

Intellect launches PF Credit in the Philippines, a suite of digital experts powered by Purple Fabric (PF) to help Philippine banks enhance lending capabilities

PF Credit comprises 5 digital experts, each covering a critical stage of the end-to-end lending lifecycle for Retail, SME & Corporate customers

Manila, Philippines, November 27, 2025 - Intellect Design Arena Ltd., a global leader in enterprise-grade financial technology, today announced the launch of [PF Credit](#) specifically designed for the Philippines, after the global launch of PF Credit. This specialised suite of Digital Experts, built on Intellect's enterprise-grade Open Business Impact AI platform **Purple Fabric (PF)**, is designed to revolutionise the speed, accuracy, and compliance of lending operations for Philippine banks.

PF Credit directly addresses the pressing need for **faster, more inclusive digital lending** by leveraging advanced Large Language Models (**LLMs**) and deep domain intelligence tailored to the Philippine market. PF Credit encompasses **five distinct domain-rich Digital Experts**, each designed to address specific challenges across the entire loan lifecycle, from origination to collections and servicing:

- **Loan Origination Digital Expert:** Accelerates onboarding by up to 10X by instantly extracting and validating data from key Philippine documents, such as **PhilSys IDs, UMID, Driver's Licenses, DTI/SEC registrations, BIR certificates, payslips, and mayor's permits**, reducing manual processing time from days to minutes.
- **Loan Underwriting Digital Expert:** Lowers non-performing asset (NPA) risk by up to **30%** and improves credit decision-making speed and accuracy by analysing identity documents, income proofs, cash flow records, and comparing borrower financials against local industry benchmarks. It also utilises Deviation Management, Contextual Data Analysis, and a chat assistant to accelerate underwriting.
- **Loan Customer Service Digital Expert:** Boosts customer satisfaction by autonomously resolving over 80% of inquiries through an AI-enabled Multilingual Assistant, significantly reducing call centre traffic.
- **Loan Operations Management Digital Expert:** Achieves up to 30% reduction in operational costs by eliminating manual processes.
- **Loan Collections Digital Expert:** Boosts recovery rates by up to 20% and agent productivity by up to 25% through Intelligent Case Allocation and effective collector engagement with a Personal Assistant and Multilingual Communicator.

PF Credit, built for the Philippines, ensures strict adherence to local regulations like **BSP, AMLC, and Data Privacy Act** standards. Powered by Purple Fabric, an enterprise-grade Open Business Impact AI platform by Intellect, the offering unifies enterprise knowledge as a service, orchestrates intelligent agents as scalable expertise and adds governance to LLMs so that your AI delivers true business impact. PF Credit is available as a full-stack offering with Intellect’s eMACH.ai Lending, for an end-to-end digital credit transformation and can also seamlessly integrate with banks’ existing lending solutions like Loan Origination Systems (LOS), Loan Management Systems (LMS) and Collections Systems.



Rajesh Saxena, CEO of Consumer Banking at Intellect Design Arena, highlighted, “The Philippines presents a dynamic growth opportunity with a strong emphasis on digital transformation and financial inclusion. With over a decade of collaboration with banks in the country, Intellect is well-equipped to support financial institutions in this journey. Our PF Credit solution goes beyond rapid loan approval; it incorporates an AI-driven framework that captures the unique characteristics of the Filipino borrower, including the validation of PhilSys IDs and the interpretation of salary credit patterns in bank statements. We are committed to empowering Philippine banks to deliver inclusive, next-generation credit products safely and at scale, while providing them with the essential tools for efficient loan management and collections.”

About Intellect Design Arena Limited

Intellect Design Arena Ltd is a global leader in enterprise-grade financial technology, delivering composable and intelligent solutions to forward-looking financial institutions across 61 countries. With three decades of domain expertise, our product suite spans Wholesale Banking, Consumer Banking, Central Banking, Wealth, Capital Markets, Treasury, Insurance and Digital Technology for Commerce. Applying First Principles Thinking and Design Thinking, we have elementalised the financial services landscape into a finite set of Events, Microservices, and APIs, enabling faster, modular transformation with measurable outcomes.

At the heart of this 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, our composable platform for seamless integration and configuration. We are a pioneer in applying Design Thinking, and our 8012 FinTech Design Centre, the world’s first Design Centre dedicated to Design Thinking Principles, underscores our commitment to continuous and impactful innovation, addressing the ever-growing need for digital transformation. We proudly serve over 500+ customers worldwide, supported by a diverse workforce of solution architects and domain and technology experts in major global financial hubs. For more information, visit www.intellectdesign.com

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