

Intellect Technology Day 2021

The
Contextual
Composable
Cloud Technology
Conversations

March 17, 2021



*Big Thank You for
Being Part of our
Wonderful Journey*

Your Company is now #1 - Wholesale Banking - Transaction Banking

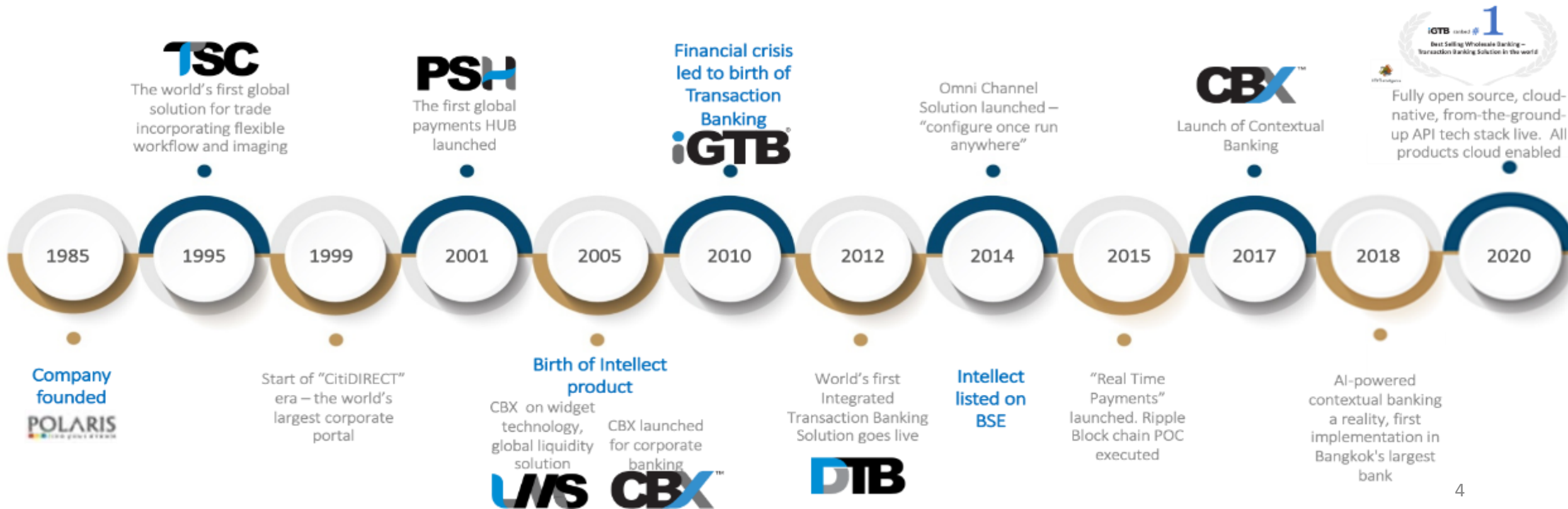
iGTB ranked # **1**

**Best Selling Wholesale Banking –
Transaction Banking Solution in the world**



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.





10
AMERICAS

14
EUROPE

51
IMEA

19
APAC

94 customers

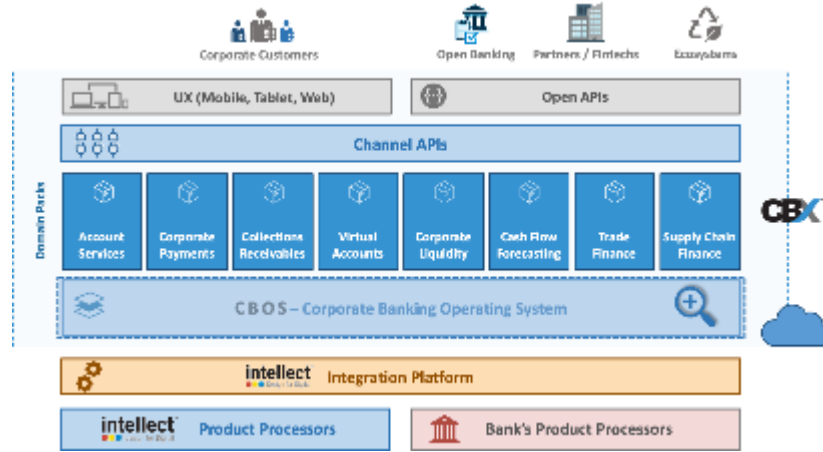
91 countries

CONTEXTUAL BANKING

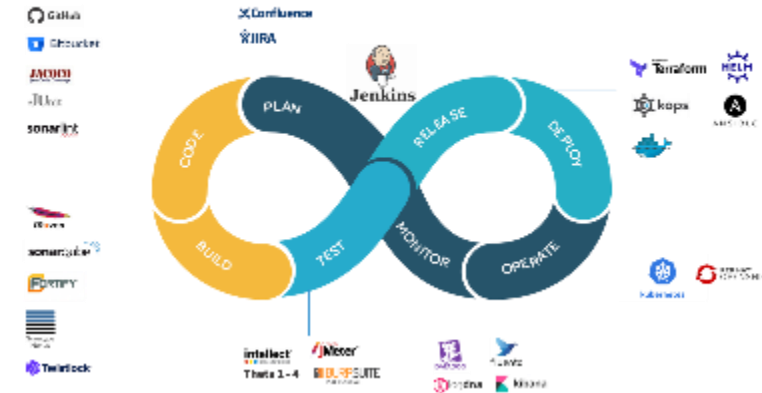
Contextual Banking Experience (CBX) from iGTB is a white label digital transaction banking platform to manage flows, cash and trade that leverage machine learning and predictive analytics delivered through APIs and an open channel UX.

CBX provides the 400 user journeys that span the full complexity of corporate banking as microservices and UI components. This enables banks to accelerate customer self-service and both upsell and cross-sell their services by providing clients with context-aware recommendations on the business acumen best offer needed to meet their immediate objectives.

First that is business aware. First for digital first with APIs. First optimized for user experience.



DevSecOps – Accelerate Innovation and Learning



Superior Customer Experience



- Modern UX and contextual capabilities.
- Compose, 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.

Built on Contextual Composable Hyperscale Secure Cloud Technology

With a Vision of Consumerization Of Commercial Banking

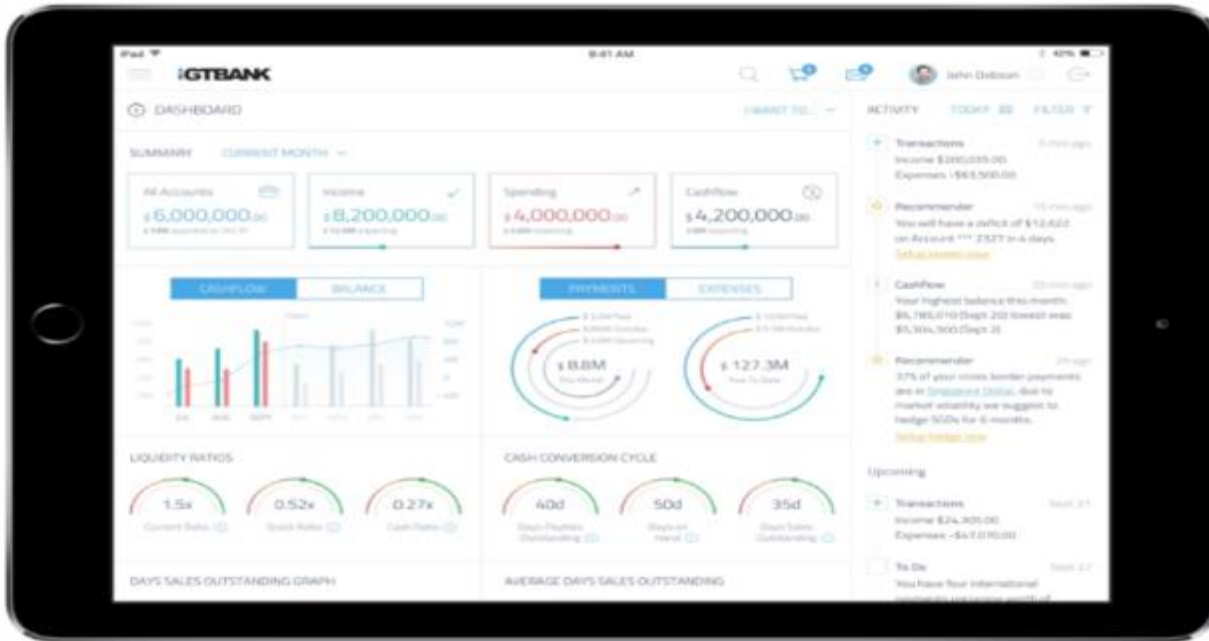
Desktop, Tablet, Responsive- and Native Mobile optimized

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



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



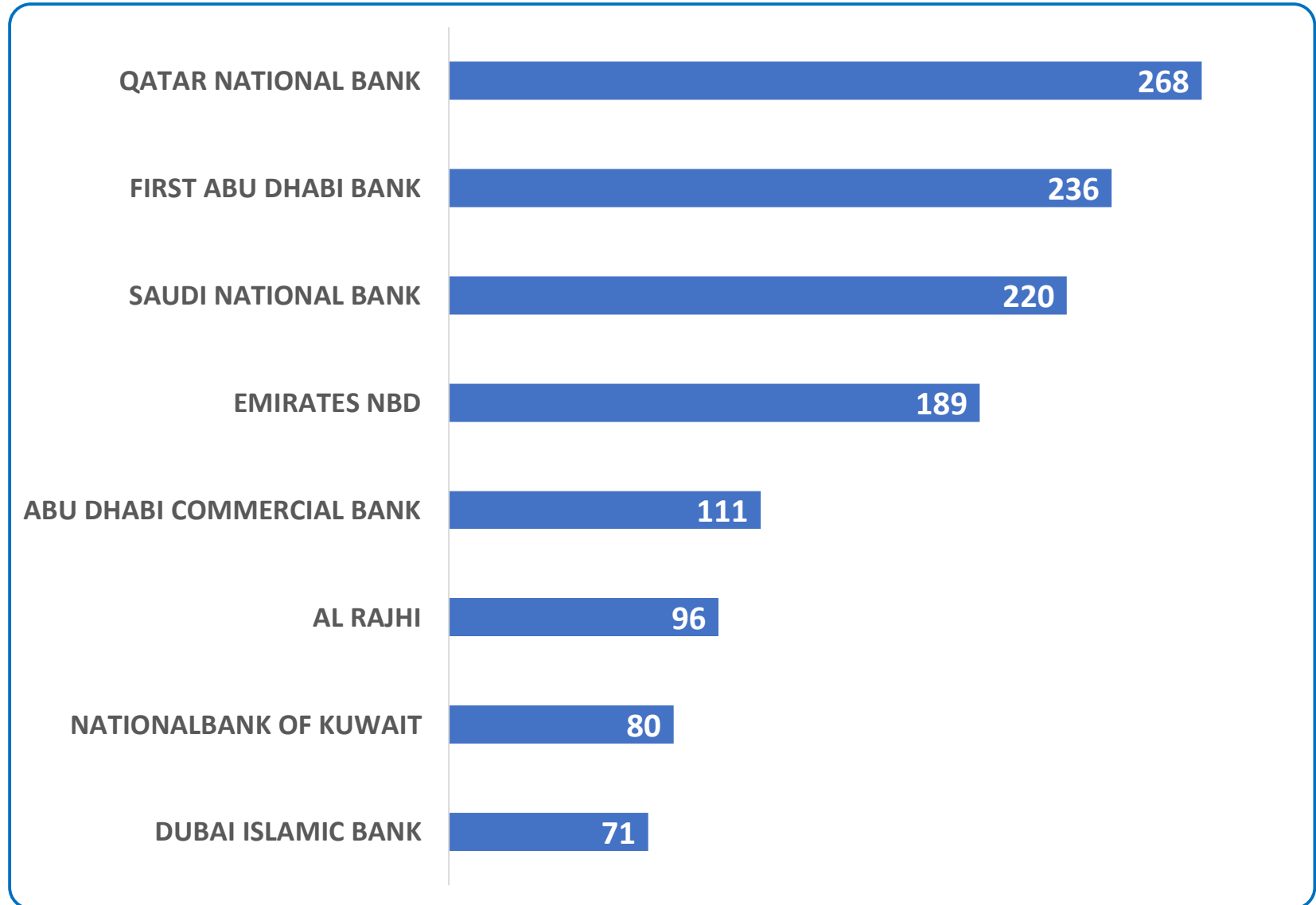
21% growth in **HSBC** cash & liquidity

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

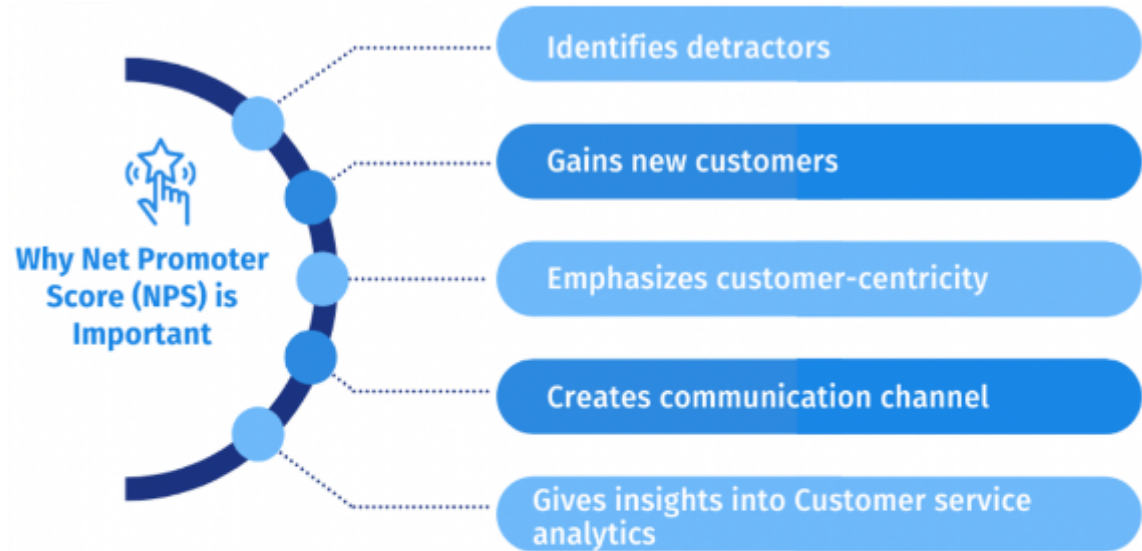
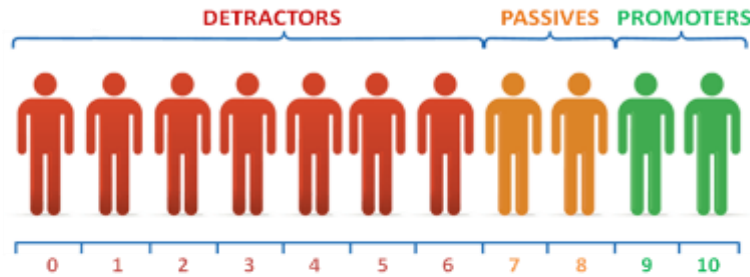


Source: Bloomberg - Total Assets as on Oct 20

Our Customers are our Big Promoters

2020 NPS Score of 60

Net Promoter Score



NPS SCORE = 60
Industry's best NPS score

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



Intellect Technology Day 2021

Customer Speaks

Our Leadership Position is Endorsed by 12 Market Leading Analysts

iGTB
IS MARKET LEADER

#1 TRANSACTION BANKING

#1 Partner of Choice for Digital Transaction Banking Transformation Programs



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



#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



LEADER IN TRADE FINANCE
MarketScope report: Worldwide Trade Finance Systems 2020
LEADER IN CORPORATE 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



GOLD CLASS AWARD
Digital Transaction Banking

Gartner

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



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



FINTECH POWER 50
Transforming Financial Services



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



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

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



ANALYST COVERAGE

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



STAGE 5



**Digital Transaction
Banking**

**#1 most comprehensive integrated transaction
banking solution globally**

processes transactions worth
\$350+ billion
every year

pays
\$50 billion
salaries every year

over
100 billion
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





OPENSIFT



 **55**
COUNTRIES

 **56**
CUSTOMERS

 **AI + MACHINE LEARNING**

Cloud-ready solution available 
CLOUD PLATFORM


ANALYST COVERAGE

FORRESTER
accenture
Aite
CELENT

STAGE 3



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



OPENSIFT





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



Liquidity Management Solution

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

allocates interest on over
\$35trillion
notional pools every year

sweeps over
\$4trillion
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 means local 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



OPENSIFT

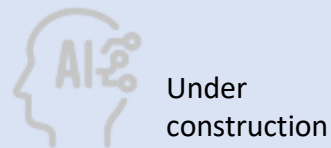




COUNTRIES



CUSTOMERS



AI + MACHINE LEARNING

Under construction



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



STAGE 3



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



OPENSIFT





COUNTRIES



CUSTOMERS



AI + MACHINE LEARNING



CLOUD PLATFORM

Cloud deployable



ANALYST COVERAGE

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

STAGE 3



Trade & Supply Chain Finance

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



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



ARCHITECTURE

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



COMPETITION

- Finastra
- Surecomp
- China Systems



CLOUD



OPENSIFT



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

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

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



ANDREW ENGLAND
Director & Head of Strategy, iGTB

Time Out for Treasurers



Where is the time to spend? In the most important part of your business? In the latest cutting-edge technology? Or in the time to spend on the latest cutting-edge technology? The answer is simple: in the time to spend on the latest cutting-edge technology. The answer is simple: in the time to spend on the latest cutting-edge technology. The answer is simple: in the time to spend on the latest cutting-edge technology.



iGTB | intellect
Design by Light

Simplicity
Chasing two rabbits

www.igtb.com



iGTB | intellect
Design by Light

Transaction Banking
800 pound gorilla or newborn chimp?



iGTB | intellect
Design by Light

Artificial Intelligence
Will this technology finally tie the regulators in knots?

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Cashing in on Trade
Post Covid - 19
What a world to look forward to!

www.igtb.com

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

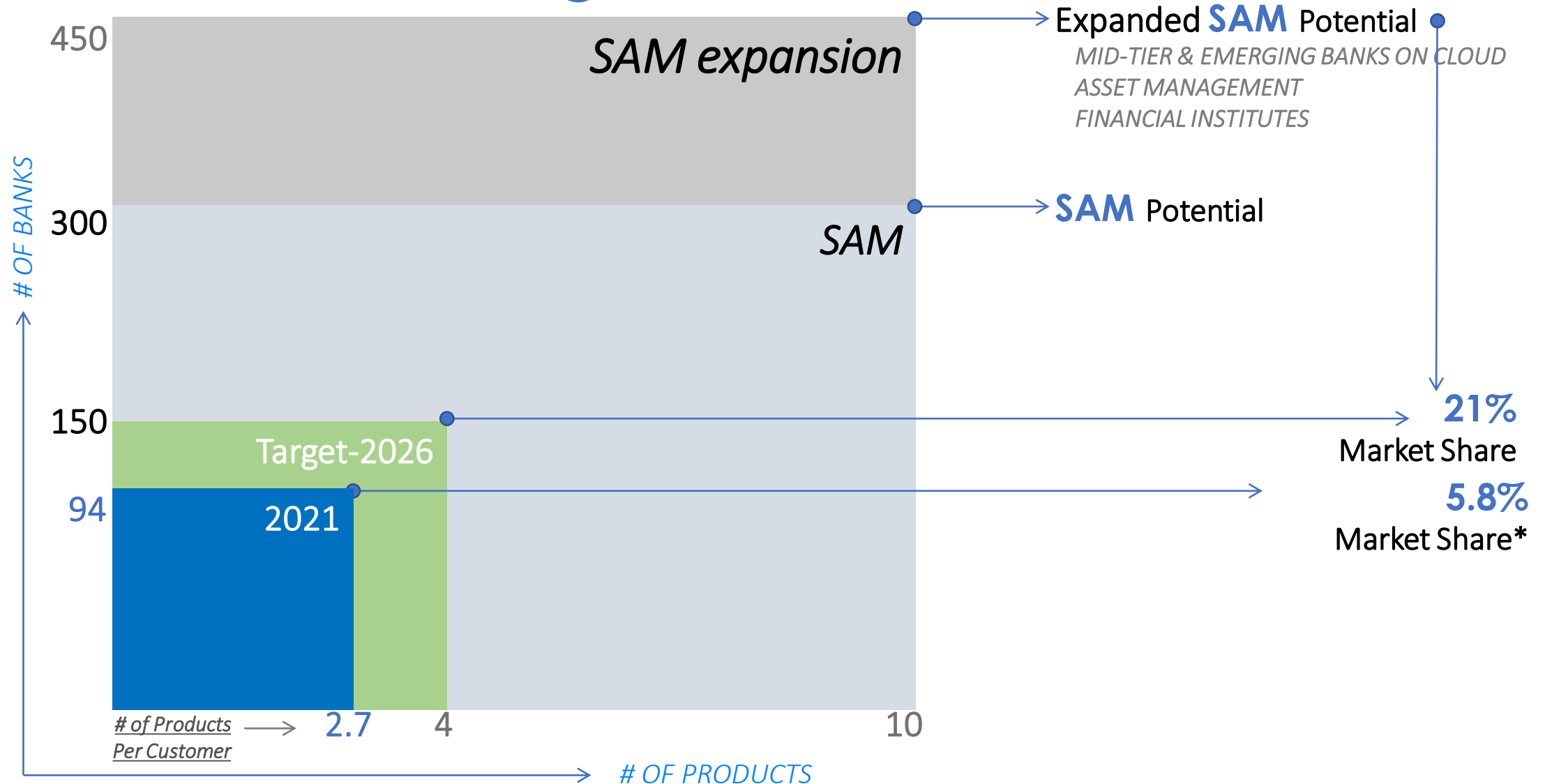


Phil Cantor
CMO, iGTB

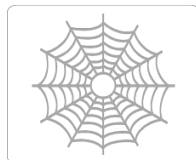


Rajesh Makhija
CTO, iGTB

Accelerating Growth & Expanding our Market Coverage



Our Evolving & Expanding Technology Partner Program



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

Our Moat & Unfair Advantage

Top 7 Reasons we WIN

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



Digital Transaction Banking



Contextual Banking Experience



Payments Services Hub



Liquidity Management Solution



Trade Finance &
Supply Chain Finance

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