

Intellect Design Arena Wins Gold Medal in Datas Impact Awards for Banking Innovation

Boston, US, 28th October 2025 – [Intellect Design Arena Ltd](#), a global leader in enterprise-grade financial technology, today announced that its **eMACH.ai Transaction Limits Management (TLM) solution has been awarded the Gold medal for Best Innovation in Operational Efficiency in the Datas Insights Impact Awards in Commercial Banking & Payments.**

[Datas Insights](#), a leading research and advisory provider to the financial services sector, recognized Intellect Design for their TLM platform's capacity to transform how banks process high-value and instant payments across complex corporate structures. The award underscores Intellect's leadership in solving one of the most pressing challenges for global banks, delivering high-value and instant payments across complex, multi-level corporate structures.

Built on Intellect's enterprise-grade, composable eMACH.ai platform, the TLM solution is a cloud-native, real-time decisioning engine that automates the pay/no-pay process across complex, multi-level corporate hierarchies. The platform processes 1.5 million payments daily at 200 transactions per seconds (TPS) and is live across 22 countries in North America, UK, and Europe.

Intellect is expanding TLM's capabilities into Trade Finance, Supply Chain Finance, and Capital Markets, while also enhancing AI/ML features for intelligent automation. The company is developing a Stand-in Shadow Balance module to reduce decision-making latency and maintain operational continuity during core system outages.



"Banks today face an impossible triangle: increase payment speed, reduce operational costs, and maintain strict risk controls," said [Manish Maakan, CEO, Intellect Wholesale Banking](#). "Our Transaction Limits Management platform solves this by offering real-time, intelligent decisioning that achieves up to 99.9% straight-through processing while almost eliminating manual referrals. Winning this Datas Impact Award confirms our commitment to delivering technology that positions financial institutions for sustainable growth", he added.

"Intellect's eMACH.ai TLM solution represents a meaningful step forward in operational efficiency for wholesale banking," said [Erika Baumann, Director, Commercial Banking & Payments Practice, Datas Insights](#). "Its cloud-native architecture and API capabilities address some persistent industry challenges. The platform reflects the broader industry shift toward automation and ecosystem integration."



About Intellect Design Arena Ltd

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 Wholesale Banking, Consumer 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 www.intellectdesign.com

About Datos Insights

Datos Insights is the leading research and advisory provider to the banking, insurance, and securities industries. Datos Insights' annual Impact Awards program recognizes innovations leading the industry and pioneering new financial services products and capabilities.

<p>For Media related info, please contact:</p> <p>Nachu Nagappan Intellect Design Arena Ltd Mob: +91 89396 19676 Email: nachu.nagappan@intellectdesign.com</p>	<p>For Investor related info, please contact:</p> <p>Praveen Malik Intellect Design Arena Limited Mob: +91 89397 82837 Email: praveen.malik@intellectdesign.com</p>
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