

DUCA Credit Union selects Intellect to deliver hyper-personalised, friction-free digital banking across Canada

Toronto, Canada, February 09, 2026 - [Intellect Design Arena](#), a financial technology company powering the world's leading banks, credit unions and insurance companies, today announced a partnership with **DUCA Financial Services Credit Union Ltd.** (DUCA) to transform its digital banking ecosystem. By adopting Intellect's **eMACH.ai Digital Engagement Platform** (DEP), DUCA joins a growing group of Canadian credit unions spearheading hyper-personalised, friction-free banking tailored to the evolving needs of their members. This announcement follows Intellect's [previous update](#) on December 15, 2025, in which 35 credit unions selected Intellect's eMACH.ai DEP.

This digital upgrade replaces DUCA's legacy infrastructure with a seamless, unified experience across mobile and online channels. eMACH.ai DEP enables DUCA the agility to consistently launch new financial products at market-leading speeds. With over **92,000 members** and **7.5 billion CAD in assets on the balance sheet**, across 19 Southern Ontario branches, DUCA is leveraging this partnership to solidify its position as a member-centric innovation leader.

By selecting Intellect's eMACH.ai DEP platform built on [eMACH.ai](#) architecture, DUCA will now gain the advantage of:

- **Low-risk legacy migration** from Forge (DUCA's current platform) to eMACH.ai DEP with zero operational disruption, backed by Intellect's deep expertise in both platforms.
- **Superior member experience** consisting of an omnichannel banking experience with rapid self-onboarding and Gen-Z focused digital self-service capabilities for retail and small business members.
- **Reduced costs and scalable growth** through a shared multi-tenant SaaS model
- **Future-proof scalability** with access to Intellect's composable microservices-based eMACH.ai platform, consisting of open finance-enabled core banking, lending, and commercial banking platforms specifically designed for the Canadian credit union segment, along with its global product roadmap, ensuring the DUCA evolves alongside market demands



Aron Rogers, CTO, DUCA said, "Our partnership with Intellect and the adoption of the eMACH.ai DEP platform marks a pivotal milestone in DUCA's digital transformation. By prioritizing a low-risk migration and a high-performance, Canada-ready digital banking experience, we are ensuring that our technology enables our members' ambitions. This move allows us to innovate with greater speed and agility, providing the seamless, modern banking experience our community deserves. At its core, this investment is

about empowering our members with the digital tools they need to Do more, Be more, and Achieve more."



Rajesh Saxena, Chief Executive Officer of Intellect Global Consumer Banking, said, “Canadian credit unions operate in a fiercely competitive environment and require true partners rather than just run-of-the-mill technology vendors. We are proud to support DUCA’s growth aspirations by enabling them to rapidly deploy new features, reduce costs, and outpace market demands. Our eMACH.ai DEP platform solves critical challenges like system fragmentation and slow innovation cycles, giving DUCA the agility to streamline operations and deliver personalised, member-first experiences across every channel. Intellect remains deeply committed to the Canadian market with a growing talent pool working side-by-side with credit unions to ensure their long-term success, combining our global innovation with decades of local expertise to drive operational excellence.”

About Intellect Design Arena Limited

Intellect Design Arena Ltd is a global leader in AI-First, enterprise-grade financial technology, architected from first principles to deliver measurable business impact at scale. With three decades of domain expertise, Intellect delivers composable, intelligent platforms across Wholesale Banking, Consumer Banking, Central Banking, Wealth, Capital Markets, Treasury, Insurance and Digital Technology for Commerce. Applying First Principles Thinking and Design Thinking, Intellect has elementalised financial services into a finite set of Events, Microservices and APIs, enabling faster, modular transformation with predictable and measurable outcomes.

At the heart of this AI-First architecture 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, a composable integration and configuration platform. A pioneer in applying Design Thinking at enterprise scale, Intellect’s 8012 FinTech Design Center – the world’s first Design Center dedicated to Design Thinking principles, underscores its commitment to continuous, outcome-driven innovation. Intellect serves over 500+ customers across 61 countries, supported by a global workforce of domain, solution and technology experts. For more information, visit www.intellectdesign.com

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