

Intellect launches **Capital Cube 21**, a Contextual Treasury Platform fueled by Composable Next Gen Technology

Making positive top line and bottom line improvements through revenue accelerators, optimum capital leverage and a digital front to back treasury

Chennai, India, 27 September, 2021: Intellect Design Arena Ltd, a cloud-native, future-ready multi-product FinTech company for the world's leading financial and insurance clients, announced the launch of Capital Cube 21, an integrated contextual Treasury solution powered by future-proof technology. [Capital Cube 21](#) is a contextual cross-asset Treasury solution covering the rich functionalities of integrated front - mid back office treasury, Contextual Asset liability management, Portfolio Risk Analytics and Value-adds like Libor transition and CBX-FX.

Combining rich functionality with composable next gen technology, Capital Cube 21 solution covers:

- An integrated cross-asset front to back treasury,
- Asset liability management to manage the balance sheet risks,
- Portfolio Risk Analytics to monitor portfolio performance and attribution,
- Libor transition ensuring timely adaptation to risk free rates
- Multi-entity solution for the offshore branches on a single instance

This is powered by a cloud-ready architecture, API first technology with SDKs for low code interfacing, building APIs and Services along with contextual & decoupled UI/UX providing a real-time treasury designed for 'zero downtime'. This loosely coupled architecture and COTS agnostic technology facilitates easy UI/UX extensibility, agile API deployment, seamless interfacing and effortless building of business services.

Capital Cube 21 has the potential to deliver top line improvement by 8-12% and bottom line improvements by 5-10% through:

- Revenue Accelerators - Pre-deal yield simulators and rich portfolio analytics help maximize trading profits. Real-time simulators help improve NII/NIM. Increase in fee-based income through a Corporate FX channel and enhancing margins through branch FX. Efficient intraday liquidity management reduces the liquidity requirement up to 25%, increasing investment opportunities. Just-in-time funding reduces the funding cost
- Optimum Capital Leverage - Alternate Capital Assessment model, Profit Attribution analytics, Reduced IDL & Compliance cost, Sensitivity, Stress & Shock tests and improved Tier 1 & CAR help maintain optimal capital and efficient leverage of funds, leading to increase in profits
- Digital Treasury- STP of 95%+ reduces per transaction processing cost. Integrated front to back treasury on a single platform reduces technology cost. Cloud enabled and multi-database compliance reduces TCO. Standard APIs to market data providers reduce implementation cost.

Commenting about the launch of Capital Cube 21, **Thakur Vikas Sinha, CEO, Intellect Risk, Treasury & Capital Markets, Intellect Design Arena Limited** said, “Capital Cube 21 is an outcome of more than a decade’s rich treasury and ALM domain expertise of Intellect. It has been continuously enriched in line with changing market, regulatory and technology developments. Capital Cube 21



has significantly enriched functional coverage and brings in an API led, cloud ready solution which will simplify deployment leading to reduced TCO. The composable aspect of the solution provides agility and scalability. The initial response has been quite encouraging with ABC Bank, a full-fledged commercial bank in Mauritius already live on this solution, two banks where implementation is under way and two recent wins. We believe that Capital Cube will enable the treasurer to maximize profits, manage risks better, aid in business growth and comply to regulations”.

Join our exclusive [LinkedIn Launch Event](#) on 29th September 2021 at 5:30 PM IST - Making Impactful Top Line and Bottom Line Improvements in Treasury

The role of treasury has evolved from a transactional to a strategic one, it is therefore imperative to discuss some of the key challenges faced by treasury today. The need for a next-gen treasury is to be contextual while riding the wave of technology disruption, to bring in a meaningful transformation. We will discuss avenues and what it takes to make a positive top line and bottom line impact. [Click here to attend the event](#)

About Intellect Design Arena Limited

Intellect Design Arena Ltd. has the world’s largest cloud-native, API led microservices-based multi-product FinTech platform for the Global leaders in Banking, Insurance and Capital Markets. It offers a full spectrum of banking and insurance technology products through its four lines of businesses - Global Consumer Banking, Global Transaction Banking (iGTB), Risk, Treasury and Markets, and Insurance. With over 25 years of deep domain expertise, Intellect is the brand that progressive financial institutions rely on for their digital transformation initiatives.

Intellect pioneered Design Thinking to create cutting-edge products and solutions for banking and insurance, with design being the company’s key differentiator in enabling digital transformation. FinTech 8012, the world’s first design center for financial technology, reflects Intellect’s commitment to continuous and impactful innovation, addressing the growing need for digital transformation. Intellect serves over 240 customers through offices in 91 countries and with a diverse workforce of solution architects, domain and technology experts in major global financial hubs around the world. For further information on the organisation and its solutions, please visit www.intellectdesign.com

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