

Bulkley Valley Credit Union selects Intellect's AI-first eMACH.ai Lending and PF Credit to modernize its loan origination

Toronto, ON, March 19, 2026 - [Intellect Design Arena](#), a financial technology company powering the world's leading banks, credit unions, and insurance companies, is helping to transform **Bulkley Valley Credit Union** (BVCU)'s lending capability. By implementing Intellect's eMACH.ai Lending loan origination capability, BVCU replaces manual workflows with an automated credit evaluation and recommendation engine, significantly accelerating the borrowing process for its 17,000 members across both personal and business loans. Further, PF Credit, a suite of AI-based digital experts, accelerates the loan origination process.

BVCU's selection of **eMACH.ai Lending and PF Credit** follows its [choice of Intellect's eMACH.ai Digital Engagement Platform in December 2025](#) to provide an integrated digital experience for its members.

The AI-first loan origination capability will be available to BVCU as a **multi-tenant SaaS solution**, helping in faster scaling. This transformation at BVCU will create a significant business impact by streamlining the origination process and enhancing decision-making.

- **Automated discovery:** The system instantly identifies missing data the moment a member applies, eliminating delays in submission to underwriters.
- **Accelerated risk assessment:** AI generates intelligent credit summaries that flag potential risks early for fast, consistent reviews.
- **Faster origination:** The solution is Canada-ready and cloud-native, integrated with a full ecosystem of partners and service providers. The platform also extracts and analyzes data from structured and unstructured documents to streamline the underwriting process.
- **Any-time, anywhere loan application:** Members can apply and track their loan applications through their Digital banking channels/relationship manager assisted journeys.
- **Consistency with lending policies:** Intellect's configurable credit policy and workflow engine will help BVCU ensure that every decision remains deeply rooted in the local needs of the communities BVCU serves.
- **Faster loan decisions:** Members receive high-quality reviews and definitive loan answers up to 50% faster than legacy processes allow.



Tony Dunham, Chief Operations Officer at Bulkley Valley Credit Union said, "Our continued partnership with Intellect is rooted in a shared commitment to delivering value through member-centric innovation. By integrating eMACH.ai Lending and PF Credit alongside Intellect's digital engagement platform, we are equipping BVCU with the most advanced technology available to meet our members' evolving needs. This transition allows us to deliver a faster, personalized lending experience while ensuring our unique local requirements remain at the heart of every decision. Intellect team's dedication to

understanding our unique requirements makes them the ideal partner in our journey towards modernizing lending and enhancing member engagement."

Rajesh Saxena, CEO, Intellect Consumer Banking added, "Bulkley Valley Credit Union is setting a new standard for member service in Canada. By adopting eMACH.ai Digital Engagement Platform and now the AI-first loan origination capability of the eMACH.ai Lending Platform and PF Credit, they are not just upgrading technology; they are scaling their success using a platform, adding immense value to their member experience. We are proud to support BVCU as they break free from legacy constraints to ensure the vital work they do for their local communities continues seamlessly."



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 Consumer Banking, Wholesale 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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