

Intellect and Fintel Create AI-First Joint Venture to Re-Architect the UK Financial Advice Industry

A 50:50 UK joint venture combining Intellect's AI-first architecture and Fintel's market reach to re-architect the operating foundation of financial advice

London (UK), Chennai (India), March 16, 2026: [Intellect Design Arena Ltd \(NSE: INTELECT\)](#), a global leader in AI-First, enterprise-grade financial technology, architected from first principles and powered by Design Thinking to deliver measurable business impact at scale, today announced a strategic partnership with **Fintel PLC (AIM: FNTL)**, a listed and leading provider of fintech and support services to the UK retail financial services sector, via the formation of a 50:50 joint venture in the United Kingdom.

The joint venture will deploy and commercialise Intellect's globally proven enterprise grade Agentic AI platform into the UK Wealth Management market via Fintel's extensive client portfolio. It aims to be the UK market leader in this sector of Financial Services.

A structural break from legacy advisory technology

For decades, advisory firms have operated on fragmented stacks of CRM tools, compliance engines, planning software, workflow systems, and reporting platforms assembled from multiple vendors. While digitisation improved efficiency, it did not eliminate structural complexity.

The joint venture represents a deliberate architectural break from this legacy model.

Rather than layering automation on top of disconnected systems, the platform is designed as an AI-first operating foundation where intelligence is embedded into the execution fabric of the firm. Digital Experts orchestrate workflows in real time - supervising compliance, surfacing risk signals, automating operational tasks, and guiding adviser activity.

This reframes advisory infrastructure from software tooling into intelligent operating architecture.

The architecture: an AI operating layer for advisory firms

Built on Intellect's modular eMACH.ai open finance framework, the platform functions as an intelligent orchestration layer spanning the entire advisory lifecycle - from prospecting and onboarding to suitability, ongoing advice, supervision, and engagement. The base architecture developed by Intellect is modular and composable, allowing rapid integration with core banking, custodians, market infrastructure and third-party ecosystems.

Core architectural capabilities include:

- AI-native Digital Experts embedded across advisory workflows
- Real-time compliance supervision integrated into execution layers
- Intelligent client lifecycle orchestration
- Continuous learning models tuned to UK advisory protocols
- Modular microservices enabling rapid deployment of new capabilities
- Cloud-native resilience designed for enterprise-grade scalability

The platform is positioned as an intelligence amplifier, not a replacement for advisers. Digital Experts absorb operational burden, generate contextual insight, and automate high-frequency tasks, allowing human advisers to focus on judgement, relationships, and long-term strategy.

The result is a system where adviser capacity expands without proportional cost growth, compliance becomes proactive rather than reactive, and client experience becomes a built-in property of the architecture.

Adapted for the UK ecosystem, built from Global user requirements for continuous evolution

The joint venture will operate as a dedicated UK entity combining Intellect’s global AI architecture leadership with Fintel’s distribution reach, regulatory insight, and ecosystem intelligence. The platform launches with UK-aligned advisory capabilities and expands continuously as new Digital Experts are introduced.

Over time, the architecture is designed to evolve into a comprehensive AI operating layer supporting the full lifecycle of advisory relationships from client acquisition to long-term supervision and engagement.

The partners believe the initiative marks a turning point in advisory infrastructure. In the AI era, platforms will no longer be static software suites; they will be adaptive ecosystems capable of learning, scaling, and evolving alongside the firms they serve.

Speaking on the partnership, Matt Timmins, CEO of Fintel PLC, said, “The financial advice sector is operating under increasing structural pressure from regulatory complexity, fragmented technology stacks, rising costs, and rapidly evolving client expectations, and incremental upgrades are no longer sufficient to address these challenges. Our partnership with Intellect brings AI-first engineering architecture directly into the heart of the UK advisory ecosystem, allowing us to move beyond point solutions toward a fundamental redesign of how firms operate. Combining Fintel’s market intelligence and ecosystem reach with Intellect’s global technology leadership allows us to establish a new foundation for advisory technology in the UK, one that is resilient, adaptive, and built for long-term evolution.”



Commenting about the Joint Venture, **Banesh Prabhu, CEO of IntellectAI,** “This joint venture is about delivering an AI-first operating architecture for financial advice rather than adding another layer of software to an already complex technology stack. Legacy advisory platforms were designed primarily to record activity and manage workflows, whereas we are designing infrastructure that thinks, supervises, and guides execution in real time. When intelligence is embedded into the operating fabric of a firm, adviser capacity expands without proportional cost growth, compliance becomes proactive rather than reactive, and client outcomes improve as a system property rather than through manual effort. The UK is one of the most sophisticated advisory markets globally, and it demands technology that is native to its regulatory, operational, and product realities. By combining Intellect’s eMACH.ai architecture with Fintel’s deep market reach, we are creating a platform that amplifies human advisers rather than replacing them, enabling firms to scale trust, resilience, and productivity in the Agentic AI era.”

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.

IntellectAI offers a suite of contemporary artificial intelligence products and data insights triangulated from thousands of sources that take a strategic approach to tackling the biggest challenges for the wealth and insurance industries. Our underlying technology powers sophistication with simplicity, ensuring an engaging and insightful user journey. www.intellectai.com

About Fintel PLC

Fintel is the UK's leading fintech and support services business for the retail financial services sector. Through its brands, including SimplyBiz and Defaqto, it provides the insights, technology, and compliance frameworks that power the majority of the UK's financial advisory market.

For media-related info, please contact:

Nachu Nagappan
Intellect Design Arena Ltd
Mob: +91 89396 19676
Email: nachu.nagappan@intellectdesign.com

For investor-related info, please contact:

Praveen Malik
Intellect Design Arena Limited
Mob: +91 89397 82837
Email: Praveen.malik@intellectdesign.com