

Intellect Design Arena launches Credit Union Solution Suite, purpose-built for credit unions and mutuals globally

Sydney, July 20, 2026: [Intellect Design Arena Ltd.](#), a global leader in AI-first, enterprise-grade financial technology powering the world's leading banks, credit unions, and insurance companies, today announced the global launch of its [Credit Union Solution Suite](#). Specifically engineered for the unique technology requirements of credit unions and mutuals, this comprehensive AI-first suite unifies **core banking, AI-powered lending, and digital engagement** on a single, composable platform.

While many banking solutions are retrofitted from commercial bank templates, Intellect's credit union solution suite is architected for member-centric, community-rooted institutions focused on sustainable growth rather than external shareholder pressure. Built on the eMACH.ai architecture—comprising events, microservices, APIs, cloud, headless, and AI—the suite allows institutions to modernise at their own pace without the disruption of "big-bang" migrations. **The Credit Union Solution Suite embeds Intellect's domain knowledge of serving more than 90 credit unions.**

The comprehensive solution suite, built on a composable architecture, delivers significant value across several key areas:

- **Deepened Member Relationships:** Delivers a consistent, WCAG-compliant journey across mobile, web, and branches, reinforcing member loyalty through seamless omnichannel experiences.
- **Rapid AI-First Onboarding:** Enables members to open accounts in as little as 3 minutes using eKYC, liveness checks, and real-time fraud scoring, reducing application drop-offs.
- **AI-Native Lending Capabilities:** AI digital experts powered by Intellect's Purple Fabric enable credit unions and mutuals to achieve 10x faster member onboarding and a 30% reduction in non-performing asset (NPA) risk.
- **Enhanced Operational Efficiency:** Combats rising cost-to-serve ratios through automated reconciliation and a unified platform, allowing institutions to run leaner and reinvest savings.
- **Enterprise-Grade Security:** Provides real-time, ML-based fraud detection integrated directly into the platform to protect members before threats materialise.
- **Multi-Tenant SaaS Infrastructure:** Offers an optional multi-tenant model that provides shared infrastructure with complete data isolation, allowing a consortium of institutions to access the same enterprise-grade AI capabilities as much larger organisations.
- **Rapid Time-to-Market:** Offers pre-configured deployments for credit unions & mutuals, ensuring a fast go-live by leveraging global implementation best practices.

It is available as a fully managed SaaS offering, providing even small institutions with the same enterprise-grade capabilities as large global entities.



Rajesh Saxena, CEO, Intellect Consumer Banking, said, *"Intellect has been committed to delivering value to Canadian credit unions and mutuals, delivering to 90+ credit unions in just one year. At Intellect, we recognise that these institutions require more than just conventional banking software; they need a partner that understands the member-centric model from the ground up, delivering trust and community impact. With the launch of our AI-first, composable SaaS suite specifically for this ecosystem, we are furthering our commitment to the credit unions and mutuals globally. By combining our deep domain expertise with the agility of eMACH.ai, we are fully prepared to help these institutions modernise at their own pace, ensuring they remain the primary, trusted financial partner for their members for generations to come. Our readiness is defined by our commitment to their unique, purpose-driven mission."*

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 62 countries, supported by a global workforce of domain, solution and technology experts. For more information, visit www.intellectdesign.com

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