

IDAL/2025-26/SE/33

October 23, 2025

**National Stock Exchange of India Ltd
BSE Ltd.**

**Scrip Symbol - INTELLECT
Scrip Code – 538835**

Dear Sir/Madam,

Sub: Media Release - NCBA upgrades its online Corporate Banking platform, becoming the First Bank in East Africa to deploy Intellect's cloud-based banking solution

NCBA, has today launched Connect Plus, an enhanced transaction banking platform powered by Intellect's eMACH.ai Digital Transaction Banking technology. This strategic upgrade significantly enhances NCBA's corporate banking services, offering a more streamlined, secure, and user-friendly digital banking experience to drive growth across Africa. The platform underscores NCBA's commitment to delivering faster, customer-centric digital solutions for its customers.

The enhanced platform offers significantly faster transaction processing, enabling businesses to manage their operations efficiently and respond quickly to market demands.

Please find enclosed herewith a copy of the proposed Media Release dated 23rd October 2025 titled "**NCBA upgrades its online Corporate Banking platform, becoming the First Bank in East Africa to deploy Intellect's cloud-based banking solution.**"

Kindly take the above information on record.

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

**Prakash Bharadwaj
Company Secretary and Compliance Officer
ACS-37214**

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FOR IMMEDIATE RELEASE

NCBA upgrades its online Corporate Banking platform, becoming the First Bank in East Africa to deploy Intellect's cloud-based banking solution

NCBA's Corporate clients now have access to faster transaction processing, expanded payment options, enhanced reporting tools, cash liquidity management and integrations with other financial services platforms powered by Intellect's eMACH.ai Digital Transaction Banking solution.

Nairobi, 23rd October, 2025: NCBA, has today launched Connect Plus, an enhanced transaction banking platform powered by Intellect's eMACH.ai Digital Transaction Banking technology. This strategic upgrade significantly enhances NCBA's corporate banking services, offering a more streamlined, secure, and user-friendly digital banking experience to drive growth across Africa. The platform underscores NCBA's commitment to delivering faster, customer-centric digital solutions for its customers.

The enhanced platform offers significantly faster transaction processing, enabling businesses to manage their operations efficiently and respond quickly to market demands. Security is paramount at NCBA, and the new system incorporates advanced security protocols, ensuring that client data and transactions are safeguarded with state-of-the-art technology.

Commenting on the launch, Mr. James Gossip, Managing Director, NCBA Kenya Bank remarked, "NCBA's digitally enabled transaction banking suite is a major move towards becoming a dominant bank in Kenya that serves Corporates and SMEs with a full array of products for all their local and international transaction banking needs, at a competitive price and to support the Government's Kenya Digital Economy initiative based on Kenya Vision 2030."

Further, the enhanced user experience delivers an intuitive and modern interface, making digital banking accessible and convenient for all customer segments, regardless of technical proficiency. The platform's expanded capabilities empower NCBA to introduce a comprehensive suite of products that cater to the complex needs of its diverse customer base, supporting both local and international transactions.

According to Intellect Wholesale Banking CEO, Mr. Manish Maakan, "eMACH.ai Digital Transaction Banking technology is transforming NCBA's digital banking platform to develop cutting-edge innovative offerings for SME and corporate clients to enable NCBA to differentiate itself from the market by always staying a step ahead in catering to the customer's evolving needs. Today, as more than 70% of the world's top banks #winwiththeMACH.ai, we aim to continually help our clients to not only exceed customer expectations but also empower them to adopt an innovative position in the corporate banking space."

He added, "With over 60+ banks in Intellect's eMACH.ai Digital Transaction Banking portfolio, our fully-integrated Cash & Trade platform has become a global go-to-solution for banks looking for market winning transformation. This deal is our 3rd major digital transformation in Kenya, making it 23 clients for Intellect across the Sub Saharan region. Africa is one of the fastest growing markets embracing digital transformation and we want to be there as the right partner taking African banks to the global stage."

The complete digital transformation of NCBA's Transaction Banking platform will enable the bank to:

- An advanced integrated corporate banking digital platform: With Account Services, Payments, Collections, Liquidity, Trade Finance, Host-to-Host services and other advanced utilities for corporate & commercial clients, NCBA delivers seamless user experience with improved operational efficiency.

- Future-proof banking transformation with advanced architecture and technology: With a composable, cloud-native platform powered by microservices and open banking APIs.
- Deliver superior customer experience with Contextual Banking Experience: By providing the best contextual experience, through UX, operational & process innovation for different customer segments across channels.
- Acquire competitive advantage: Through digitization, enhanced technology and ability to roll out cash management products in record time to further shore up its revenue base.
- Rapidly acquire customers: With the ability to quickly respond to customer needs, in-built configurable product setup for faster responsiveness as the market evolves.

"With Intellect's deep wholesale banking domain and regional expertise in digitally transforming transaction banking, NCBA is marching ahead to provide customer gratification and achieve operational efficiency. This project will ensure that NCBA becomes a distinguished bank known for superior customer experience." Added Mr. Gossip.

NCBA stands out as one of Kenya's leading banks by asset size, showcasing its robust market presence. The bank operates an extensive network with 100 branches and banking agencies throughout Kenya enhanced by a strategic partnership with the Kenya Postbank, to bolster its cash collection services. NCBA is committed to innovation, offering specialized products and services designed to meet the unique needs of its customers. Thereby confirming its position as a leading digital bank in the African region.

ENDS

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About NCBA

NCBA Group is a full-service banking group providing a broad range of financial products and services to corporate, institutional, SME, and consumer banking customers. NCBA Group operates a network of over 100 branches across five countries, including Kenya, Uganda, Tanzania, Rwanda, and the Ivory Coast. Serving over 60 million customers, the NCBA Group is the largest banking group in Africa by customer numbers. NCBA Bank Kenya PLC is Kenya's third-largest bank by assets and plays a key role in supporting Africa's economic ambitions. The bank is a market leader in Corporate Banking, Asset Finance, and Digital Banking.

About Intellect Design Arena Limited

Intellect Design Arena Ltd is a global leader in enterprise-grade financial technology, delivering composable and intelligent solutions to forward-looking financial institutions across 61 countries. With three decades of domain expertise, our product suite spans Wholesale Banking, Consumer Banking, Central Banking, Wealth, Capital Markets, Treasury, Insurance and Digital Technology for Commerce. Applying First Principles Thinking and Design Thinking, we have elementalised the financial services landscape into a finite set of Events, Microservices, and APIs, enabling faster, modular transformation with measurable outcomes.

At the heart of this are eMACH.ai, the world's most comprehensive, composable and intelligent open finance platform; Purple Fabric, the world's first Open Business Impact AI platform; and iTurmeric, our composable platform for seamless integration and configuration. We are a pioneer in applying Design Thinking and our 8012 FinTech Design Center, the world's first Design Center dedicated to Design Thinking Principles, underscores our commitment to continuous and impactful innovation, addressing the ever-growing need for digital transformation. We proudly serve over 500+ customers worldwide, supported by a diverse workforce of solution architects, and domain and technology experts in major global financial hubs. For more information, visit <https://www.intellectdesign.com/>

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