

## Intellect Unveils the Next Wave of Banking with the Launch of eMACH.ai AI-First Banking at India AI Impact Summit 2026

*A next wave in Banking is here and now: Inclusive, Intelligent, and Inherent Banking Design*

New Delhi, India, February 18, 2026: [Intellect Design Arena Ltd.](#), a global leader in AI-First, enterprise-grade financial technology, announced the launch of eMACH.ai AI-First banking as part of its participation at India AI Impact Summit 2026 in New Delhi. The platform is purpose-built to drive inclusive banking with 550 domain-aware agents across Lending, Trade, Payments, Treasury, Wealth, Bank Operations, Customer Servicing and Complaint Management. The AI-First Banking ecosystem empowers banks to make banking invisible, intelligent, and inseparable from their daily life.

The ecosystem is built on five strategic foundations, with the foundation of it being designed on **Natural Language Experience (NLX)**. It allows people to interact with technology using everyday, spoken or written language rather than code or rigid menus. Language, literacy, and technology are no longer a hindrance when it comes to serving your daily financial needs, be it retail or SME customers. This, when applied to banking, allows customers to **ask questions, make service requests, or invest easily, in their own language, using voice or text, across devices**. There's no more a need to remember steps to tasks or decide the most optimal banking solutions for oneself. AI-First Banking's intuitive and contextual design offers solutions, advice, and recommendations based on extensive learning of users' personas, priorities, government schemes, regulatory guidelines, and the most beneficial offerings to banking customers. Its extensive financial knowledge is being offered 24/7, instantly at your fingertips.

### Our foundational principles consist of:

- a. **Hyper-personalisation** that uses data to create personally relevant moments, allowing banks to understand and cater to needs before the customer even articulates them
- b. **Embedded finance** enables banks to predict and service customer needs in real-time
- c. **Autonomous operating models** enable banks to leverage the banking data intelligence to gauge trends, patterns, and risks better for proactive action
- d. **Continuous LLM learning and optimisation** enable the bank's IT and business teams to convert ideas into functional products for improved performance, contextuality, and service delivery
- e. **Enterprise governance and security** enable banks to enforce role-based data access controls and ensure compliance with real-time audit trails and traces to ensure that AI is not hallucinating or underperforming

The AI-First banking ecosystem is purpose-built for Indian banks and leverages enterprise-grade knowledge to deliver high-impact applications that comply with local regulatory protocols.

With the AI-First Banking Ecosystem, banks get:

1. **Bank GPT:** It resolves fragmentation by providing instant intelligence and seamless service, resulting in up to 35% decrease in customer queries on transactional items through automated resolution and servicing customers instantly and efficiently
2. **Comprehensive AI-First, Enterprise-Grade Banking Foundation:** 65+ pre-trained "Digital Experts" built on Purple Fabric Open Business Impact AI Platform enable banks to deploy Agentic AI Systems that collaborate like human teams, ensuring every output is governed by bank policy and regulatory requirements
3. **AI-First Ready User Journeys:** Banks can choose from a wide range of readily available user journeys that are super-charged with Digital Experts delivering Business Impact. These include journeys for:
  - a. **Lending:** PF Credit's suite of "Digital Experts" delivers impact across loan origination, servicing, and collections and accelerates loan onboarding by up to ten times and reduces non-performing asset (NPA) risks by 30 per cent
  - b. **Complaints Management:** A multi-agentic solution to transform complaints management and improve operations
  - c. **Trade Finance:** A multi-agent system that reduces manual effort in trade finance document checking and vetting by 50%, achieving over 90% accuracy in document extraction and classification
  - d. **Retail Customer Journeys:** The eMACH.ai AI First Banking provides autonomous savings by moving surpluses to high-yield pots, optimises debt by suggesting interest-saving paths for bills, and offers tax nudges that pre-fill investment applications based on spending patterns
  - e. **SME Customer Journeys:** It automates over 90% of payment reconciliation using Account Aggregator and Invoice Parser, projects liquidity for 45 days, and proactively searches the OCEN network for invoice discounting offers to bridge cash flow gaps



**Arun Jain, Chairman & Managing Director of Intellect Design Arena,** said: *"I am extremely excited to launch the next wave in **Inclusive Intelligent Banking**. Banking customers are no longer limited by their resources, exposure, access, or the language they speak. We have achieved Boundaryless Banking by launching multi-lingual, **Natural language based AI-First Banking** for a global audience. It's here and now for everyone to experience. Indian banking has always been a global pioneer, leading with inclusive financial innovations such as UPI and the*

*Aadhaar-enabled payment system to deliver value to the common man. We at Intellect are proud to offer an AI-first banking ecosystem that enables banks to accelerate innovation through first-principles thinking, keeping the needs of the common man at the heart of our design."*

*"By being **multilingual** and **natural-language-experience** based, our ecosystem reaches the common man and democratizes banking innovation, making it accessible to every remote banking customer. By embedding compliance into its DNA, Intellect is enabling Indian banks to transform their cost structures while delivering human-centric, auditable, and resilient AI outcomes at scale,"* Arun added.

### **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](http://www.intellectdesign.com).

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