

## First Abu Dhabi Bank (FAB), UAE's global bank, accelerates digital transformation with Intellect's eMACH.ai Lending, setting new standards in debt management

*Leveraging cutting-edge automation to revolutionise debt collection and strengthen its customer-first strategy*

**Abu Dhabi, UAE, 16th June 2025:** [Intellect Global Consumer Banking \(iGCB\)](#), a business unit of [Intellect Design Arena Limited](#), announced that First Abu Dhabi Bank (FAB), the UAE's global bank, has successfully implemented Intellect Consumer Banking's Debt Management solution offered as a part of eMACH.ai Lending. The initiative marks a pivotal step in FAB's credit strategy to enhance operational efficiency and customer experience by transitioning to a comprehensive and automated digital process.

The integration of debt management automates various processes and links over ten subsystems within FAB, allowing for real-time data visibility of the credit portfolio. This enhancement is aligned with the bank's forward-looking vision to fully automate its debt collection features over the next five years, reinforcing its customer-first approach and ambition to grow stronger by investing in technology and people.

Post the implementation of eMACH.ai Lending, the bank will be able to:

- Create collection strategies in eMACH.ai Lending application through equal distribution, percentage allocation and bucket based queue stamping
- Efficiently manage collections across loan and card variants through the eMACH.ai Lending application
- Streamline the collection process and reduce the cost of recovery
- Efficiently partner with loan recovery agencies to improve collection by getting complete visibility of the information and actions taking place with agencies working on debt

First Abu Dhabi Bank is embarking on a transformative journey with Intellect, by implementing Intellect's eMACH.ai Lending, thereby marking a significant step in the bank's digital roadmap. This collaboration reflects FAB's commitment to providing the most efficient, customer-centric banking experience across its expanding global network, building upon a technology partnership with Intellect that began in 2005.



**Rajesh Saxena, CEO, Intellect Global Consumer Banking**, said, "At Intellect consumer banking, we are honoured to collaborate with First Abu Dhabi Bank (FAB) on this crucial initiative, reinforcing a shared commitment to innovation and digital transformation. FAB's decision to implement eMACH.ai Digital Lending, following their investment in our core banking and digital engagement platform, highlights the strength of this partnership and FAB's confidence in our advanced solutions. We remain dedicated to empowering our partners, including

FAB, on their digital transformation journey, equipping them with innovative solutions that cater to the evolving demands of their customers.”

### About Intellect Design Arena

Intellect Design Arena Ltd is an enterprise-grade financial technology leader, providing composable and intelligent solutions for futuristic global financial institutions across 57 countries. Intellect’s revolutionary First Principles Thinking-based Enterprise Connected Intelligence Platform, eMACH.ai, is the most comprehensive, composable, and intelligent open finance platform in the world. With an impressive array of 329 microservices, 535 events, and over 1757 APIs, eMACH.ai enables financial institutions to design and deploy future-ready technology solutions that provide a significant global competitive edge.

With three decades of domain expertise, Intellect offers a full spectrum of banking and insurance technology products through four lines of business: Global Consumer Banking (iGCB), Global Transaction Banking (iGTB), IntellectAI and Digital Technology for Commerce (iDTC). Intellect is 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 325+ customers worldwide, supported by a diverse workforce of solution architects and domain and technology experts in major global financial hubs. For more information about Intellect, visit <https://www.intellectdesign.com/>

iGCB, a business unit of Intellect, offers an end-to-end Contextual Banking suite for retail and corporate banking across Core Banking, Lending, Cards, Digital Banking, and Central Banking. Its unique blend of integrated functionality and agility is made possible by its Microservices-based, API-first, cloud-native architecture with powerful integration capabilities. iGCB brings to the table a deep knowledge of the developed and developing financial market space and seeks to be the Innovation Partner for those who are passionate about transforming the future of FinTech! [www.igcb.com](http://www.igcb.com)

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