

## Intellect Design Arena Launches AI Digital Banking Platform for UK & Europe-based Digital & Challenger Banks

Chennai (India)/Amsterdam (Netherlands), June 2, 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 launch of its **AI Digital Banking platform**, purpose-built for new challenger banks and digital-native entrants looking to set up an AI-native digital bank across the UK & Europe.

Drawing on extensive global research, Intellect's research lab identified 51 recurring friction points and 28 critical capabilities spanning acquisition, credit, and operational resilience—inherent in launching and scaling digital banks. Leveraging these deep insights, Intellect is proud to launch its **AI Digital Banking platform**, purpose-built to eliminate these complexities for the UK and European markets.

The AI Digital Banking platform is designed as a fully cognitive banking platform where intelligence serves as the core operating principle. Breaking away from traditional architectures, this **intelligence is seamlessly woven throughout customer engagement, business strategy, operations, risk management, data utilisation, and underlying technology**, enabling a Challenger Bank to operate as an AI-native digital bank from day one rather than retrofitting intelligence later.

The platform addresses the intricate requirements of emerging challenger banks by operationalising 28 critical capabilities across **seven core design dimensions: Engagement, Business, Operations, Risk & Compliance, Knowledge, Intelligence, and Tech for Speed**. While composability provides the agility to assemble and launch products in weeks, **deep engagement ensures true hyper-personalisation, architecting the bank around the unique needs of every customer**. Advanced features such as the Natural Language Navigator, Autonomous Processing, Dynamic Product Bundling, and a Zero-Error Mandate empower AI-native digital banks to **operate autonomously and at scale**. Furthermore, the platform is designed for trust by design, **adhering to UK & European regulations, including the EU AI Act, GDPR, DORA, PSD3, UK Open Banking Standards and the UK FCA Consumer Duty**. Readily available on AWS Cloud with pre-configured products, the platform allows for rapid onboarding; new partners receive a dedicated tenant and a specialist triad for four weeks to configure and test, targeting a **full launch within 12-16 weeks** followed by continuous evolution.

This transformation will deliver measurable business outcomes across efficiency, revenue, returns, and compliance, including:

- **Extreme Efficiencies:** Transitioning from rule-driven processes to autonomous operations ensures revenue scales without proportional headcount, targeting up to a 20% reduction in Cost to Income Ratio.
- **Revenue Acceleration:** Shifting from passive transactions to active revenue multipliers converts real-time intent into financial action, aiming for up to 3 times higher revenue per customer.

- **Compounding Returns:** By embedding AI across the entire bank, AI-native digital banks are positioned to reach 22-28% Return on Equity — an advantage that compounds over time and is hard for others to replicate.
- **Trust by Design:** Embedding security, ethical filters, and auditability directly into the innovation lifecycle, rather than bolting them on, results in up to a 60% reduction in compliance costs.



**Rajesh Saxena, CEO, Intellect Consumer Banking,** said, *"The launch of our AI Digital Banking platform marks a pivotal shift from traditional banking to truly cognitive, autonomous banking. By embedding AI natively into seven core design dimensions—from dark data hyper-personalization to predictive pre-emption and ecosystem-embedded finance—we are giving new Challenger Banks the ultimate technological foundation to scale exponentially. This is the foundation a Challenger Bank needs to be an AI-native digital bank from day one, not AI-retrofitted years later. The platform transforms real-time customer*

*intent into compounding business growth."*

**About Intellect Design Arena Ltd.**

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 Centre 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](http://www.intellectdesign.com)

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