Contextual Banking By Design

A uniquely focused Global Product innovator, **iGTB** has the soul of an agile start up, with the maturity of an established specialist in designing advanced technology products for global financial platforms. **iGTB** provides full spectrum, fully integrated products that run in over **79** financial institutions, across **90** countries.

Over
1,600
Professionals

With
79
Customers

Across
90
Markets

iGTB IS MARKET LEADER

#1 TRANSACTION BANKING

#1 Partner of Choice for Digital Transaction Banking Transformation Programs

accenture

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

Gartner

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

FORRESTER®

STRONG PERFORMER
The Forrester Wave™ : Digital Banking Engagement Platforms

Aitē

#1 FOR APIs
Top Rating on all six measures: Development, Wholesale banking, Sandbox, Connectivity, Management and Analytics

IBS intelligence

#1 IN GLOBAL PAYMENTS SYSTEMS
#3 IN GLOBAL DIGITAL BANKING & CHANNELS
IBS Annual Sales League Table

CELENT

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

GLOBAL FINANCE

BEST BANK AWARD
ANZ Bank named
Best bank for Liquidity Management in Asia-Pacific
2 PRODUCT INNOVATION AWARDS
Ripple-backed Payments Solution
Corporate Banking on the Watch

IDC
ANALYZE THE FUTURE

3 REAL RESULTS AWARDS
Future ready Payments implementation at CIBC
Digital Transformation Leader at IDFC
Customer Experience at NBK

Fintech Finance GOLD

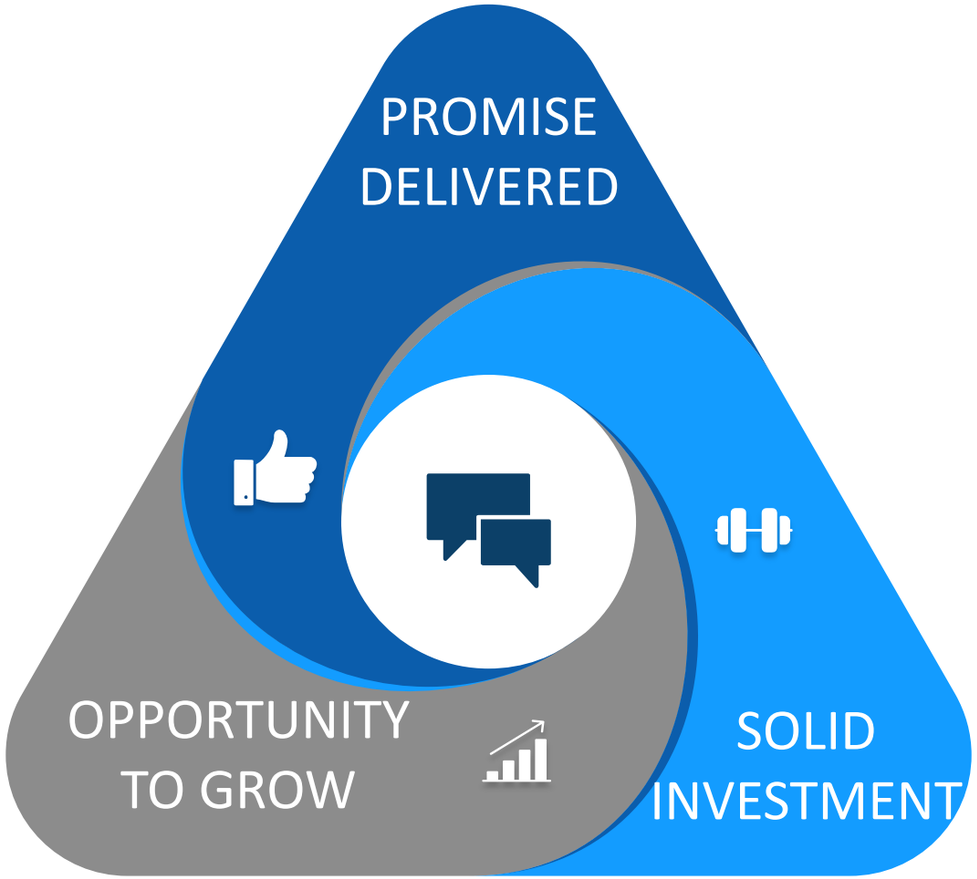
GOLD CLASS AWARD
Digital Transaction Banking

CEB is now Gartner

LEADING GLOBAL VENDOR
Online Banking Solutions Technology Analysis

CBX™ DTB PSH LMS TSC IBM iGTB Pivotal

Our Customers


PROMISE
DELIVERED
OPPORTUNITY
TO GROW
SOLID
INVESTMENT


PROMISE
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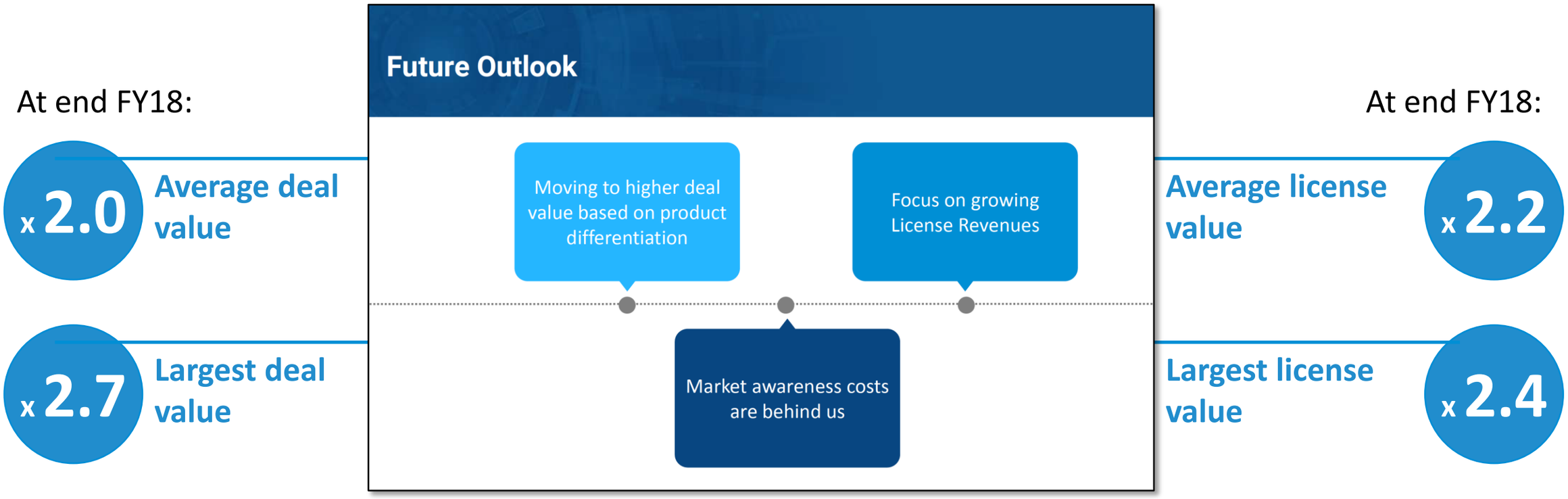
INVESTMENT

Promise Delivered

We said we would increase deal value and we have – doubled it
We said we would grow licence revenue and we have – more than doubled it

On 20 September, 2017, we said:



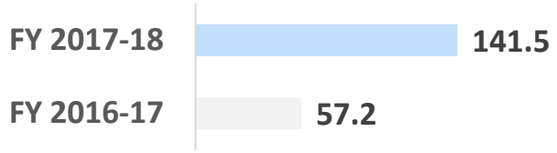
Slide from “Banking on Intellect,” 20 September, 2017. Figures compare FY17 and FY18.

Promise Delivered

We said we would grow licence revenue and we have – more than doubled it

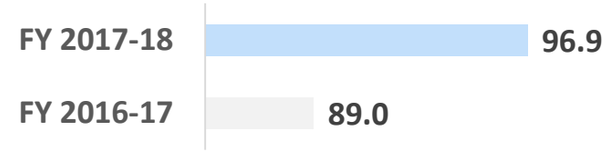
TOTAL LICENSE

+ 147% ↑



MAINTENANCE

+ 9% ↑

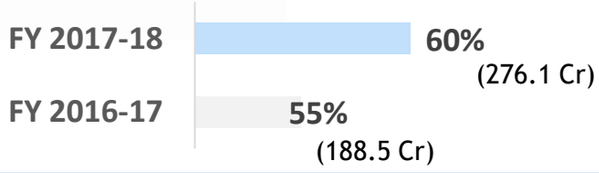


TOTAL REVENUE

+ 34% ↑

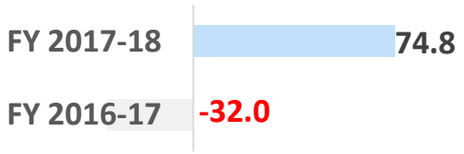
GROSS MARGIN

+ 9% ↑



CASH FLOW
INR 107 Cr positive movement

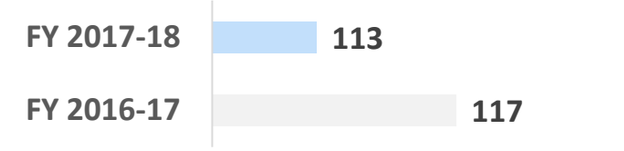
+ 334% ↑



Collections *minus* Cost

DSO

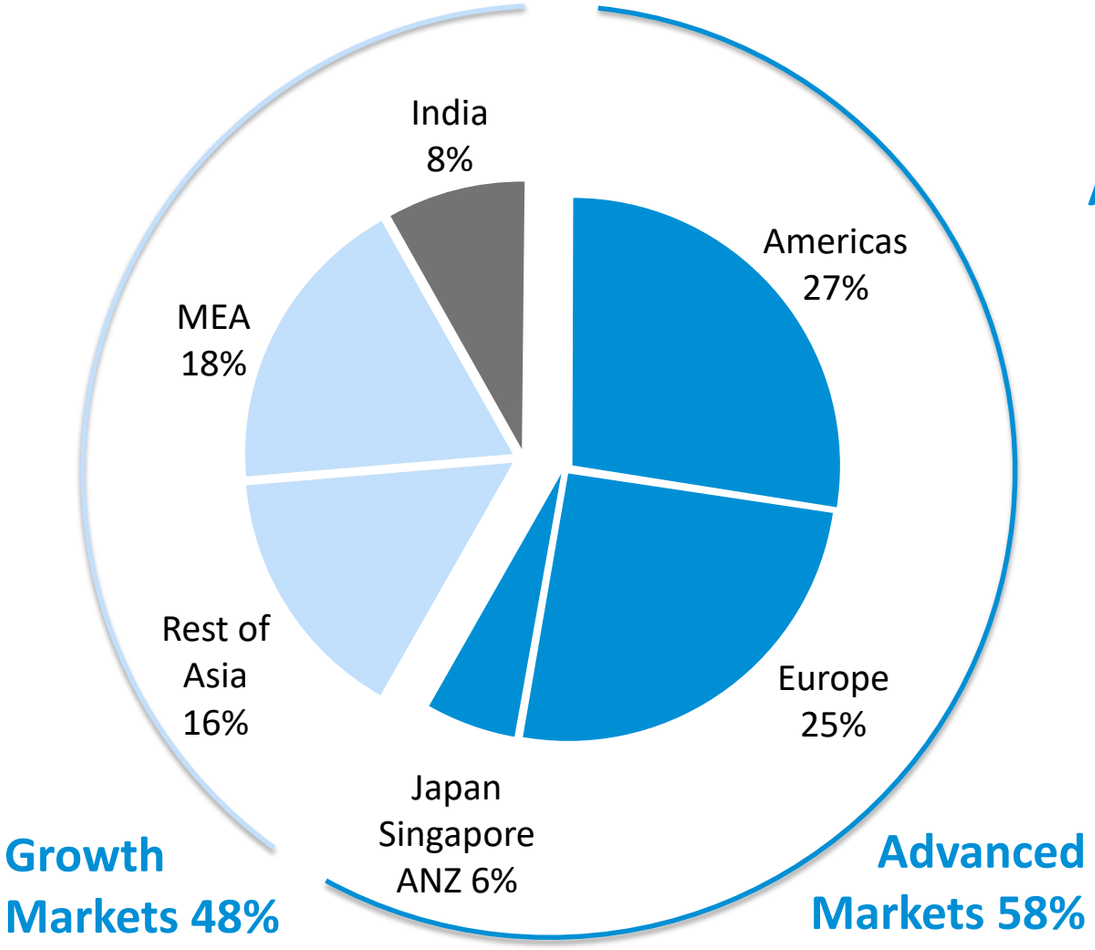
- 3% ↓



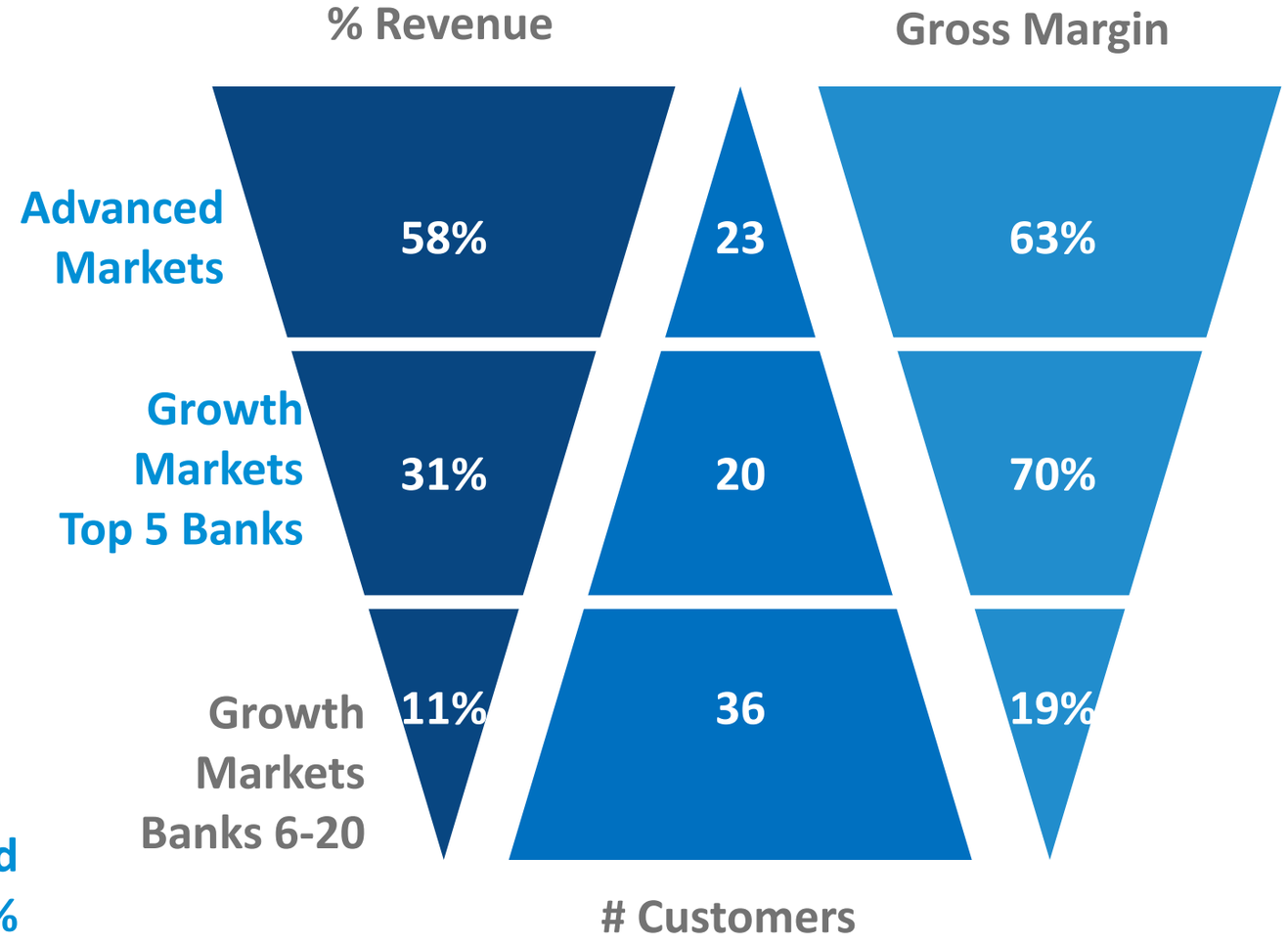
All numbers in INR Crores

Promise Delivered

We have also done this by focussing firmly on the higher margin, advanced, mature markets and growth markets



Revenue breakdown by region, FY18

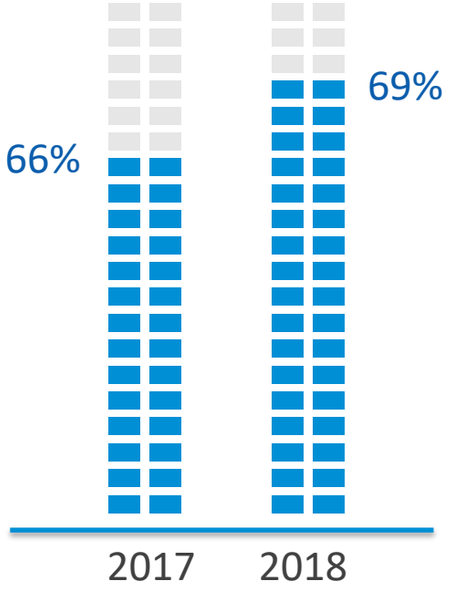


Revenue, customers and margin by segment, FY18

Promise Delivered

We have shown we can win the higher value opportunities

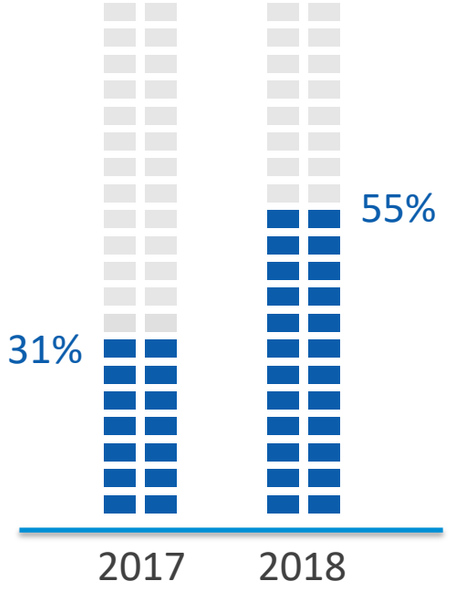
Win ratio (number of deals)



Steady win rate

but…

Win ratio (revenue value)



$ won vs $ on offer

X1.7

Opportunities won divided by opportunities won+lost FY17 vs FY18 (left) by quantity (right) by revenue


PROMISE
DELIVERED
OPPORTUNITY
TO GROW
SOLID
INVESTMENT

Why Do Customers Buy iGTB

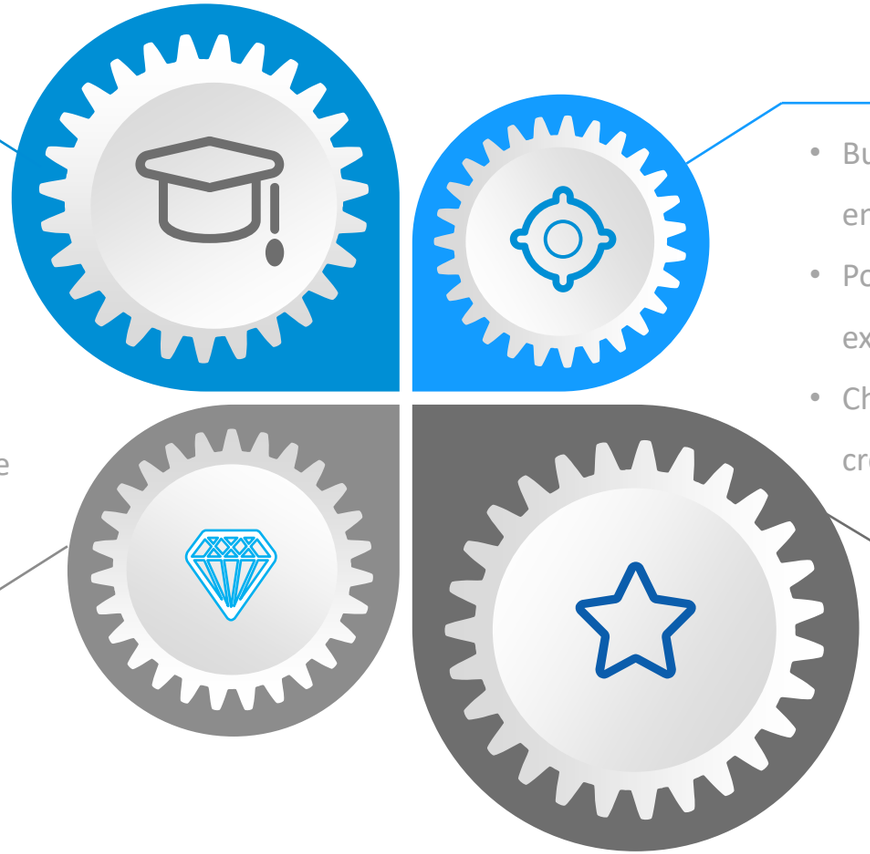
Only player with modern, contextual banking individual modules with tier 1 bank depth for Advanced, Mature Markets and an integrated Digital Transaction Banking offering for Growth Markets

Design Thinking

- Customer centricity
- Client and industry customer journeys
- Simplicity, actionable insights & decisioning
- Design centre platform & culture

Business Centricity

- Business context, market/client environment understanding
- Portfolio performance expansion and extensions
- Change management, value creation, business cases



Product Competency

- Domain knowledge across full transaction banking complex
- End to end product coverage
- Integration versatility
- Digital portal extensibility, omni channel experience
- Model bank framework

Client Referenceability

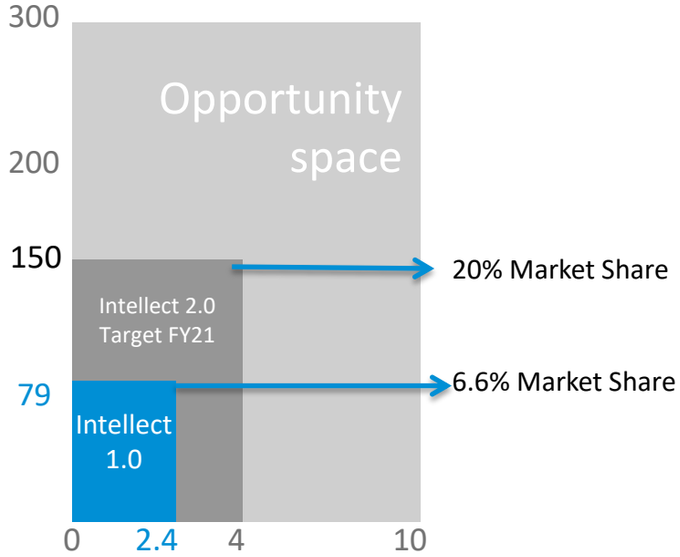
- Client endorsement & testimonials
- Strong net promoter scores (forward looking)

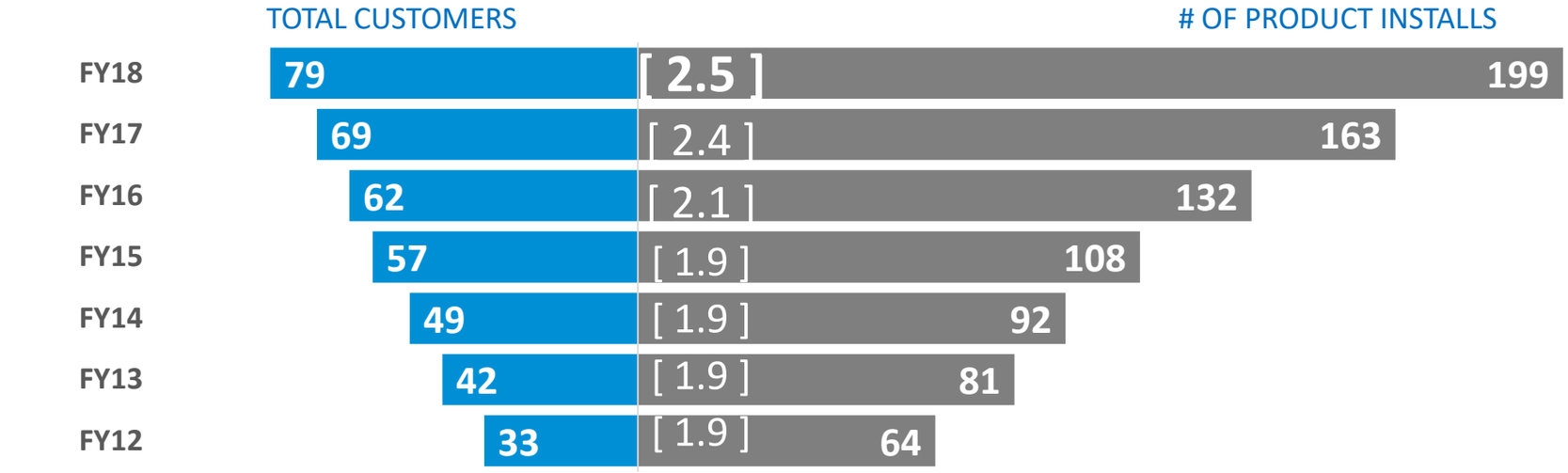
ADDRESSABLE MARKET OPPORTUNITY & PROGRESS

SIGNIFICANT OPPORTUNITY TO GROW ACROSS NEW BANKS

&

UP-SELL / X-SELL TO EXISITING ACCOUNTS





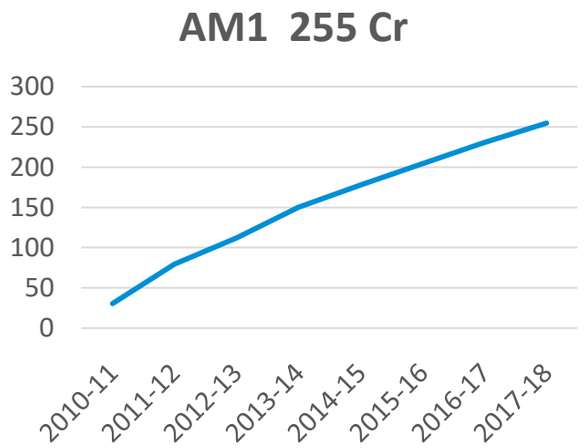
TARGET MARKET 300 BANKS
26% MARKET COVERED

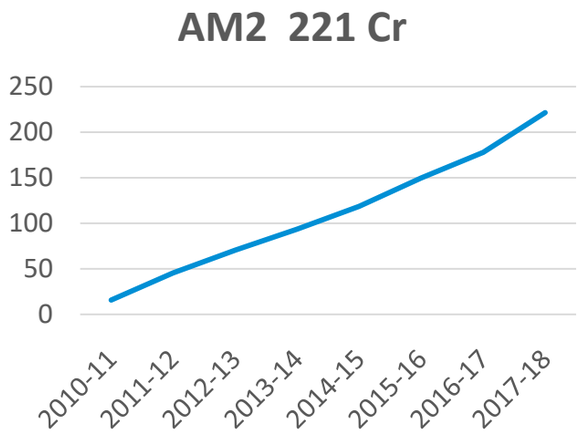
PRODUCTS PER CUSTOMER GROWTH

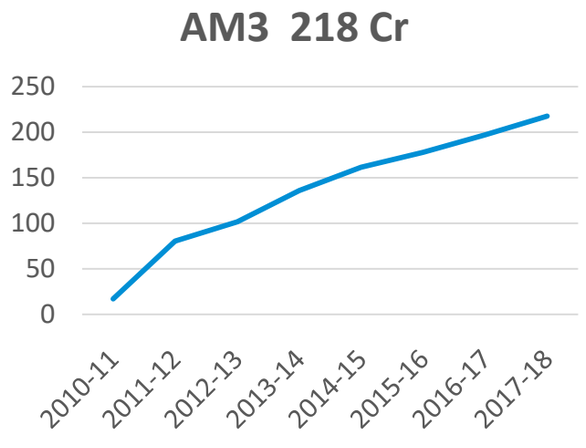
OPPORTUNITY TO X-SELL
10 PRODUCTS PER CUSTOMER
CURRENTLY 2.5 PRODUCTS / CUSTOMER

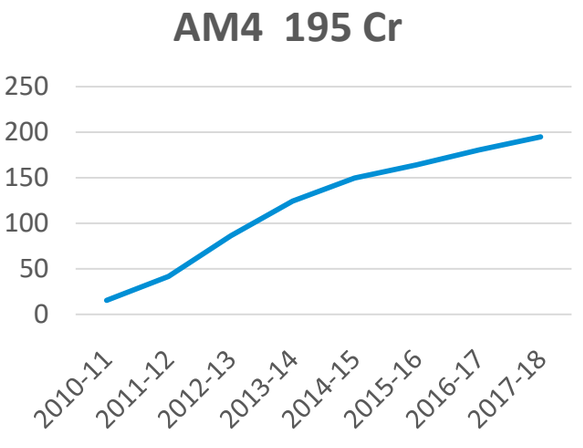
Build Upon Accumulated Lifetime Client Value

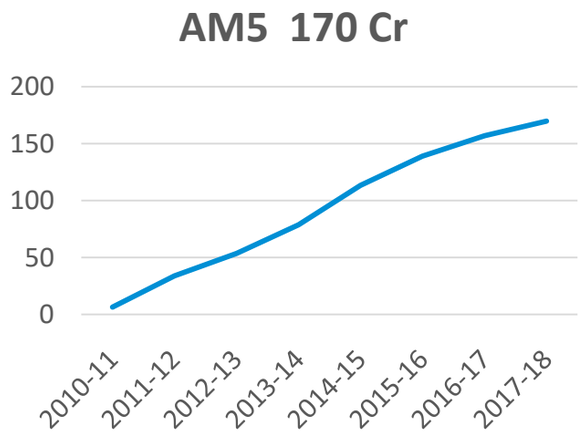
This franchise generates repeatable value

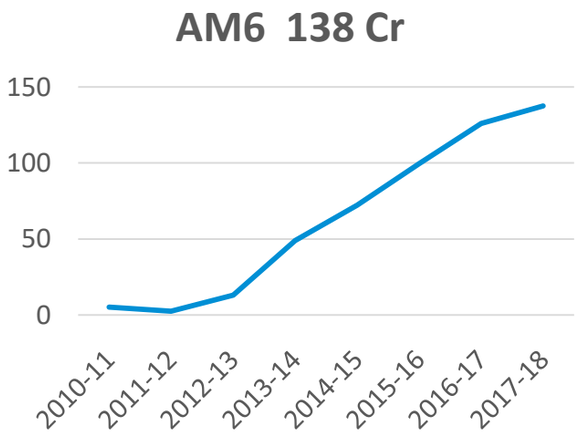


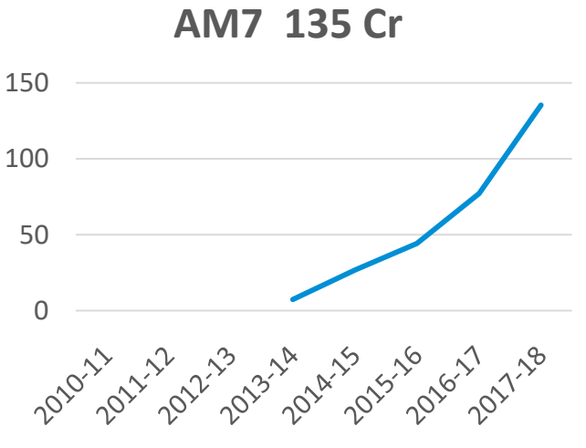


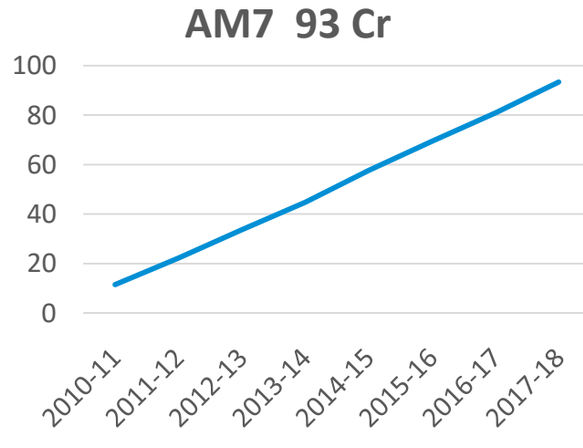












AM (Advanced Market Customers)
Numbers are cumulative Y-o-Y till 2017-18

10 Years

14 Customers

BARCLAYS

LLOYDS BANK

citi

Santander

JPMorganChase

HSBC

Northern Trust | 125 YEARS

MIGROSBANK

بنك أبوظبي الأول
FAB
First Abu Dhabi Bank

Al Islami
بنك دبي الإسلامي
Dubai Islamic Bank

ICICI Bank

AXIS BANK

QNB
Together Forward

HDFC BANK

Clients Support Us

A strong stream of named-client press releases – and more in the pipeline

Santander implements payments hub PR

Santander

iGTB to Transform Techcombank PR

53 Bank partnership PR

FIFTH THIRD BANK

Bank of Baroda SCF solution PR

Federal Bank DTB PR

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

Bangkok Bank DTB launch PR

Bangkok Bank

Westpac deal PR

Raiffeisen Trade Finance PR

Raiffeisen BANK

Al Rajhi Bank PR

مصرف الراجحي
l Rajhi Bank

Clients Support Us

Explicit testimonials from around the world

This digital transformation of our payments services is excellent news for both us and our corporate clients. This initiative will boost operational efficiency and scalability, giving a solid foundation for sustainable business growth.

José Luis Calderón, Head of Global Transaction Banking, Santander

Santander

We have selected Intellect for its ability to deliver integrated solutions. Intellect's products have been created leveraging their deep experience and capabilities in the transaction banking domain.

Mr. Phan Thanh Son, Transformation Director, Techcombank

TECHCOMBANK

FIFTH THIRD BANK

We believe this collaboration with iGTB on future digital projects will help us deepen our relationship with existing customers and acquire new ones.

Jeff Siekman, Senior Vice President and Director of Payment Products, Fifth Third

Raiffeisen Bank International

iGTB's technology will help us harmonising our processes as well as reducing risk and complexity in our operating model, with the concomitant benefits to our clients.

Sabine Zucker, Division Head Trade Finance & Transaction Banking Raiffeisen Bank International

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

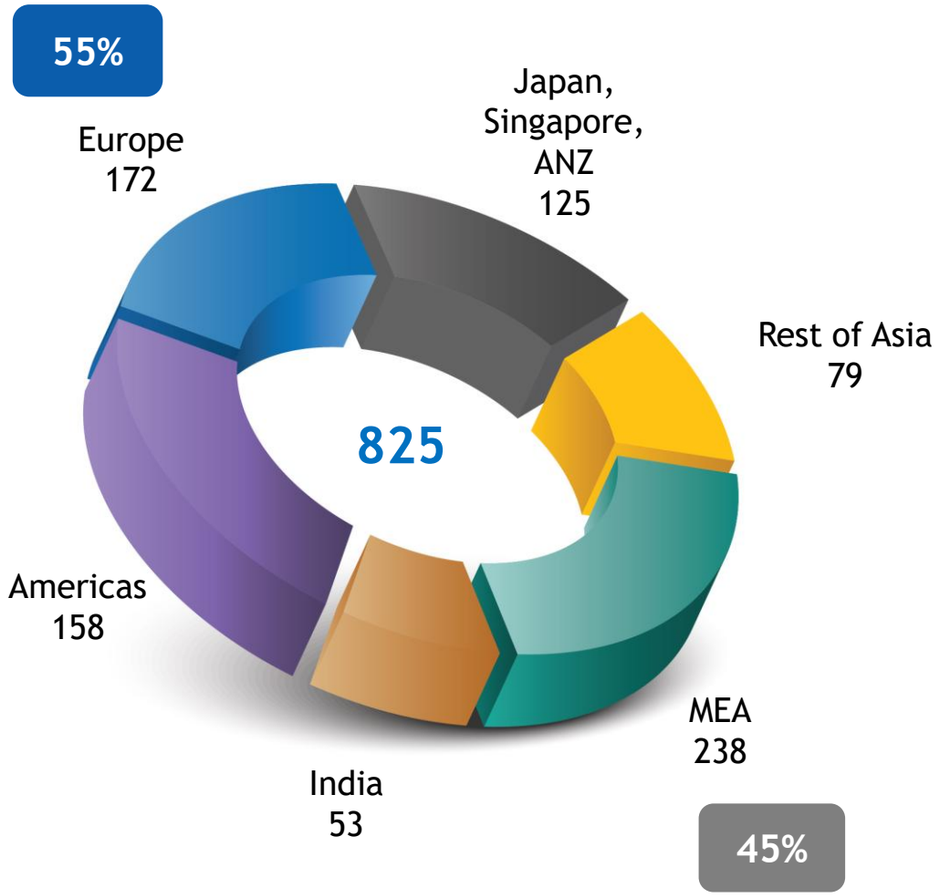
This deal underlines our commitment to digital innovation as a way of adding value for our clients, and will help unlock the huge potential in the Indian transaction banking market.

Shalini Warrier, Chief Operating Officer, Federal Bank

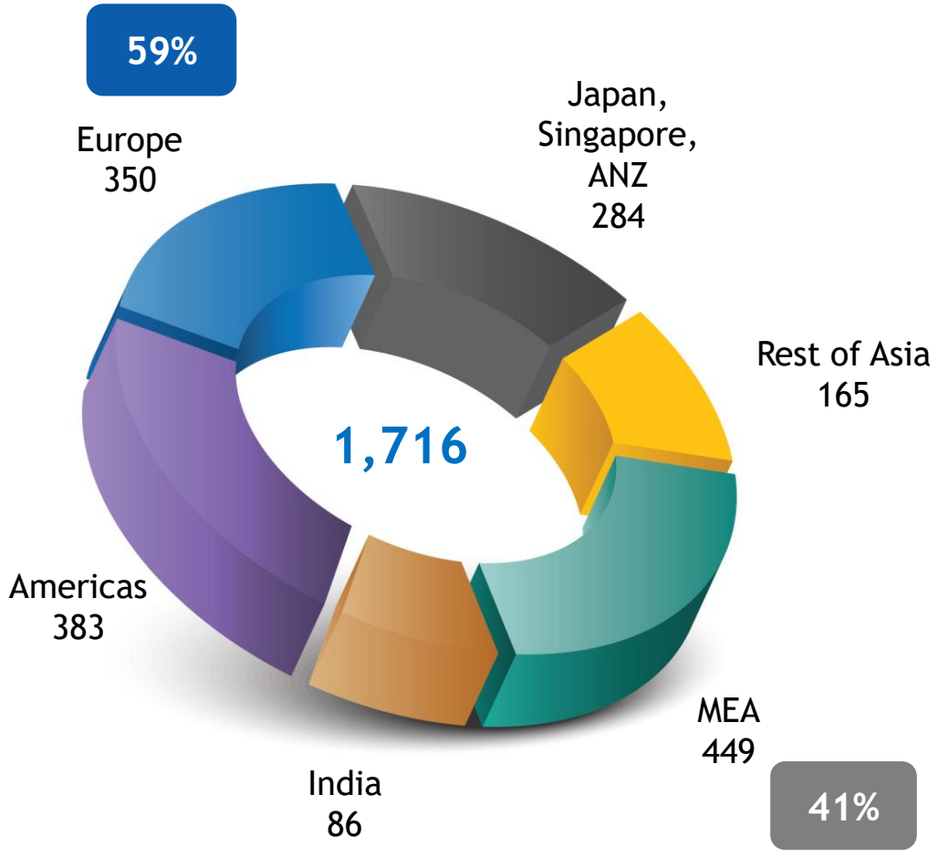
Opportunity to Grow

Solid funnel for the year FY19 (in INR Crores)

License Funnel



Total Funnel



Advanced Markets

Growth Markets

Opportunity to Grow

Scaling innovation up with new technology partnerships in Cloud and Blockchain

Cloud

Pivotal

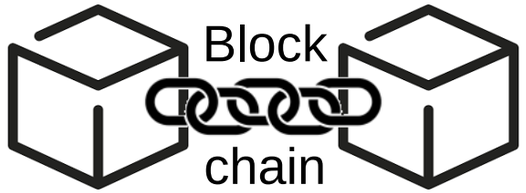
"Tech talk" to their clients 24 July
Promotion to their sales force scheduled

WIP

1 Partnership

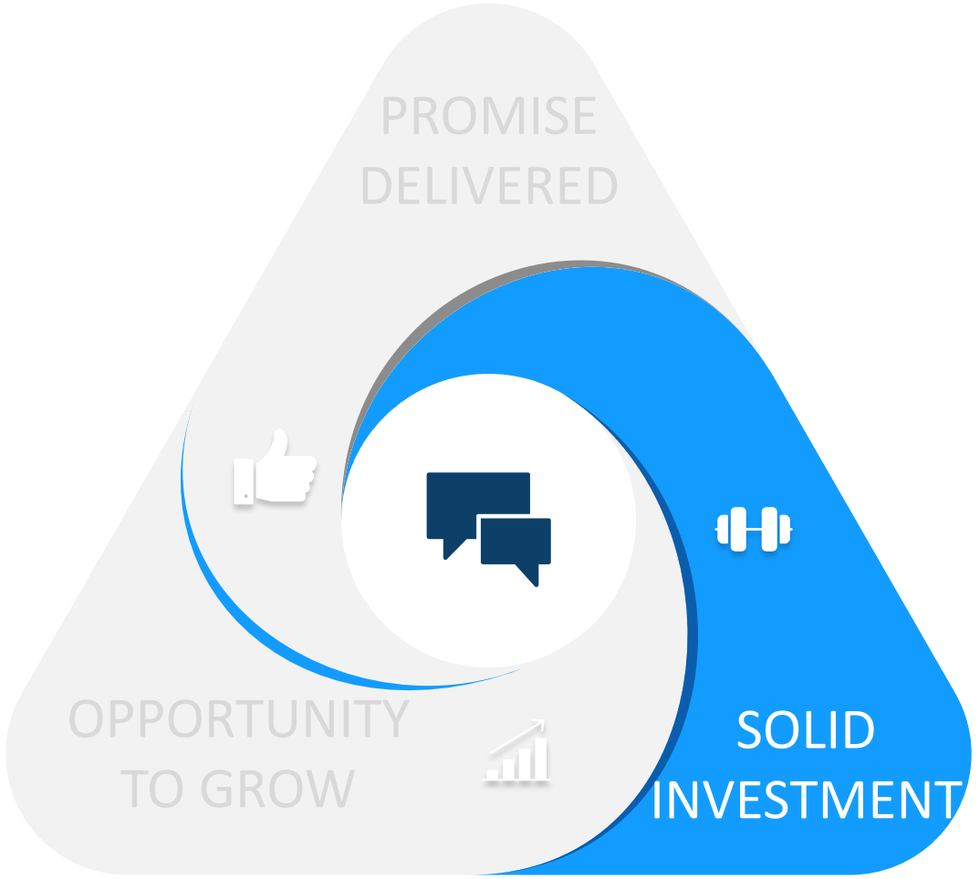
WIP

2 Partnerships



WIP

3 Partnerships


PROMISE
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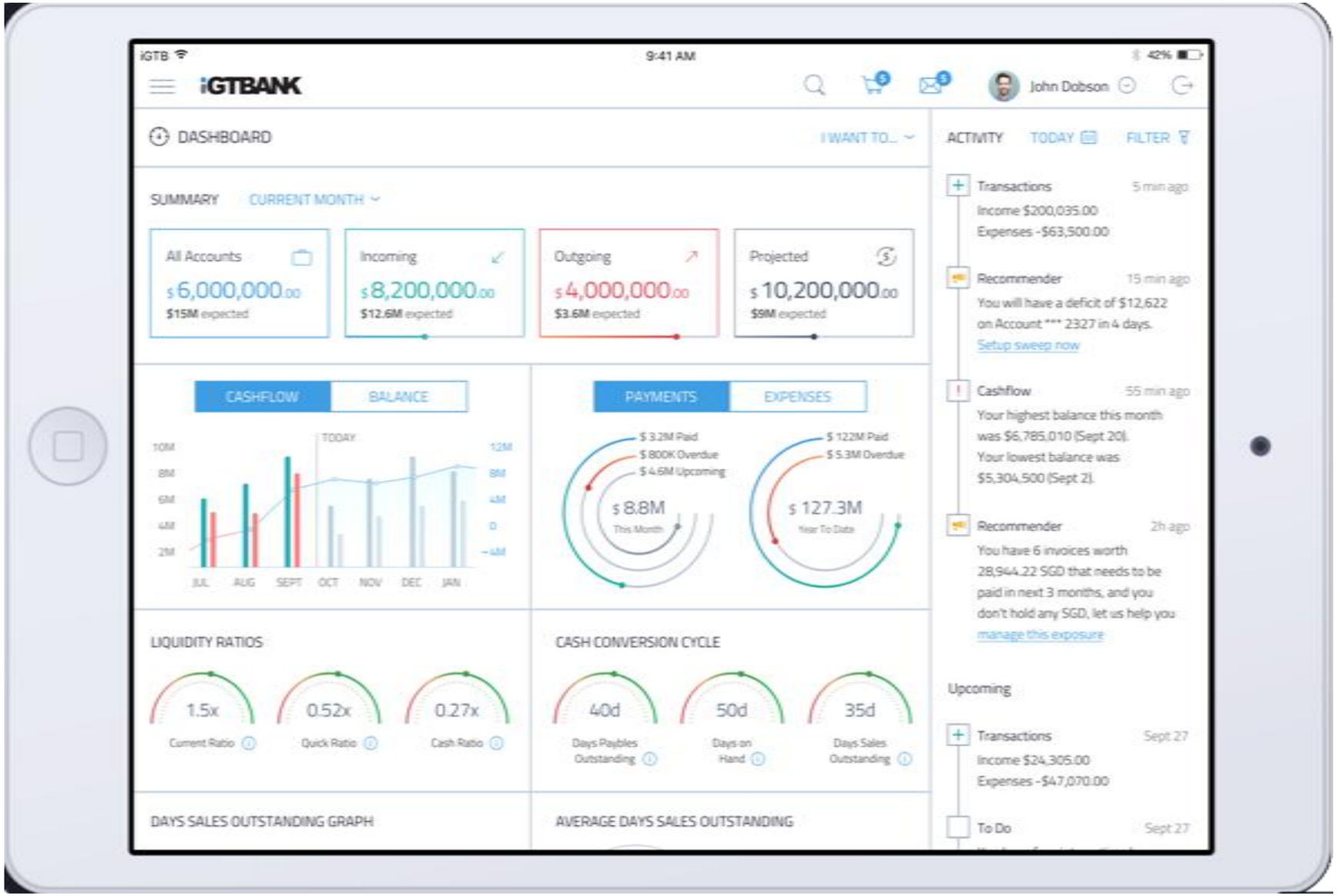
TO GROW
SOLID
INVESTMENT

Invest in the Contextual Banking Revolution

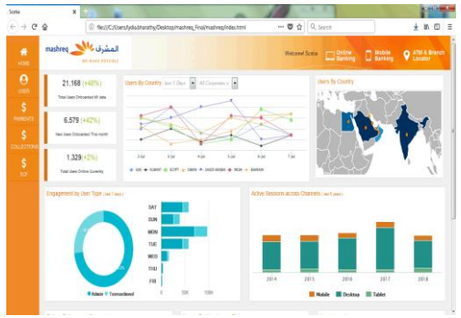
Contextual Banking – we trailblazed it, now it is reality

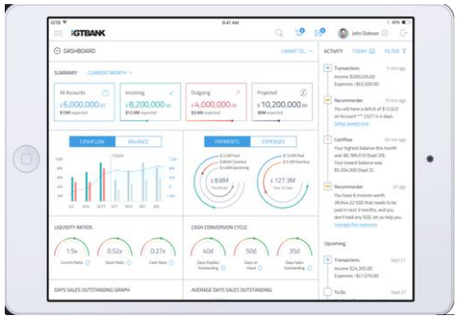
Invest in Leading Products

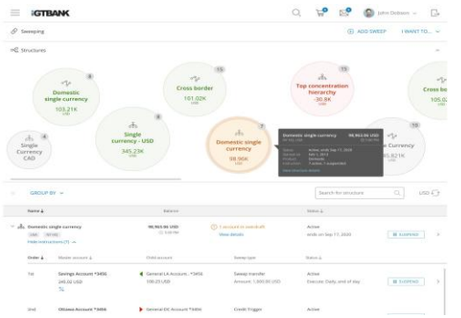


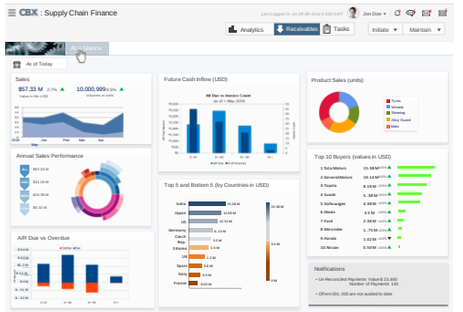
Contextual Banking By Design

Invest in Leading Products









DTB

Digital Transaction Banking (DTB)

THE WORLD'S FIRST COMPLETE GLOBAL DIGITAL TRANSACTION BANKING PLATFORM: Full service transaction banking using the model-bank approach, the built-in and validated learning of all the key business customer journeys and rapid implementations.

CBX

Digital (CBX)

REVOLUTIONIZING DIGITAL ACCESS TO BANKING: Provide seamless digital omnichannel execution across the full range of transaction banking, offering instant intelligent best-next actions – fully digitalized, cloud-ready and ground-up open APIs.

PSH

Payments Services Hub

ANYTIME UNIVERSAL PAYMENTS: Capture growth opportunities of rising payment volumes and address regulatory challenges by providing enterprise-wide visibility into payment operations across all channels and business lines. Orchestrate payments end to end replacing all legacy siloed processing engines.

LMS

Liquidity Management Solution

CASH OPTIMISATION IN A RISING INTEREST RATE ENVIRONMENT: Make the firm's cash work and grow 24x7 with the world's most comprehensive offering, now with new Global Deposit Manager and Operational Account Manager supplementing Investment Sweeps in rule-based algorithmic liquidity.

TSC

Trade Finance & Supply Chain Finance

DIGITIZING FINANCIAL SUPPLY CHAIN & TRADE: Improve ROE with the comprehensive supply chain financing solution with supplier – and buyer-centric financing. Leverage Letters of Credit, guarantees, bills, collections, reimbursements, loans, open account and more.

Invest in an Experienced, Proven Leadership Team

Over 350 Years in this Field

MANISH MAAKAN
Chief Executive Officer

28 YRS
INTELLECT, GE, WHIRL POOL, E&Y, IBM

UPPILI SRINIVASAN
Chief Operations Officer

26 YRS
INTELLECT, CITIBANK

ANDREW ENGLAND
Director, Head of Strategy

36 YRS
INTELLECT, LLOYDS, UNICR EDIT, DB, CITI BANK

MICHEL JACOBS
Head of Global Sales and Head of Digital & Payments

26 YRS
INTELLECT, FIS, eFUNDS, S2

K SRINIVASAN
Head,
Growth Markets

28 YRS
INTELLECT, SU NTEC

PHIL CANTOR
Chief Marketing Officer

34 YRS
INTELLECT, MISYS, S MARTSTREAM, BARC LAYS, TSB

HERBER RUIJTER
Product Head
Digital

26 YRS
INTELLECT, BACKBASE, ZyLAB, SDL, VARIOMATIC S

ANAND PANDE
Product Head
Trade Finance & SCM

29 YRS
INTELLECT, GROWTH PARADIGM, RBS, CITI, ANZ, ICICI

BARRY RHODES
Product Head
Payments

34 YRS
INTELLECT, FIS, ACI, HAR RIS BANK, EDS, CITI

JOSHUA COHEN
Product Head
Liquidity

31 YRS
INTELLECT, STANDARD CHARTERED, NEDBANK, SCOTIABANK

PAUL HANSFORD
Global Head
Service Delivery

32 YRS
INTELLECT, SMARTSTR EAM, B3, FTDE, REUTER S

RAMKUMAR P
Global Head
Manufacturing

24 YRS
INTELLECT, J.P.MORG AN, CITI

Invest in the Leaders of the Leaders

Places on the Oxford programme are highly sought after

"Out of the box thinking. Great organization and extremely relevant. Keep it up" *Dorcas Mugambi, Head, Wholesale Banking, Co-operative Bank of Kenya*.

Our best yet

- Our third School
- 50-60 participants (including speakers)
- Now over 120 alumni
- Fourth School in Singapore
- Fifth School in Oxford

Singapore, 29-31 August, 2018
Oxford & London, 3-5 April, 2019

Contextual Banking By Design