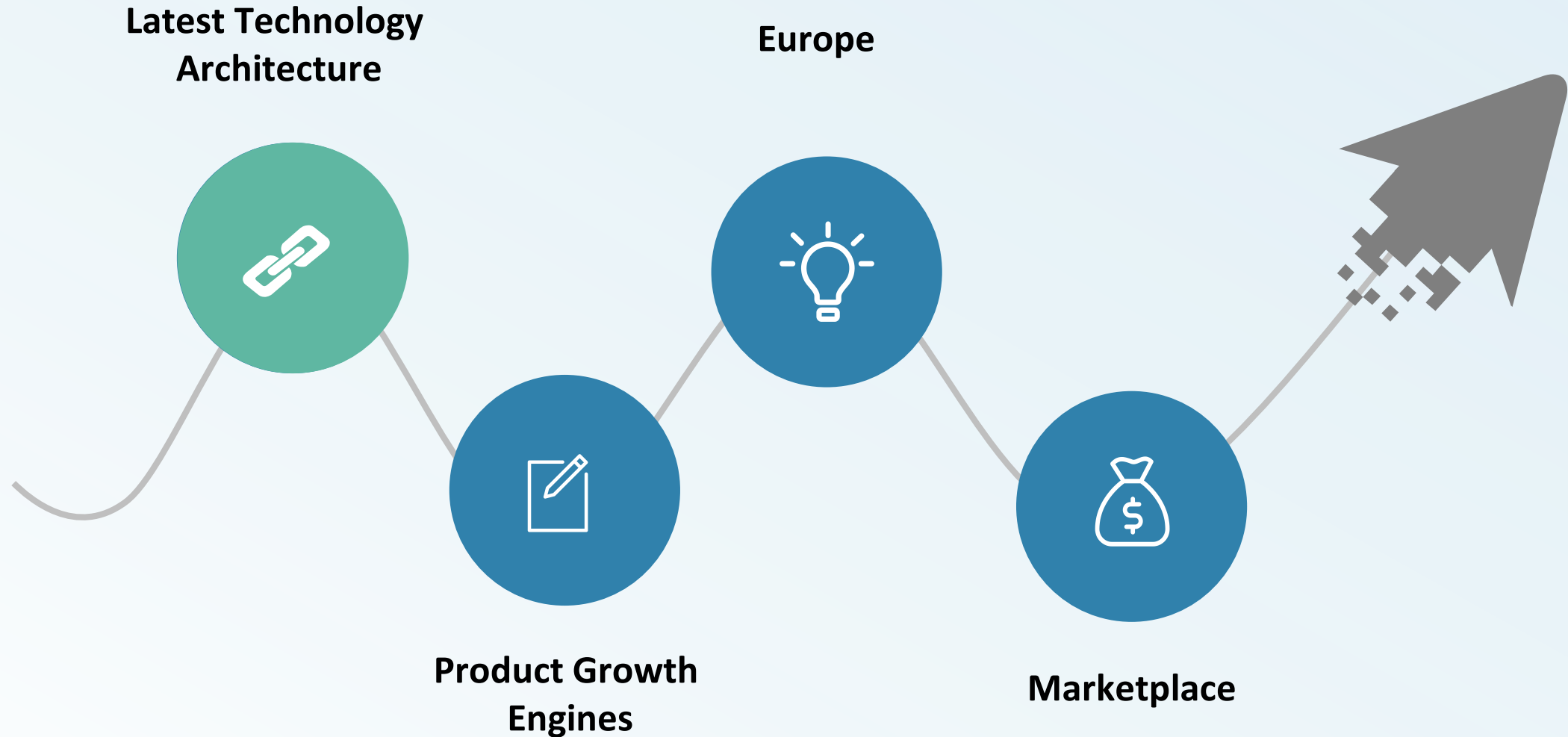
Latest Technology Architecture
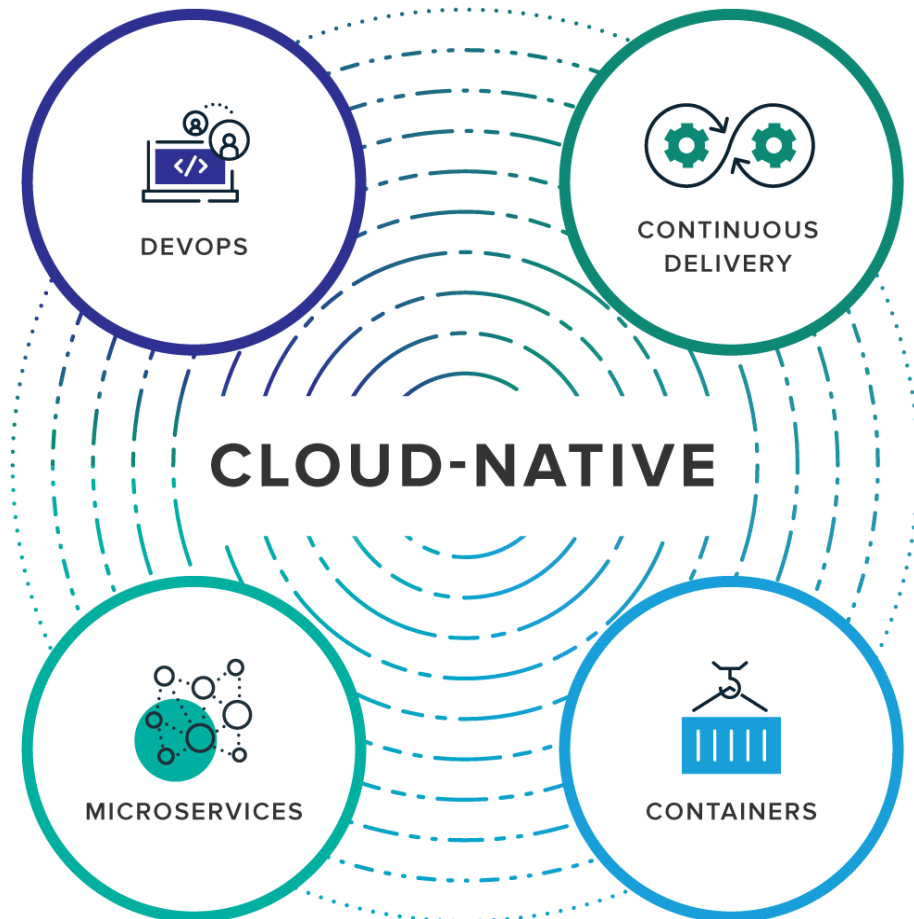
- ✓ **Microservices** architecture

- ✓ **Container technology** for deployment flexibility and scaling

- ✓ **Continuous delivery**:

- ✓ **DevOps culture**

- ✓ Cloud agnostic

- ✓ Private , Public and Hybrid cloud models

Architecture Blueprint

UI / Channels

Other Systems

| Intellect Back Office UI | | Intellect CBX-R/C Portal / Mobile | Intellect Assisted Channel Portal / Mobile | Partner Portal / Mobile, Custom UI | | Intellect Products | Customer Systems | External Systems |

Customer API Gateway / ESB

Inward - API Proxy & Custom API Layer **(Olive Fabric)**　　　　　**Outward -** Integration Layer **(Olive Fabric)**
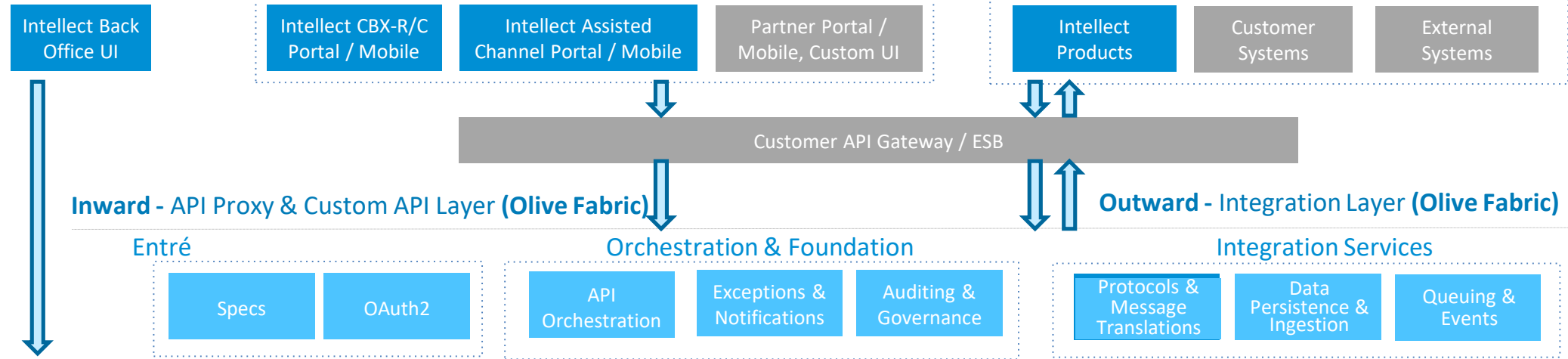
Entré

| Specs | OAuth2 |

Orchestration & Foundation

| API Orchestration | Exceptions & Notifications | Auditing & Governance |

Integration Services

| Protocols & Message Translations | Data Persistence & Ingestion | Queuing & Events |

Microservices

| Loan Management | Collateral & Limits | Commercial Origination | Retail Origination | Common |

Backend / Cloud Services

| Database | Read Store | Event Hub | Distributed Cache |

16

Our Strategy for Growth

Latest Technology Architecture

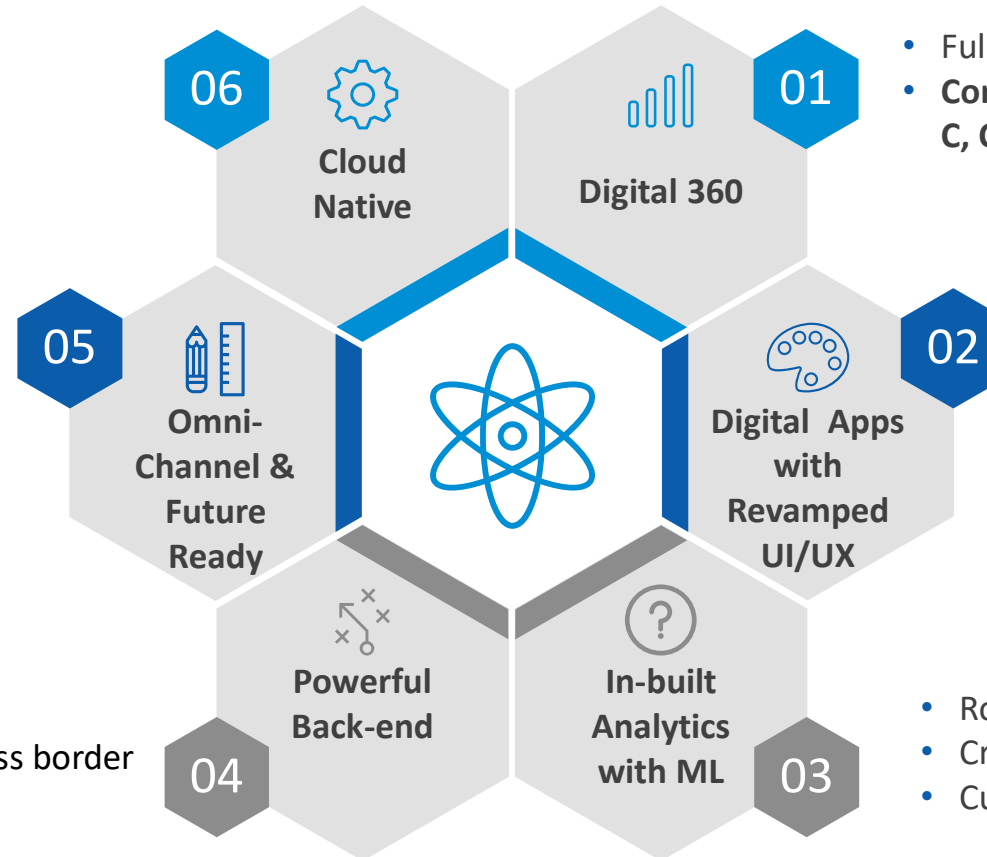**Europe**

Product Growth Engines

Marketplace

17

Product Growth Engine 1 : IDC 21

- **CSP Agnostic** (AWS, Azure, IBM)
- **Composable Business components**
- **BIAN Compliant APIs**

- Scalable Architecture-Capacity on Demand
- Enhanced BPM

- **Enterprise wide Pricing Engine**
- **Product Bundling**
- Payment Hub for P2P, Domestic & Cross border with Europe readiness.
- **Multi Lingual Statements**

06 Cloud Native

01 Digital 360

05 Omni-Channel & Future Ready

02 Digital Apps with Revamped UI/UX

04 Powerful Back-end

03 In-built Analytics with ML

- Fully integrated product suite
- **Composable Services - Deposits, Teller, GL, CASA, CBX-C, CBX-R, IDL, Trade Finance, AML & Treasury**

- **Apps for retail & corporate banking**
- Completely Decoupled & **Refreshing UI**
- **Less clicks** - Revamped UX

- Role based **Contextual Dashboards**
- Cross sell/upsell using **Predictive Analytics**
- Customer 360° view

IDC 21 - Composable. Contextual. Open API. Cloud Native

IDC 21: **Packaged Business Capabilities and APIs**

01 — A total of **100 PBCs** are supported by Intellect Digital Core through Intellect and 3rd parties and partners.

02 — **927 Externalized APIs** with 842 being Self Sourced and 85 are partner APIs

03 — **BIAN** Compliant APIs

IDC 21 Differentiators - Analyst View

Breadth of Functionality across Core, Lending, Trade and Treasury (Celent ABCD Vendor view 2019)

Modern Architecture (Forrester Wave2020)

Recognized for API, Microservices (greater than avg numbers) and Open banking (Gartner MQ 2019)

Flexible Vendor (Forrester Wave 2020)

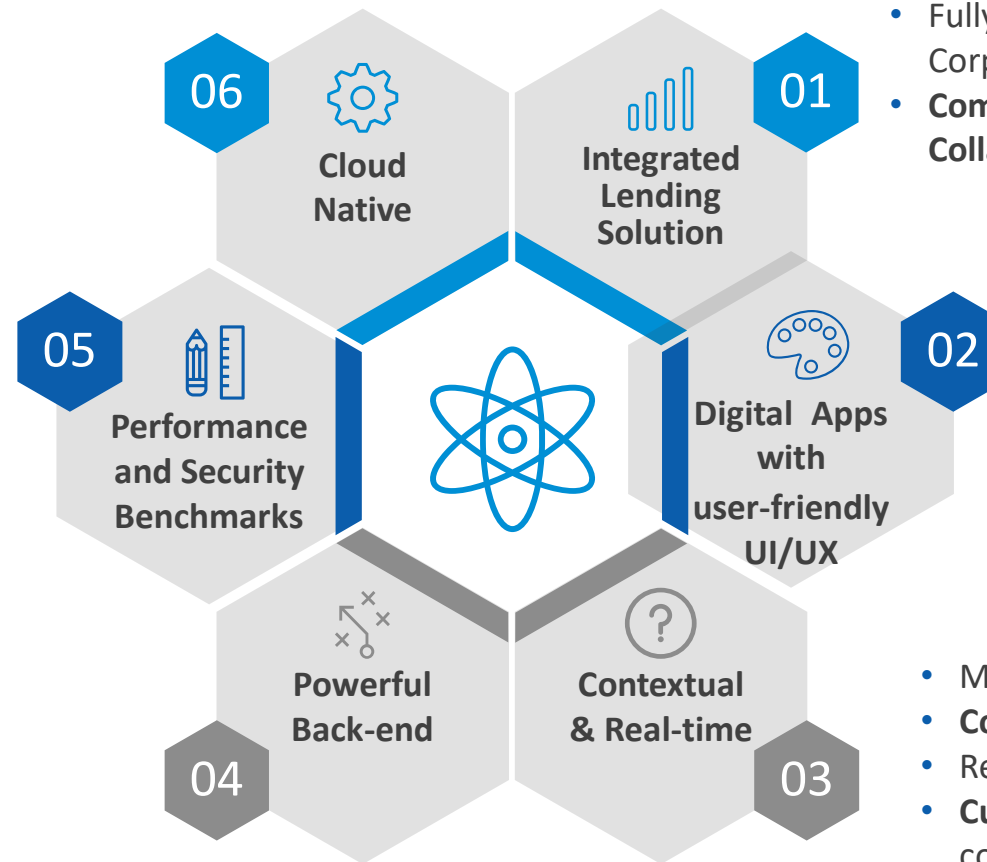Excellent Customer Feedback (Gartner, Forrester, Celent and IDC)

Operations is a bright spot and Maintenance cost one of the lowest(Gartner 2020)

Product Growth Engine 2 : IDL 21

- Containers based deployment managed by Kubernetes for extreme scale
- **Multi-Tenant & Multi-Lingual**

- **5-minute Critical EOD for 1.2 Million Loans**
- **Key APIs benchmarked for 400-600 TPS**

- **Industry standard workflow engine**
- Powerful Business Rules Engine

06 Cloud Native

01 Integrated Lending Solution

05 Performance and Security Benchmarks

02 Digital Apps with user-friendly UI/UX

04 Powerful Back-end

03 Contextual & Real-time

- Fully Integrated Lending Suite across Retail, SME and Corporate
- **Composable Components– Origination, Loan Mgmt, Collateral & Limits Mgmt, Debt Mgmt.**

- **Apps across loan life-cycle -** Digital Agency, Digital Collector, RM Tablet on-boarding
- GPS and Geo-coding enabled apps

- ML based Credit risk analyst
- **Contextual** Data Capture
- Real-time exposure monitoring and tracking
- **Customer 360°** view across exposure limits and counter-party

IDL 21 - Composable. Contextual. Open API. Cloud Native

Product Growth Engine 3 : Digital Bank
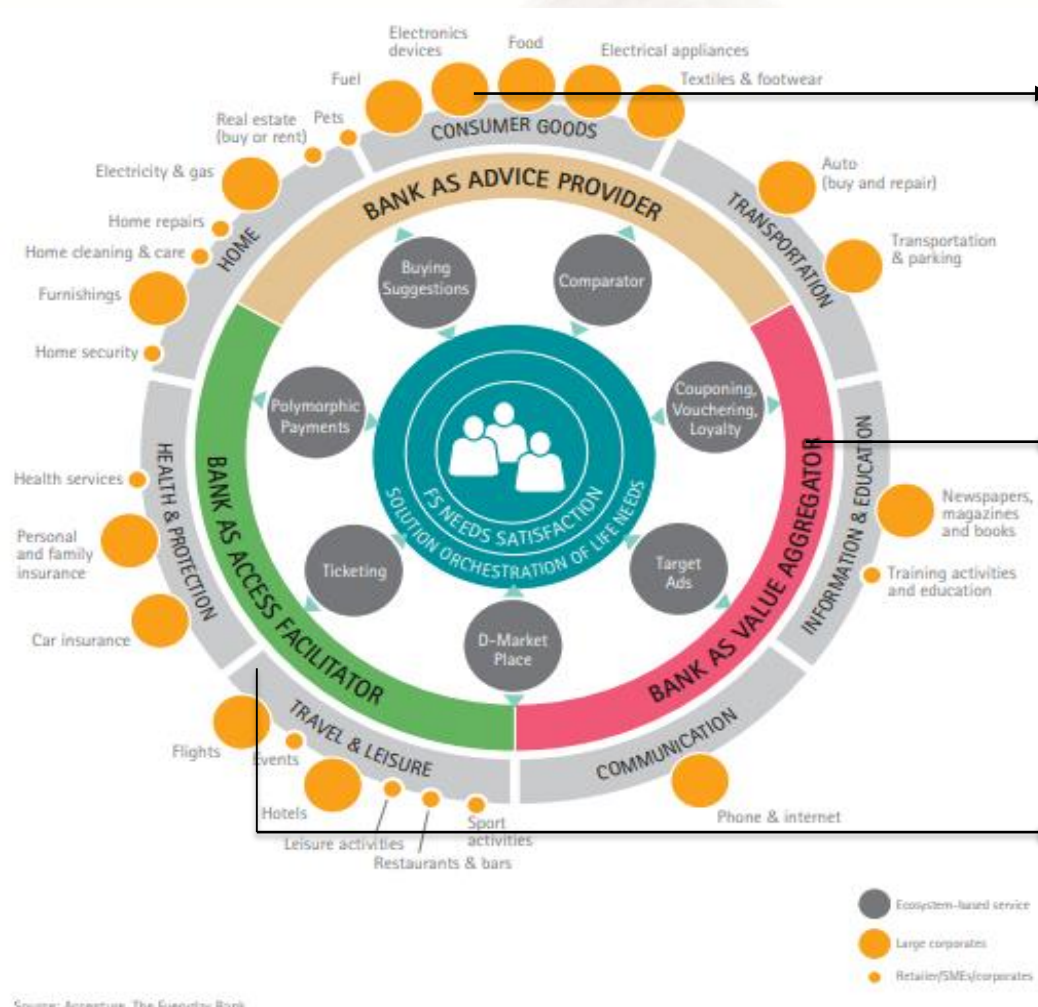
Source: Accenture, The Everyday Bank

Product Growth Engine 4 : Quantum Banking

Banking Services **1**

Government Services **2**

Enterprise General Ledger **3**

Currency and Vault Management **4**

Collateral Management **5**

Credit/Market Operations **6**

Depository & Public Debt Management **7**

Treasury & Risk **8**

Trade Finance **9**

National Payment Systems **10**

National Level Credit Aggregation & Reporting **11**

Cross Border FX Transaction Management **12**

Our Strategy for Growth

Latest Technology Architecture

Europe

Product Growth Engines

Marketplace
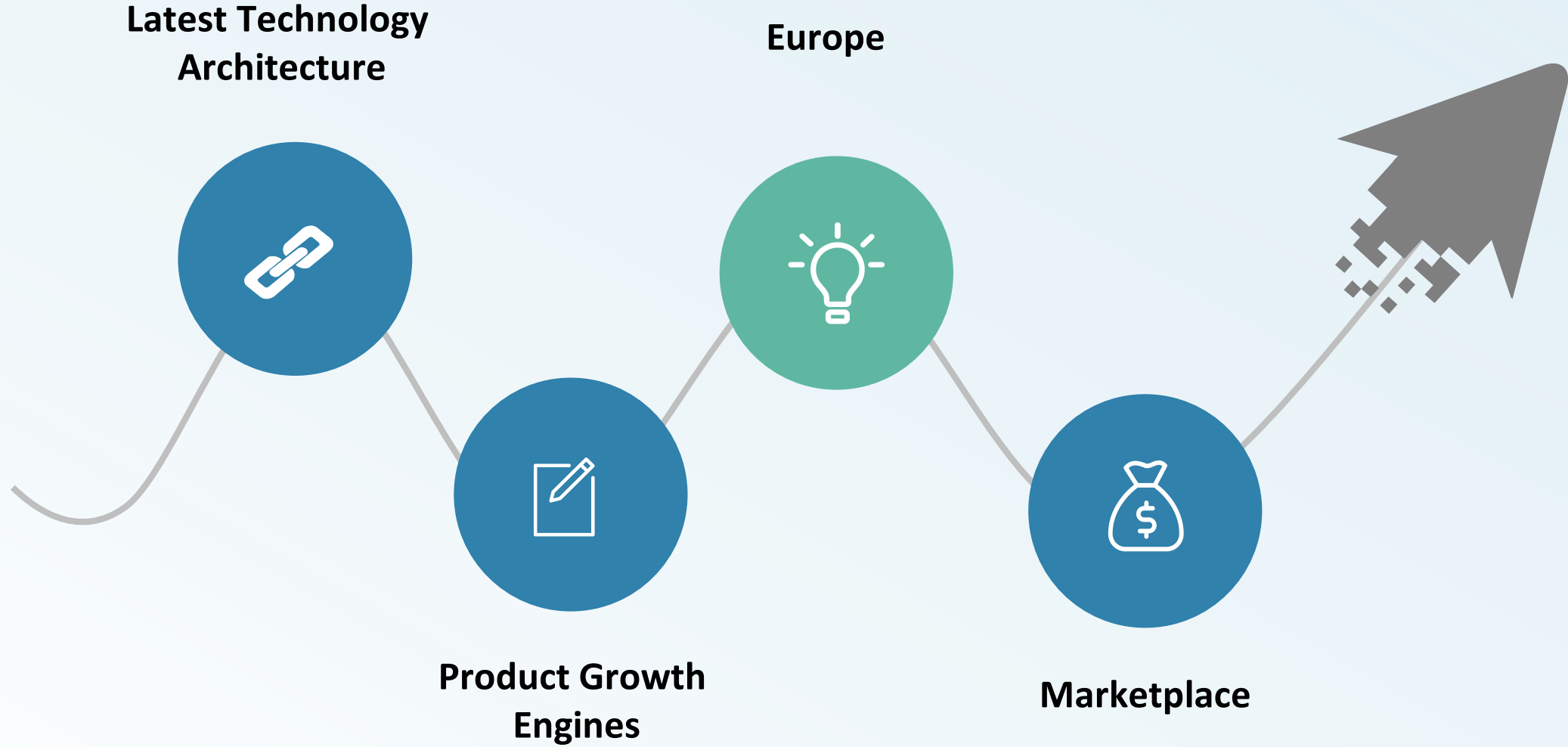
Europe Strategy

1 — Building Solution, Delivery and hosting capabilities in Germany and UK

2 — 2 Marquee clients – Cater Allen and Otto. Last 2 in many deals

3 — Fully Hosted IDC Solution in AWS Germany and UK

4 — Regulatory, open Banking , PSD2 Compliance

5 — Kredit 360 Launch in Europe

Europe

Our Strategy for Growth

Latest Technology Architecture

Europe

Product Growth Engines
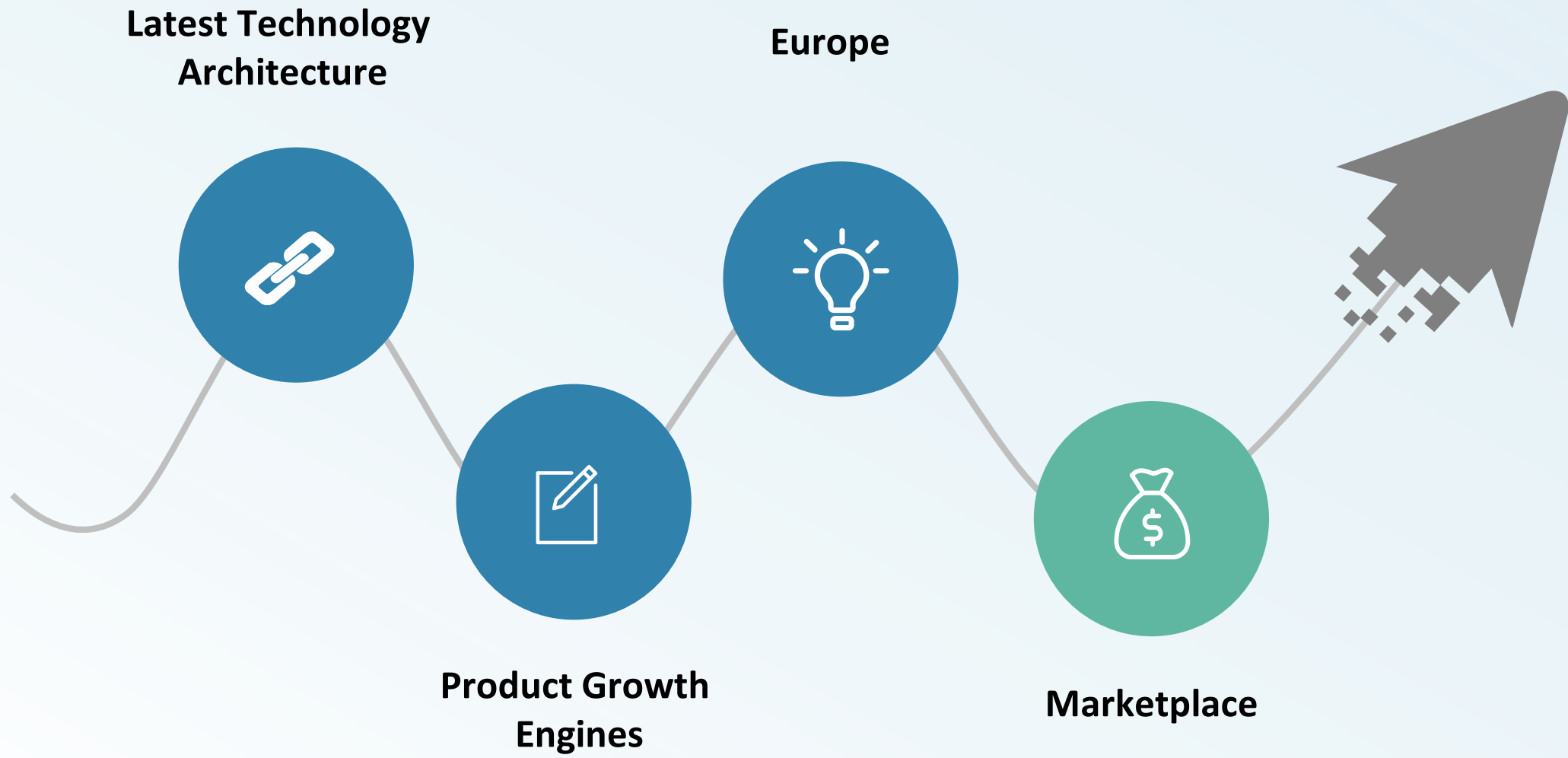
Marketplace

Intellect Marketplace | A Banking Operating System
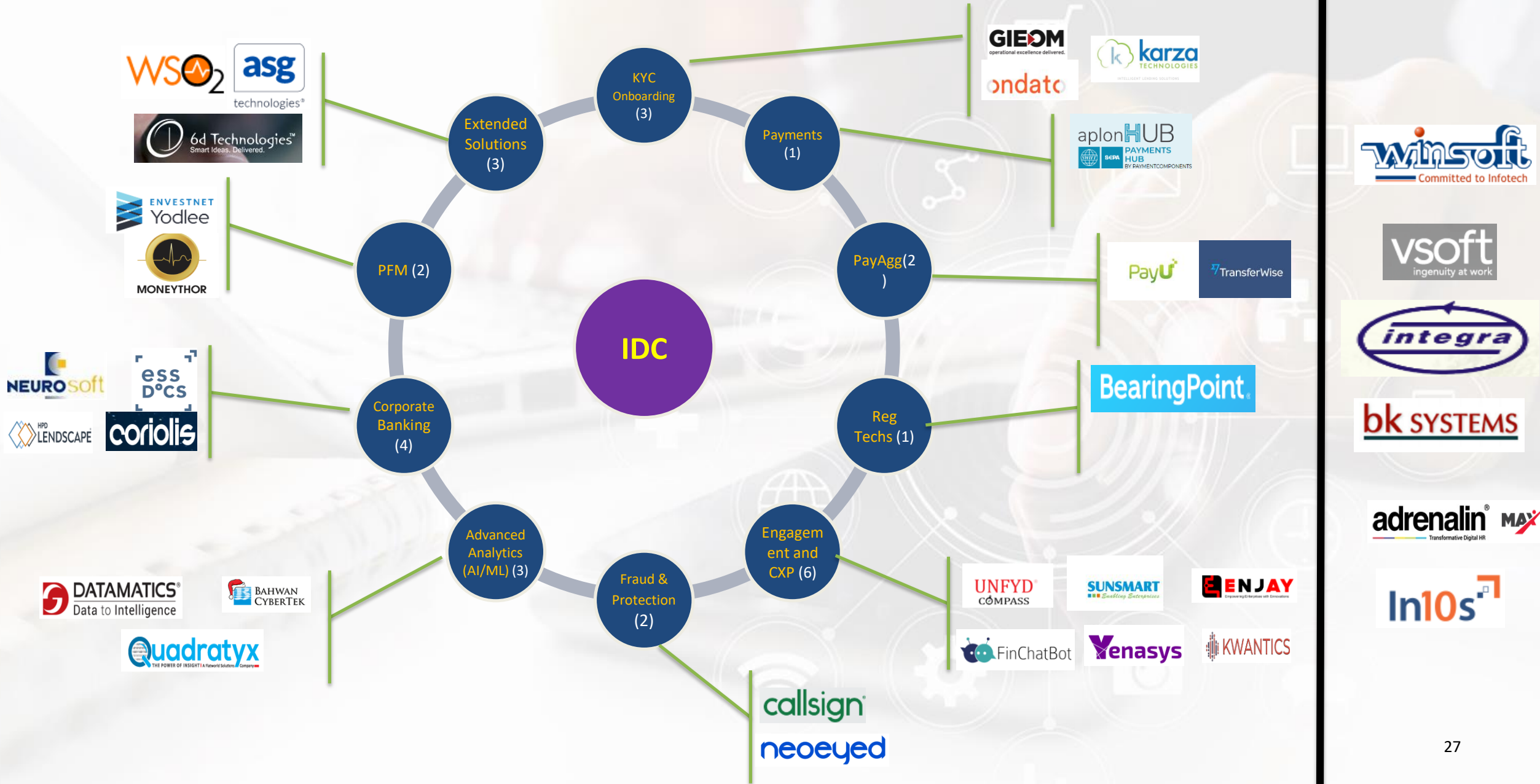
Chapter 3

Why Intellect

Proven at Banks
of all Sizes,
across all Geographies

Why Intellect ?

Breadth of functionality

Open API and Cloud – Native Architecture

Domain Expertise

Agile Implementation

Deal Intensity & Customer Referenceability

Marketplace & Ecosystem Thinking

Why do we win ?

Traditional Vendors

NEO Vendors

Traditional Vendors	NEO Vendors
1. Architecture	1. Domain Expertise
2. Breadth of Functionality	2. Breadth of Functionality
3. 10 - 15% TCO benefit	3. One Stop Vendor
4. Deal Intensity	4. Customer References

Ready for SaaS Acceleration

India

Canada

UK

Germany

Dubai

Hosting Capabilities

Cloud Ready Products

IDC, IDL, CBX

Private Data Centres

AWS

Microsoft Azure

IBM FS

Private & Public Cloud

31

The Winning Combination

Breadth of Functionality + **Architecture** + **Domain Expertise** =

Chapter 4 | Case Studies

Tier 2 Bank in
North America

Large Retailer in
Europe

Bank of
Mozambique

Tier 2 Bank | North America

Case Study

About

- Currently, serving only the Credit Unions
- Serving 5 million plus members

Intellect Products

- Customer On-boarding
- Intellect CBX R
- Intellect CBX C
- Commercial Loan Origination
- Intellect Olive Fabric

Objectives

- Enable bank to launch a digital bank, and digitally deliver the right client experience to the customers
- Broaden customer service offerings to direct customers
- Build a future-ready micro services, cloud native architecture

Large Retailer | Europe

Case Study

About

- Germany's leading online shopping marketplace

- One of the biggest E-com players in Europe

- Handling over 40 Million invoices and 20+ million e-com loans

Intellect Products

- Loan Life Cycle Management
- Dunning
- Refinancing
- Factoring
- Accounting Engine
- Partner Settlements

Objectives

- Complete digitization of credit business
- Scalable cloud architecture to support growing volumes
- Handle wide range of sales finance products with Factoring and Refinancing arrangements
- One Common Credit Platform to manage both B2B and B2C Business processes

35

Bank of Mozambique | Africa

Case Study

About

Intellect Products

Objectives

- Banco de Moçambique) is the Central Bank of Mozambique.
- Bank reported Reserves of $2300 million (2019)
- Governs 22 Commercial Banks in the Country
- Operates 2 Branches and 11 Offices

- Intellect Quantum Core
- Intellect Treasury
- Intellect Adrenalin HRMS

- Replace Legacy System built on SAP
- Standard Product with Best Practices
- Harvested from Intellect Expertise
- Reduce multiple interfaces. Consolidate Middleware with Olive Fabric
- Enable Online Access to Ministry of Economy and Finance & 19 Commercial Banks through Portal

CHAPTER 5

Summary

Summary

1. After Calibrated growth for the last couple of year, we believe this is the **inflection** year for Retail Banking Business. All engines of the business firing : Solution, Execution, Engineering & Customer support

2. Three products: IDC, IDL & QCBS have hit critical mass.

3. Europe will continue to be a Star performer, validating our strategy.

4. Healthy Pipeline. Last 2 in several deals

Overall cautiously optimistic about 2021-22 and strongly optimistic in the medium to long term

Big Thank You for Being Part of our Wonderful Journey

Over Three Decades of
Innovation & Leadership in Transaction Banking

Intellect's leadership and innovation in Transaction Banking from the global solution for Citi to the world's largest transaction banking portal "Citidirect" whose descendants are now live at many other global and local banks to "the first payments HUB solution". Our aggressively customer-centric design philosophy with its groundbreaking Design Centres has enabled the engineering of agile holistic digital solutions, with full lifecycle enablement and industry-leading performance assurances.

TSC — The world's first global solution for trade incorporating flexible workflow and imaging

PSH — The first global payments HUB launched

Financial crisis led to birth of Transaction Banking — iGTB

Omni Channel Solution launched — "configure once run anywhere"

CBX — Launch of Contextual Banking

Fully open source, cloud-native, from-the-ground-up API tech stack live. All products cloud enabled

iGTB ranked #1 — Best Selling Wholesale Banking – Transaction Banking Solution in the world

Timeline: 1985 · 1995 · 1999 · 2001 · 2005 · 2010 · 2012 · 2014 · 2015 · 2017 · 2018 · 2020

Company founded — POLARIS

Start of "CitiDIRECT" era – the world's largest corporate portal

Birth of Intellect product — CBX on widget technology, global liquidity solution — CBX launched for corporate banking — LMS CBX

World's first Integrated Transaction Banking Solution goes live — DTB

Intellect listed on BSE

"Real Time Payments" launched. Ripple Block chain POC executed

AI-powered contextual banking a reality, first implementation in Bangkok's largest bank

4

Built on Contextual Composable Hyperscale Secure Cloud Technology

With a Vision of
Consumerization Of Commercial Banking

Desktop, Tablet,
Responsive- and Native Mobile optimized

Deploy Anywhere:
Cloud Native &
On Premise

Contextual and Predictive
through machine learning

API first and
Micro Services based

Pluggable and
Extensible Architecture

World class UX and
Componentized UI for high
Self Service adoption.

Self service enablement

Real time contextuality (AI/ML)

Branding and product packaging

"On Tap" Functionality extensions

Uniform User Experience

Powered by

LISA CONTEXTUAL DESIGN

PEGASUS DATA ENGINEERING

Our Customers Are
leading the Transaction Banking Marketplace

We measure our success by the success of our Customers

iGTB Clients Exceed Average Industry Growth Rate

21% growth in **HSBC** cash & liquidity

16% growth in **JPMC** global treasury services revenues

9% growth in transaction banking global revenues

The top 12 investment banks' revenues from transaction banking jumped to $31.3bn.

Our GCC Customers are also leading the Transaction Banking Marketplace

Bank	Value
QATAR NATIONAL BANK	268
FIRST ABU DHABI BANK	236
SAUDI NATIONAL BANK	220
EMIRATES NBD	189
ABU DHABI COMMERCIAL BANK	111
AL RAJHI	96
NATIONALBANK OF KUWAIT	80
DUBAI ISLAMIC BANK	71
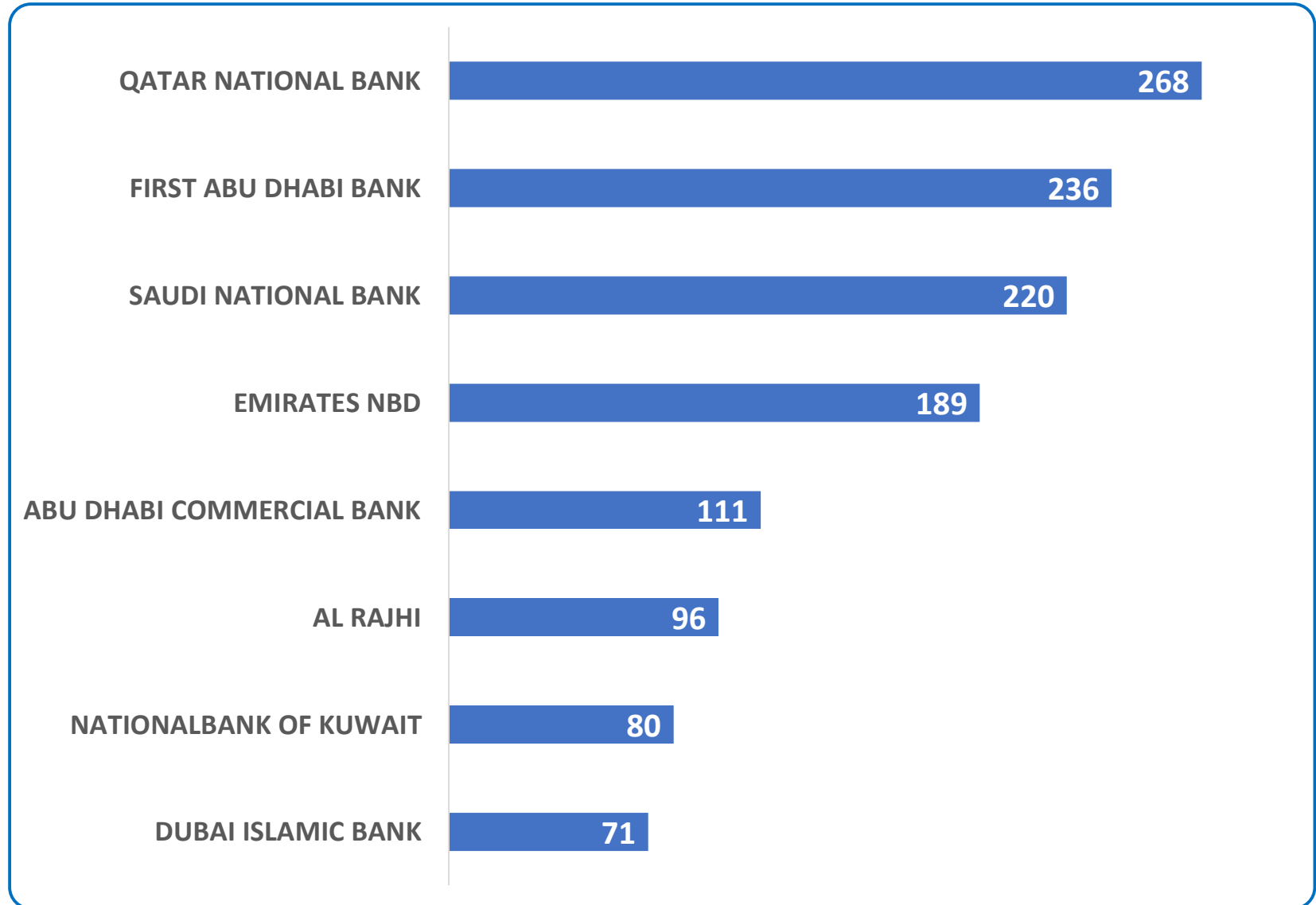
Source: Bloomberg - Total Assets as on Oct 20

Our Customers are our Big Promoters
2020 NPS Score of 60

Net Promoter Score

DETRACTORS | PASSIVES | PROMOTERS

0 1 2 3 4 5 6 7 8 9 10

NPS = % of Promoters (9s and 10s) - % of Detractors (0s through 6s)

Why Net Promoter Score (NPS) is Important

- Identifies detractors
- Gains new customers
- Emphasizes customer-centricity
- Creates communication channel
- Gives insights into Customer service analytics
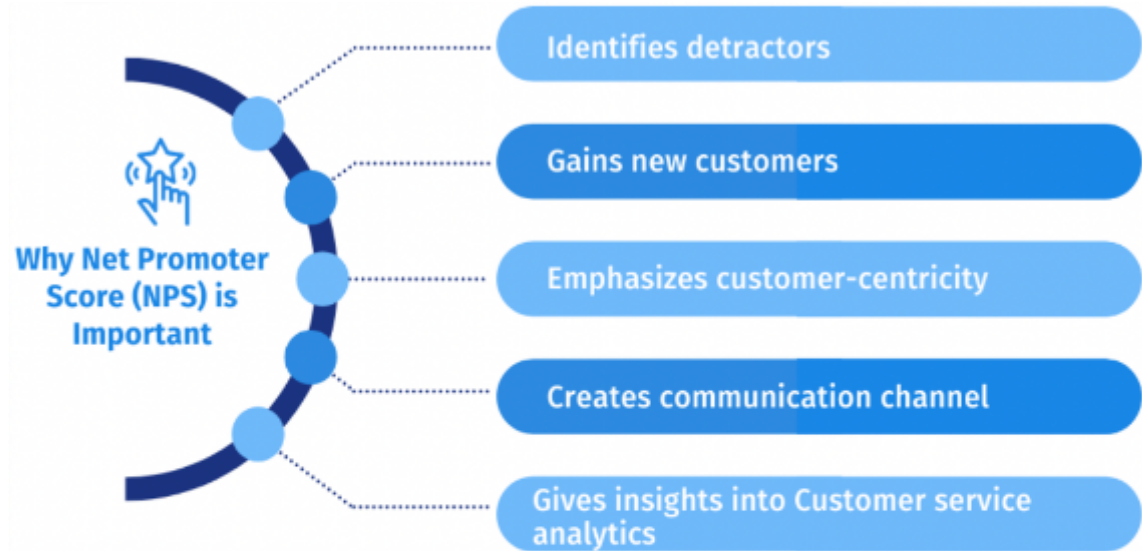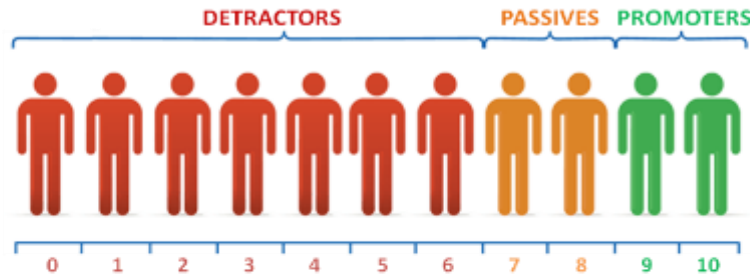
NPS SCORE = 60
Industry's best NPS score

AVG INDUSTRY BENCHMARK FOR TECH COMPANIES* - 43
* SOURCE - SURVEY MONKEY

PROMOTERS — 65%
PASSIVE — 30%
DETRACTORS — 5%

Our Leadership Position is Endorsed by 12 Market Leading Analysts

iGTB

iGTB IS MARKET LEADER

#1 TRANSACTION BANKING

#1 Partner of Choice for Digital Transaction Banking Transformation Programs

iGTB ranked #1
Best Selling Wholesale Banking – Transaction Banking Solution in the world

IBS Intelligence

FORRESTER

STRONG PERFORMER
The Forrester Wave™ 2020 : Digital Banking Engagement Platforms

IBS Intelligence

#1 FOR RETAIL BANKING
#1 FOR TRANSACTION BANKING
IBS Annual Sales League Table 2020
2 GLOBAL FINTECH INNOVATION AWARDS
Most Innovative Digital banking platform at HLBB
Best payment system implementation at CIBC
#1 IN GLOBAL PAYMENTS SYSTEMS
#3 IN GLOBAL DIGITAL BANKING & CHANNELS
IBS Annual Sales League Table

CELENT

MODEL BANK AWARD
Emirates NBD wins for Transaction Banking Transformation
PERSONA-BASED UI
Top Trends in Corporate Banking 2019-2020
#1 PACESETTER IN CUSTOMER ENGAGEMENT
Cited for developing persona-based customer journeys
ADVANCED A.I. MOUNTAINEER
Only Product company with complete Corp Banking suite with integrated UX,UI
2 XCELENT AWARDS
Advanced Technology and Breadth of Functionality

---

accenture

iGTB IS A NOTABLE EXAMPLE
Extensive use of micro services and cloud-native PaaS technologies

IDC ANALYZE THE FUTURE

LEADER IN TRADE FINANCE
MarketScape report: Worldwide Trade Finance Systems 2020
LEADER IN ORPORATE BANKING SOLUTION
Worldwide End-to-End Corporate Banking Solution Providers 2019
FINTECH 100: 3 REAL RESULTS AWARDS
Future Ready Payments Implementation at CIBC
Digital Transformation Leader at IDFC
Customer Experience at NBK

Fintech Finance GOLD

GOLD CLASS AWARD
Digital Transaction Banking

Gartner

#1 FOR OPEN BANKING
Full Score on Interactive Open Banking Channel Capabilities

EUROMONEY

CASH MANAGEMENT SURVEY 2020
#1 Mashreq Bank
#5 Emirates NBD
TRADE FINANCE SURVEY 2021 – 2019
#4 Raiffeisen Bank International

POWER 50

FINTECH POWER 50
Transforming Financial Services

CEB is now Gartner

LEADING GLOBAL VENDOR
Online Banking Solutions Technology Analysis

Aite

INNOVATION AWARD FOR CUSTOMER EXPERIENCE
Abu Dhabi Islamic Bank
TOP 5 TRADE & SUPPLY CHAIN VENDOR
Aite Matrix: Trade Finance Software Report
#1 FOR APIs
Top Rating on all six measures:
Development, Wholesale banking, Sandbox, Connectivity, Management and Analytics

GLOBAL FINANCE

BEST PAYMENTS HUB
Santander wins inaugural award
INNOVATORS IN CASH MANAGEMENT
FAB wins for the Global Cash Position Mobile App
BEST INTEGRATED CORPORATE BANKING SITE
Abu Dhabi Islamic Bank wins for ME
BEST BANK FOR LIQUIDITY MANAGEMENT
First Abu Dhabi Bank wins for ME
HSBC wins in Asia Pacific
BEST BANK FOR CASH MANAGEMENT AWARD
Abu Dhabi Islamic Bank wins for UAE
Abu Dhabi Commercial Bank wins for ME
Arab Bank wins for Jordan, Bahrain, Qatar and Lebanon
First Abu Dhabi Bank wins for UAE
HLBB wins for Malaysia
CIBC wins for North America and Canada
2 PRODUCT INNOVATION AWARDS
Ripple-backed Payments Solution
Corporate Banking on the Watch

CBX DTB PSH UWS TSC   IBM   Microsoft   aws   Google Cloud

Our Investments in Modern Cloud Platforms
Ready to Fast Forward to Digital Next

iGTB is Powered by Composable, Contextual & Hyperscale Technology Architecture

#1 Partner of Choice for Digital Transaction Banking & Corporate Liquidity Management Transformation Programs

DTB — **Digital Transaction Banking**
World's First Integrated Digital Transaction Banking Enterprise Platform delivering Omni-Channel Cash & Trade Product Processors

CBX — **Contextual Banking Experience**
Composable, Contextual & Hyperscale Customer Experience Digital Platform to manage Corporate Cash & Trade

LMS — **Liquidity Management Platform**
Cash Unleashed with Full, Contextual, Real-time Control. Far Beyond just the World's Best Cash Concentration, Notional Pooling and Investment Sweeps. Includes Deposit Management and Virtual Accounts for Own Money or Client Money. Born in the Cloud

PSH — **Payment Services Hub**
Unified Payments Platform Optimising critical Business Interactions – Leveraging Context Aware operating system

TSC — **Trade & Supply Chain Finance**
Fast Forward to Digital 360° Open Architecture Solution ready for Future Changing Ecosystems, with Best-Next-Action Design, AI-powered Smart Paper Killer, Limits Management and Risk Distribution, on Cloud or on Premise. Enable Open Networking

34

COUNTRIES

57

CUSTOMERS

Cloud-ready solution available ✓

CLOUD PLATFORM

Advanced AI Mountaineers in Corporate Banking, Digitizing Accounts Receivables, Banks as Frontrunners, Leader in IDC marketscape, worldwide, end-to-end banking solution

ANALYST COVERAGE

IDC Analyze the Future

STAGE 5

DTB
Digital Transaction Banking

#1 most comprehensive integrated transaction banking solution globally

processes transactions worth
$350+billion
every year

pays
$50billion
salaries every year

over
100billion
corporate transactions executed every year

KEY FUNCTIONALITY

No other vendor has fully integrated cash and trade offering including supply chain finance, front to back. Capable through iZoom to go live for a bank within weeks.

ARCHITECTURE

Cloud-ready with composable & contextual digital. Significantly superior digital experience with respect to the competition

COMPETITION

Win rate of 60% from all RFPs participated in the last 4 years

Finastra

Oracle

Nucleus Software (Asia)

CLOUD

Microsoft

aws

IBM

OPENSHIFT

kubernetes

CLOUD FOUNDRY

14

 # COUNTRIES 55

 # CUSTOMERS 56

AI + MACHINE LEARNING ✓

Cloud-ready solution available ✓
CLOUD PLATFORM

ANALYST COVERAGE — FORRESTER, accenture, Aite, CELENT

STAGE 3

CBX™
Contextual Banking Experience

The contextual, composable hyperscalable, trendsetter

built leveraging
1,000+
proven customer TB journeys

offering
450+
open banking APIs

KEY FUNCTIONALITY

White label digital banking for corporations, SME/SMB covering Payments, Account Services, Liquidity, Collections & Receivables, Virtual Accounts, Escrow Management and Cash Flow Forecasting

DIFFERENTIATORS

Best-next-action
Best-next-offer
UX-led
Persona-based
Covering all corporate banking domains
Part of Intellect CBX family

ARCHITECTURE

Cloud native, API-first
Fully open source
Contextual powered by AI/ML
Cross-domain data fetch
Full score (Gartner) for interactive open banking channel capabilities

Singled out by Accenture as notable example of extensive use of microservices and cloud-native PaaS technologies

COMPETITION

Coconet
Finastra
Infosys
Internal IT

CLOUD

Microsoft
aws
IBM
OPENSHIFT
kubernetes
CLOUD FOUNDRY

15

56 # COUNTRIES

40 # CUSTOMERS

Cloud-ready solution available ✓

CLOUD PLATFORM

ANALYST COVERAGE

- iGTB clients regularly win awards for best-in-class liquidity
- Recent Aité Fireside Chat with iGTB & BNY Mellon
- IDC: "Covid-19 forced CFO focus on liquidity. In response, 65% of corporate banks will invest in supporting predictive liquidity"

STAGE 5

LMS

Liquidity Management Solution

#1 market leader in liquidity management, live in all continents

allocates interest on over

$35 trillion

notional pools every year

sweeps over

$4 trillion

cash every year

processes worldwide

23%

of major currency cross-border MNC sweeps

KEY FUNCTIONALITY

Comprehensive sophisticated cash concentration, notional pooling, intercompany loans, investments plus much more including protecting bank balance sheet.

Includes predictive liquidity/CFF, real time funds control and virtual accounts including Escrow.

Country coverage meanslocal regulations and taxation hold no fears for LMS.

ARCHITECTURE

Pegasus engineering.

Born in the cloud, API-first, micro services, pure open source, real time.

Front office uses Lisa SPA for banks' clients and bank staff.

COMPETITION

Two of our largest liquidity management competitors' clients have chosen to replace with iGTB LMS in the last 12 months.
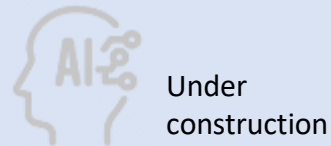
Tieto

Infosys

ReVal

CLOUD

Microsoft

aws

IBM

OPENSHIFT

kubernetes

CLOUD FOUNDRY

16

30 # COUNTRIES

36 # CUSTOMERS

Under construction
AI + MACHINE LEARNING

CLOUD PLATFORM ✓

ANALYST COVERAGE

Ovum: best choice for tactical short term solution & building blocks of longer term foundation

Among global top 12 payment vendors worldwide in CEB (Gartner) report

Ovum | CEB

STAGE 3

PSH
Payments Services Hub

Cloud-based context-sensitive corporate payments optimizing interactions

rolled out by one bank every

4-6 weeks
to a new country
now live in 19 countries

>1 million

payments processed per hour in live use

KEY FUNCTIONALITY

Corporate payments in the cloud
Payments pre-processing
Orchestration
Execution
Limits management
Remittance repository
ISO 20022 rapid adoption

ARCHITECTURE

Contextual digital
Cloud native
API-first
Fully open source

COMPETITION

Bottomline
Finastra
ACI
Fiserv
FIS

CLOUD

Microsoft
aws
IBM
OPENSHIFT
kubernetes
CLOUD FOUNDRY

17

11

COUNTRIES

20

CUSTOMERS

AI + MACHINE LEARNING ✓

CLOUD PLATFORM Cloud deployable ✓

CBX Trade Finance judged best-in-class for corporate client services in CEB report

Assessed by Aité as 10% market share

Judged a leader by IDC

ANALYST COVERAGE

STAGE 3

TSC

Trade & Supply Chain Finance

Future of trade & supply chain finance with AI, risk mitigation & partner ecosystem

according to the ICC
60^bn$
trade finance opportunity for banks

according to the ICC
20^bn$
SCF opportunity for banks

KEY FUNCTIONALITY

Only solution covering both trade finance and SCF fully

Transformational and sustainable

Risk participation, distribution and mitigation

Fast supplier onboarding

IDX smart paper-killer that reads any form

Limits management

PARTNER ECOSYSTEM

Bolero

ess D°cs

r3.

coriolis

ARCHITECTURE

AI/ML/NLP
Best next actions
IoT
Open banking, fully composable
Digital 360
APIs
Cloud deployable

COMPETITION

Finastra
Surecomp
China Systems

CLOUD

Microsoft

aws

IBM

OPENSHIFT

kubernetes

CLOUD FOUNDRY

iGTB

iGTB OXFORD
— SCHOOL OF TRANSACTION BANKING —

It was a wonderful experience; I learnt a lot and met many interesting people.

Henrik Lang, MD, Head of Liquidity, Global Transaction Services, EMEA, Bank of America Merrill Lynch

Great experience! You've done a great job putting this programme in place, so I strongly recommend it.

Patrik Havander, Head of TxB Strategy & Commercial Excellence, Nordea

I found that the group activities were an excellent way of drawing in different experiences. We could tackle a particular problem in perhaps a unique way that not any of us

We contribute back to Eco-System
Thru iGTB Oxford School of Transaction Banking

Over **200** alumni of senior transaction bankers   ⊜   **6** successful schools conducted   ⊜   **10** in-house bank training cohorts   ⊜   **94.4%** NPS

iGTBOxford School of Transaction Banking
Research & Learning Programs

Our leadership team
Guides the World Class Team of 1800+

Manish Maakan
CEO, iGTB

Andrew England
Director, Head of Strategy
Growth Advisory Council, iGTB

Dave Revell
Growth Advisory Council
iGTB

Ted Malloch
Growth Advisory Council
iGTB

Uppili Srinivasan
Business Head
Digital, Payments & Liquidity

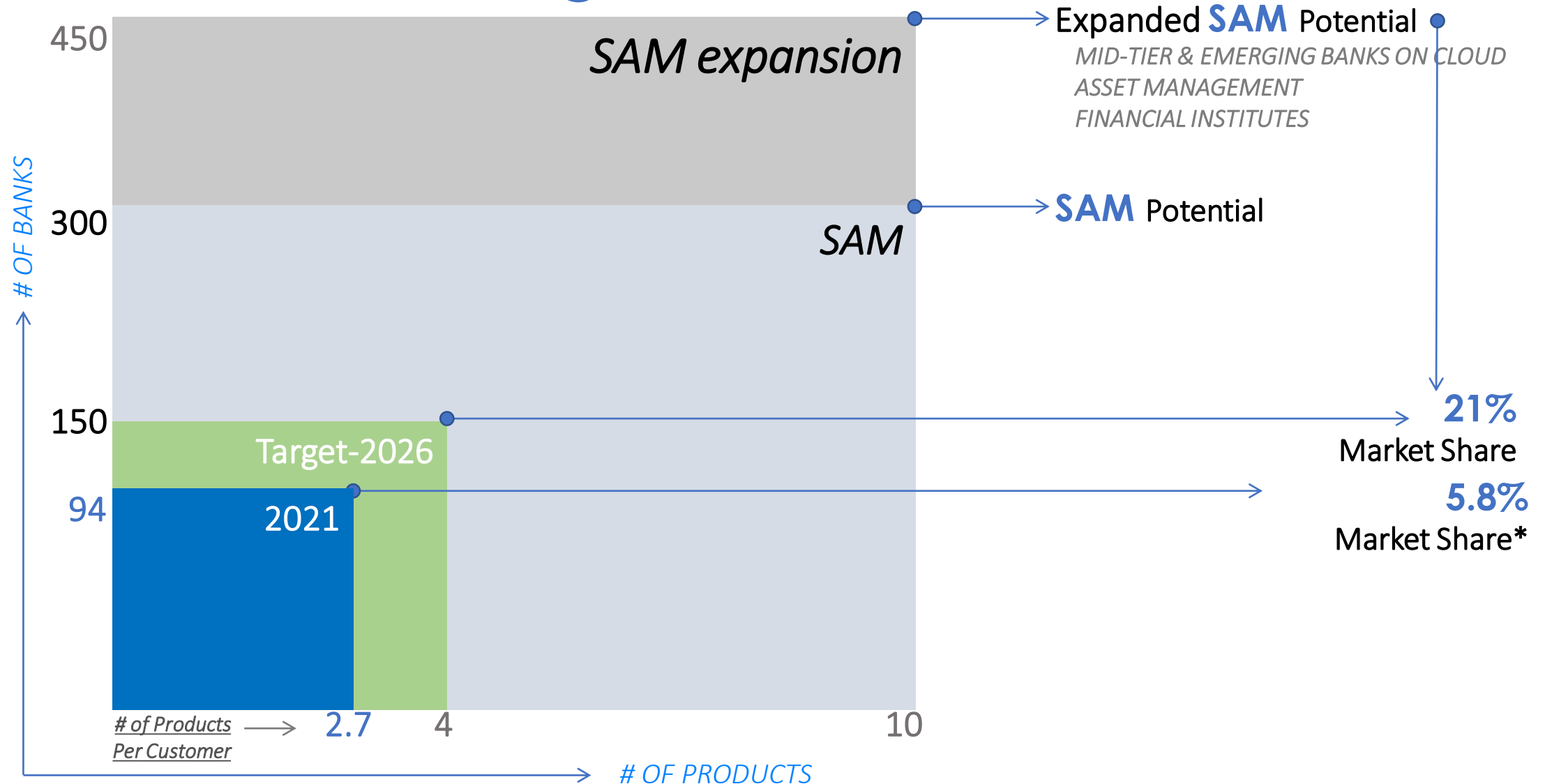**Atanu Ganguli**
Business Head
DTB, Trade, Supply Chain

Phil Cantor
CMO, iGTB

Rajesh Makhija
CTO, iGTB

Accelerating Growth & Expanding our Market Coverage

Our Evolving & Expanding
Technology Partner Program

Our Moat & Unfair Advantage
Top 7 Reasons we WIN

Strategy, Products & Organisation: Ready to Deliver Growth over Next 5 Years

1. *Customer as Promoters*
2. *Market Leading Products & Global Footprint*
3. *Market Ready Cloud Technology Platforms*
4. *Execution Track-record*
5. *Analyst consistently rate as Market Leader #1*
6. *Experienced & Stable Leadership Team*
7. *Only Brand that Focuses on GTB*

Look forward to Continued Support &Trust from all of You

iGTB®

Contextual Banking by Design

DTB

Digital Transaction Banking

CBX™

Contextual Banking Experience

PSH

Payments Services Hub

LMS

Liquidity Management Solution

TSC

Trade Finance &
Supply Chain Finance

🌐 *www.igtb.com*   in *iGTB*   🐦 *@i_gtb*   f */igtbpage*   ✉ *igtb@intellectdesign.com*

Agenda

01   **CBX -** Digital Acceleration Platform

02   **iTurmeric -** Cloud Acceleration Platform

03   **iFinCloud –** Intellect FS Cloud

01 CBX – Digital Acceleration Platform
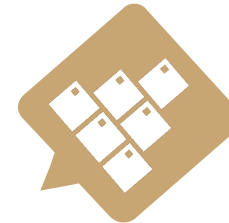
Digital Platform – Pain Points & Challenges

Hyperscale Technology

How can I **seamlessly** and **cost effectively** handle the increasing **volumes** and **performance** of my digital platform.

Connected Experience

Can I have **converged** channel platform across **brands**, across **customer segments**, across **businesses** and across **products**.

Extensibility

How can I progressively keep adding **new products** and **capabilities** without any disruption to my current ecosystem.

Pain Points

Digital Platform – Desires & Aspirations

Service Amplifiers

How can I facilitate **contextual**, **personal** and **value added** interactions through my channel platform.

Own UI / UX

How can I design and compose my **own UI/UX** to drive customer **desire** and keep refreshing it to keep pace with **modern UX trends**.

Collaboration

How do I collaborate with **Partners** and **FinTechs** to provide **innovative** experiences to the customers.

Desires

CBX Digital Acceleration Platform – L1 View

Channel Horizontal Microservices

| Channel Limits | Approvals | Entitlements | Predictive Insights |

| Alerts & Notifications | Security | Message Center | Predictive Actions |

Hyperscale Channel Datastore

CBX™

Cloud Native Foundation Microservices

C B O S – Corporate Banking Operating System

APIs   Events

intellect™ Design for Digital **iTurmeric Integration Platform**

6

CBX Digital Acceleration Platform - Key Benefits

Superior Customer Experience

- Modern UX and contextual capabilities.
- Extend, enhance or build your own UI to keep with market trends.

Rapid Time to Market

- OOTB services that are easily extensible.
- Converged platform enabling reuse.

Innovation

- Enable partners to build niche and innovate apps.
- Composable and Open APIs increase distribution.

02 iTurmeric – Cloud Acceleration Platform

Cloud Acceleration Platform – Pain Points & Challenges

Skill Sets

How can I reduce the **extensive** build / test efforts for integrations that currently need **proprietary** skills to build and manage.

Legacy Modernization

How can I **abstract** the complexity of my **legacy** systems of record and expose **data** and **services** as standardized and simple APIs

High Costs

How can I reduce the **cost** of of the integrations across my **on-premise** and **cloud** applications.

Pain Points

Cloud Acceleration Platform – Desires & Aspirations

Agility

How do I increase my **integration agility** both for **on-premise** and **cloud** applications.

Open APIs

How can I **design**, **document** and **publish** APIs as **digital assets** aligned to the business capabilities being offered.

Marketplace

How can I build a **market place** from which **innovative** apps can be built using the **API ecosystem**.

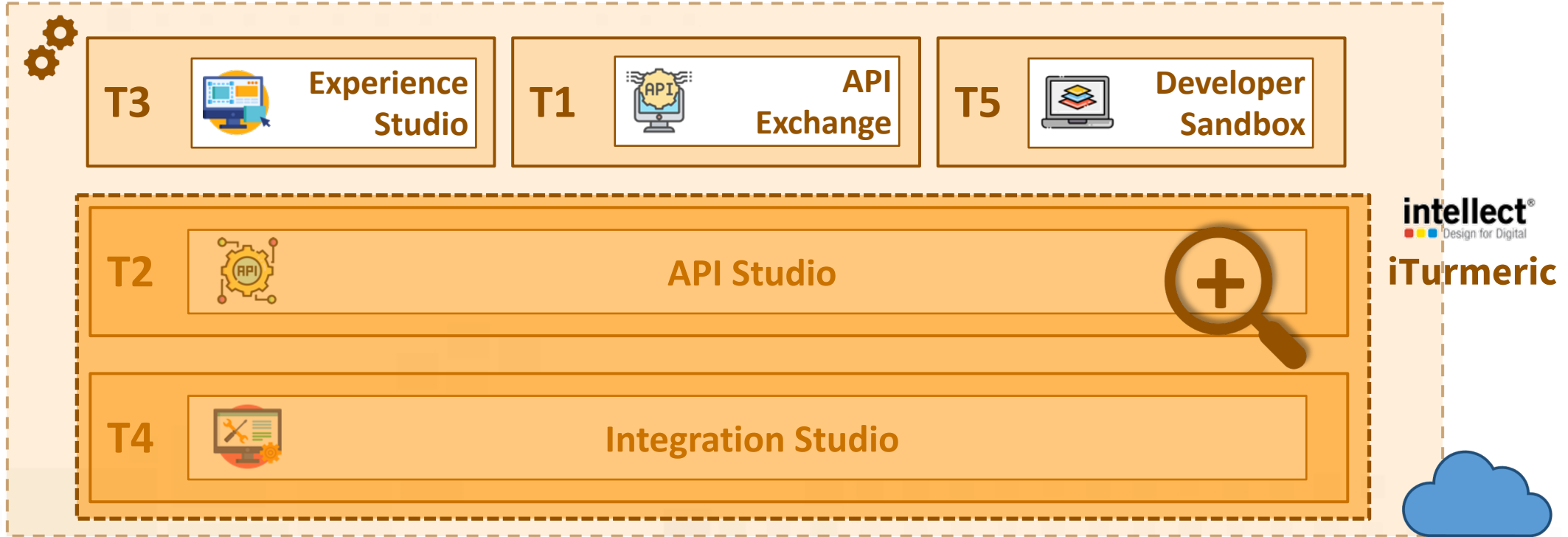Desires

iTurmeric Platform – L0 View

Omnichannel UX Open Banking Partners / FIntechs Ecosystems Developers

T3 — Experience Studio

T1 — API Exchange

T5 — Developer Sandbox

T2 — API Studio

T4 — Integration Studio

intellect® Design for Digital

iTurmeric

intellect™ Design for Digital — **Product Processors**

🏛 **Bank's Product Processors**

iTurmeric Platform – L1 View

T2 – API Studio

- API Design
- API Documentation
- API Catalogue

T4 – Integration Studio

- Message Templates
- Transformations
- Flow Orchestration
- Security
- Runtime Debugging
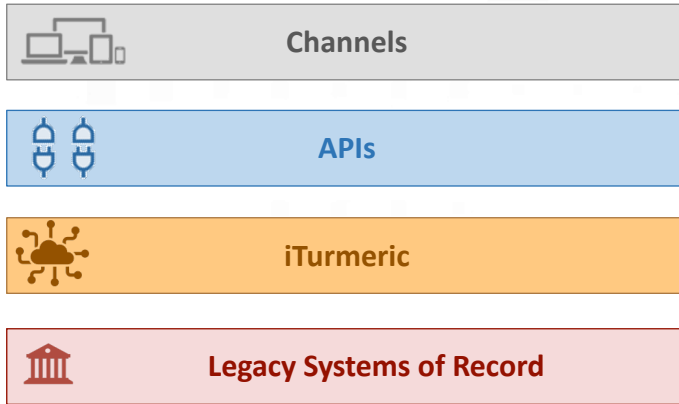- Monitoring

intellect®
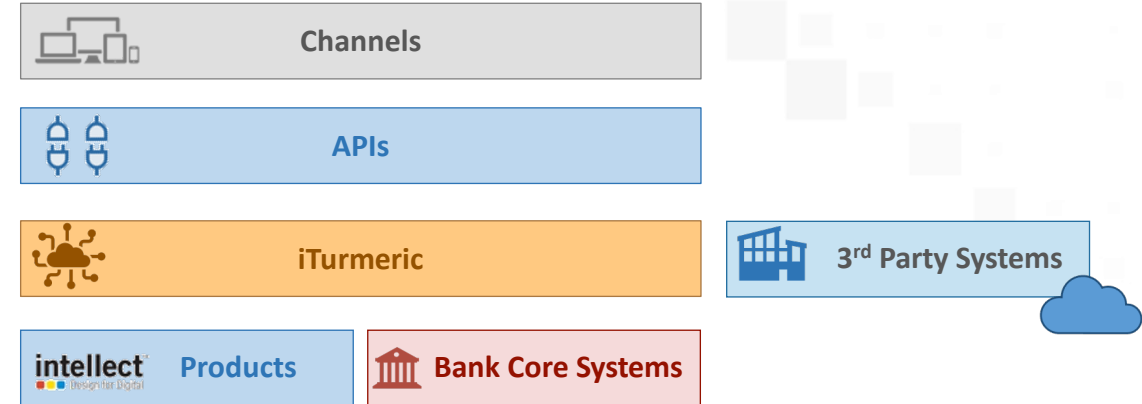Design for Digital

iTurmeric

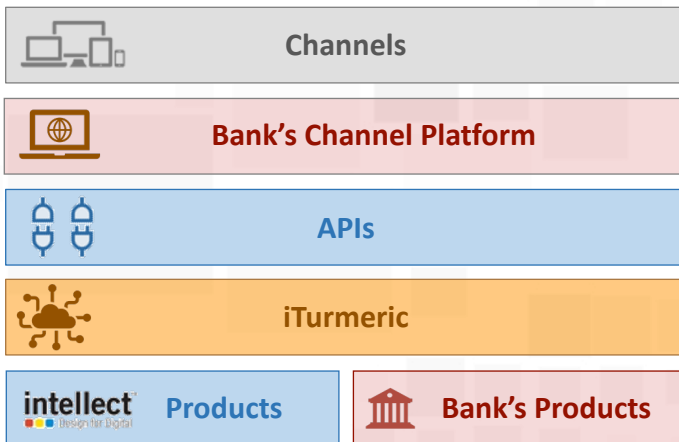Metadata Store

iTurmeric Platform – Positioning Scenarios

PS1 – Legacy System Modernization

- Channels
- APIs
- iTurmeric
- Legacy Systems of Record

PS2 – Enterprise Integration

- Channels
- APIs
- iTurmeric | 3rd Party Systems
- intellect Products | Bank Core Systems

PS3 – Bank's Own Channel Platform

- Channels
- Bank's Channel Platform
- APIs
- iTurmeric
- intellect Products | Bank's Products

PS4 – Standalone Intellect CBX Channel

- Channels
- intellect CBX Channel Platform
- APIs
- iTurmeric
- Bank's Products
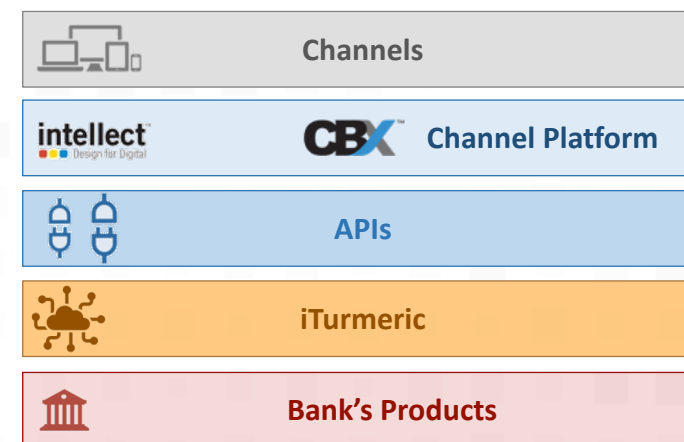
iTurmeric Platform - Key Benefits

Future Proof

- Light weight, extensible and low coding platform.
- Cloud native architecture with elastic scalability.

Accelerated Transformations

- Standardization and reuse resulting in faster time to value.
- Drastic reduction in build and test integration efforts.

Marketplace Enabler

- Enable banks to collaborate & build marketplace, resulting in larger distribution

03 iFinCloud –
Intellect Financial Services Cloud

Why iFinCloud – Goals

Multi-Cloud

Public **cloud provider agnostic** for provisioning, deployment and maintenance.

Standardization
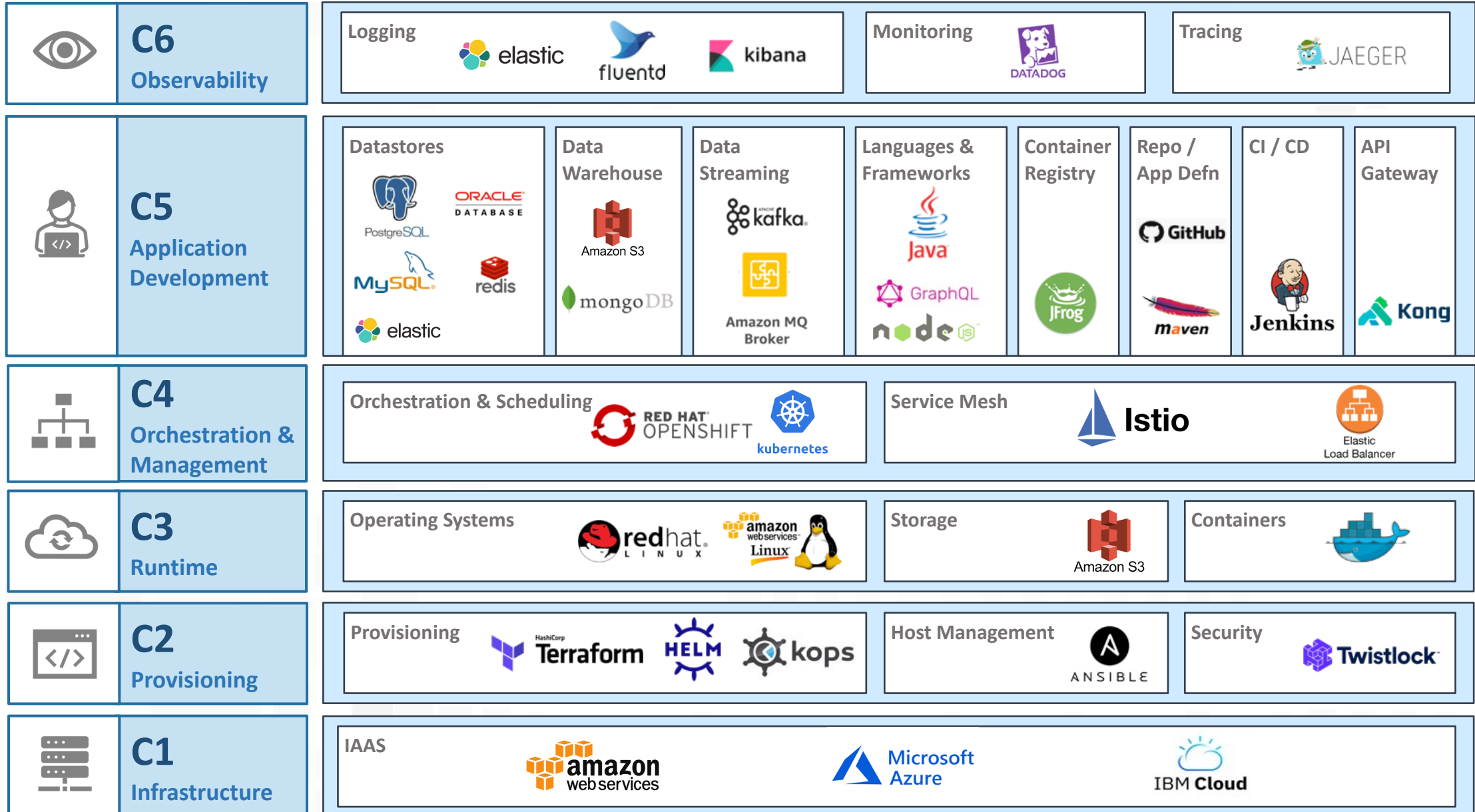
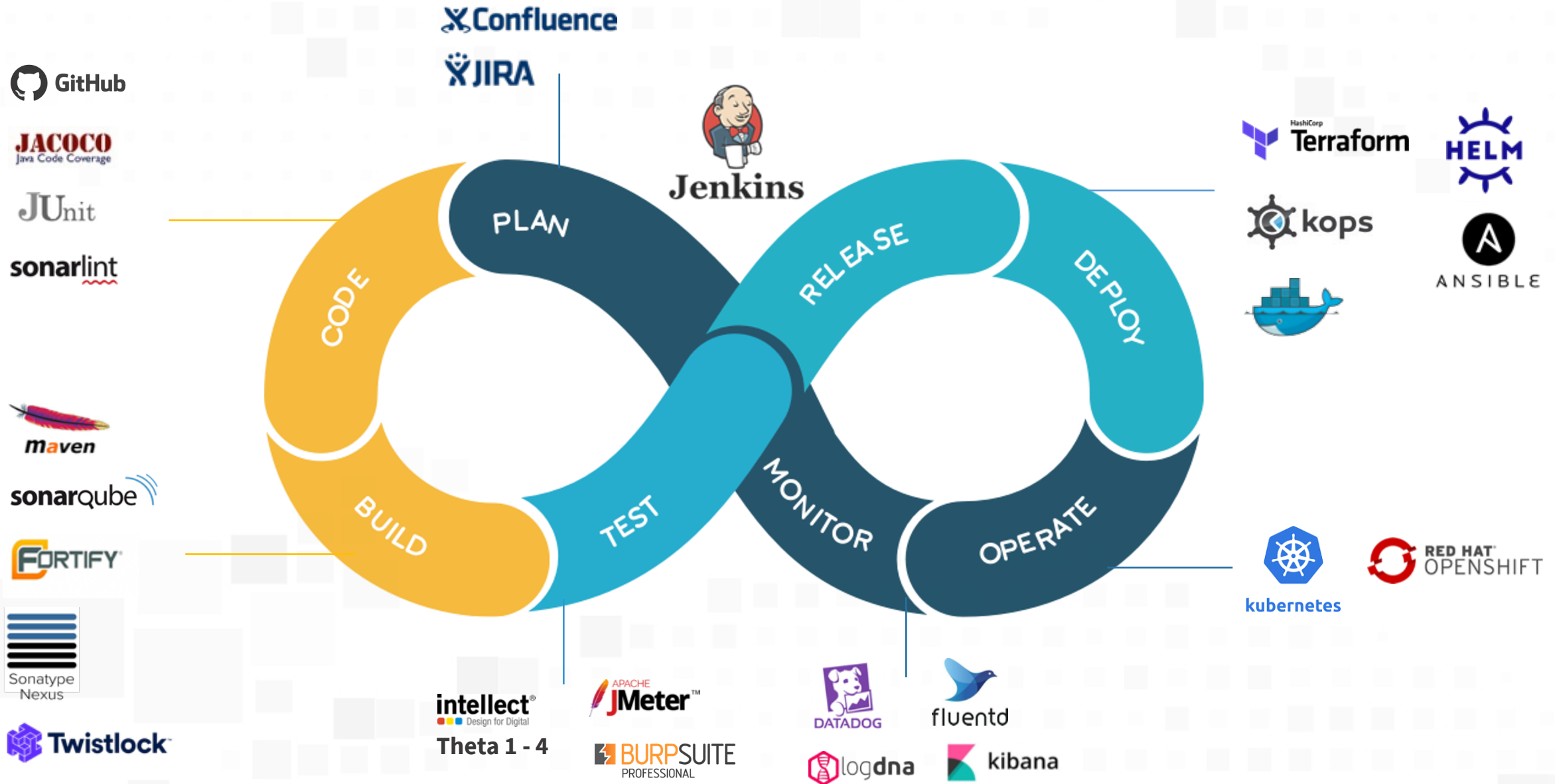Standardized **tools**, **technologies**, **processes** and **guidellnes** for cloud operations.

Automation

Deployment flexibility and **cloud automation** by adopting best practices and learnings across the organization.

iFinCloud Platform – Reference Architecture

C6 Observability

Logging — elastic, fluentd, kibana
Monitoring — DATADOG
Tracing — JAEGER

C5 Application Development

Datastores	Data Warehouse	Data Streaming	Languages & Frameworks	Container Registry	Repo / App Defn	CI / CD	API Gateway
PostgreSQL, ORACLE DATABASE, MySQL, redis, elastic	Amazon S3, mongoDB	Apache kafka, Amazon MQ Broker	Java, GraphQL, node js	JFrog	GitHub, maven	Jenkins	Kong

C4 Orchestration & Management

Orchestration & Scheduling — RED HAT OPENSHIFT, kubernetes
Service Mesh — Istio, Elastic Load Balancer

C3 Runtime

Operating Systems — REDHAT LINUX, amazon web services Linux
Storage — Amazon S3
Containers — Docker

C2 Provisioning

Provisioning — HashiCorp Terraform, HELM, kops
Host Management — ANSIBLE
Security — Twistlock

C1 Infrastructure

IAAS — amazon web services, Microsoft Azure, IBM Cloud

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iFinCloud DevSecOps – Accelerate Automation
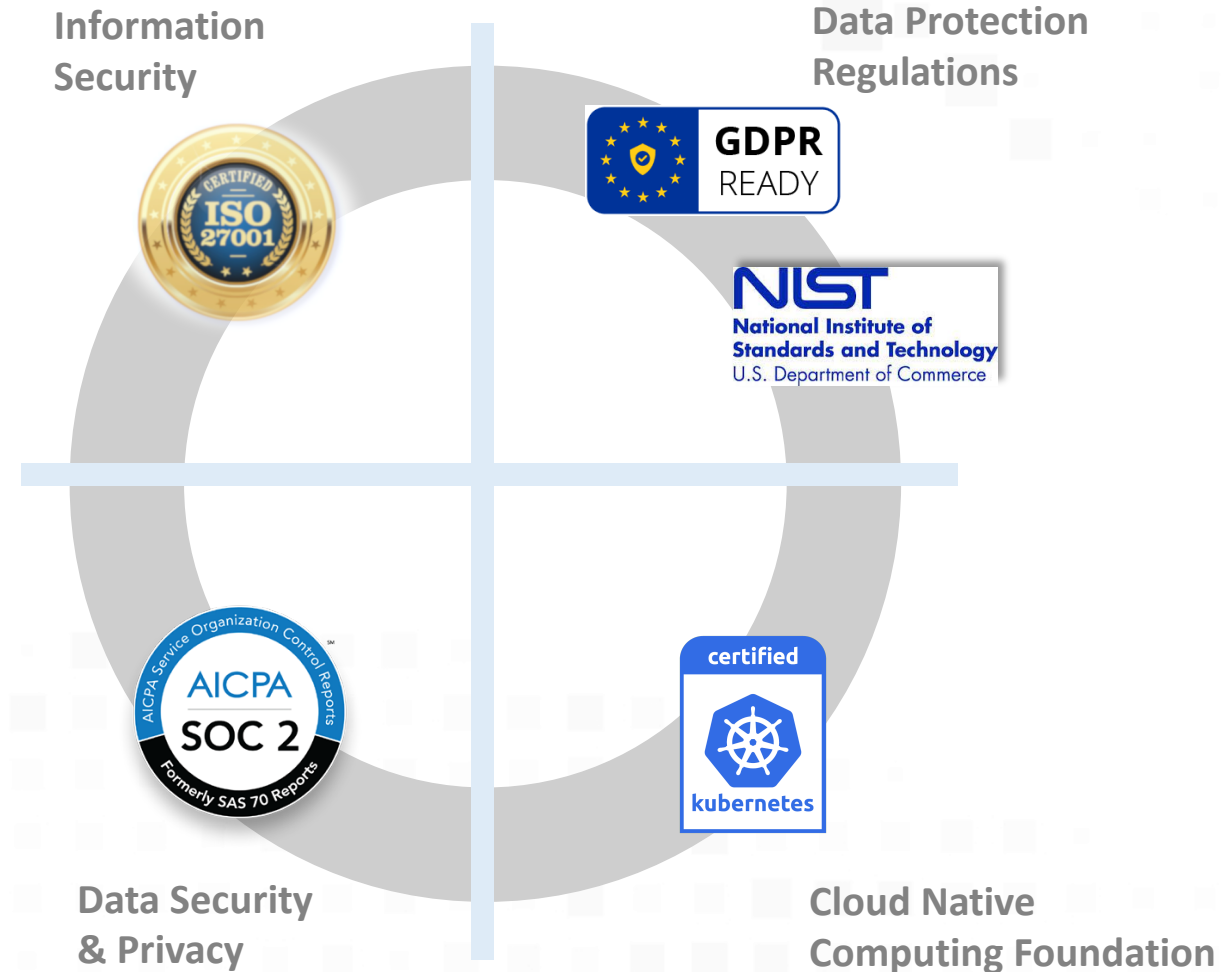
iFinCloud - Key Benefits

Extreme Agility

- Reuse of assets and cloud best practices within Intellect for the cloud operating model.
- Faster time to market for new product capabilities.

Security & Compliance

- Best practices in security across application, build and infra layers.
- Adherence to various cloud regulated compliances.

Reduced Costs

- Due to economies of scale within Intellect.
- Process efficiencies due to high levels of automation.

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Contextual Banking By Design

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