

Intellect Brings World's Only AI-First Payments Platform to US Market as Payment Revolution Accelerates

Global leader expands US presence to help banks avoid 'outbanked' syndrome as \$2B real-time payments revenue opportunity creates competitive window

New York, New York - [JANUARY 27, 2026] - [Intellect Design Arena Ltd.](#), an enterprise-grade global financial technology leader, **today announced the acceleration of its US market expansion with the world's only AI-first payments platform architected from first principles for business impact.** As banks race to capture explosive growth in instant payment demand, Intellect is enabling institutions to move beyond incremental upgrades and design payments systems that deliver speed, resilience, and competitive advantage at scale.

The revenue opportunity from US real-time payments is projected to reach \$2 billion by 2030, growing at a 40% annual rate¹, while 86% of businesses demand instant payments² and 33% are willing to switch banks to gain access³. Yet, nearly two-thirds of banks have not joined instant payment networks⁴, creating a decisive window for institutions willing to rethink payments using Design Thinking and First Principles Thinking, rather than legacy constraints.

Intellect brings proven scale, already serving 18 banks and 176 credit unions across North America, including several of the world's largest financial institutions. Trusted by 8 of 10 top North American banks and 500+ institutions globally, Intellect brings enterprise-proven capabilities to mid-market banks without enterprise complexity or cost.

World's Only AI-First Payments Platform designed to deliver Real-Time Execution

Unlike bolt-on AI approaches that rely primarily on post-transaction analytics, Intellect's AI-First Payments Platform applies intelligence directly across the payment lifecycle. Powered by Purple Fabric, Intellect's Open Business Impact AI-First platform, AI models operate at critical pre- and in-flight decision points to support anomaly detection, exception prediction, and operational decisioning.

This approach is designed to reduce latency, minimize reconciliation overhead, and improve operational predictability as payment volumes and availability requirements increase.

AI-First Unified Orchestration Across US Payment Rails

Intellect Payments provides a single orchestration layer across major US payment networks, including TCH RTP, the FedNow Service, ACH, Fedwire, and SWIFT. Unlike conventional hubs that either are not AI-enabled or apply AI only after the transactions complete, Purple Fabric AI operates at every stage of the payment lifecycle: intelligently validating and enriching payments before they enter the flow, applying anomaly detection and exception prediction in real-time as transactions route, execute, and settle through a centralised control plane.

Built on Intellect's [eMACH.ai](#) principles and purpose-built [Pay9](#) architecture, the platform integrates with existing cores, channels, and operational systems, enabling incremental modernization rather than large-scale replacement. A purpose-built low-code/no-code composable framework enables new payment rails to be deployed in weeks rather than months, allowing banks to innovate at scale.

Doubling Down on US Market Commitment

Intellect is backing three decades of global banking expertise with significant US infrastructure investments: a new headquarters in New York City, an operations center in Atlanta, an AI development hub in Austin, and 2 million hours of annual research at dedicated R&D centers in New York and Toronto. Intellect’s recent strategic acquisitions, including Central 1 Credit Union’s digital banking operations (170+ institutions, 140+ employees) in Canada, and its expanding partnerships with US institutions, demonstrate Intellect's long-term commitment to leading the US wholesale banking technology market.

The company also recently appointed [Rakesh Srivastava](#), a seasoned financial services executive with two decades of experience including leading AWS's \$1.6B+ Americas portfolio as President and Chief Revenue Officer for the Americas.



“Banks face a binary choice: lead the payment transformation or risk becoming outpaced by competitors,” said [Manish Maakan](#), **Executive President & Group Chief Revenue Officer and CEO - Wholesale Banking, Intellect Design Arena**. “As real-time payments scale, incremental upgrades are no longer sufficient. Banks need AI-first payment platforms designed specifically for the realities of regulated banking - platforms that combine speed, resilience, and operational intelligence without adding complexity. American banks need partners who understand their infrastructure, their competitive pressures, and their growth ambitions. That is exactly what we are focused on delivering in the US market.”

About Intellect Design Arena Ltd.

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 Consumer Banking, Wholesale 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-First platform; and iTurmeric, our composable platform for seamless integration and configuration. We are a pioneer in applying Design Thinking and our 8012 FinTech Design Center, the world’s first Design Center 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 <https://www.intellectdesign.com>

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References

1. Mordor Intelligence (July 2025), "U.S. Real Time Payments Market Size, Outlook & Growth Report, 2030." Market is expected to grow from USD 0.33 billion in 2025 to USD 1.79 billion by 2030, at a 39.78% CAGR.
2. Federal Reserve Financial Services (May 2024), "Surveys: Businesses and Consumers Adopting Faster/Instant Payments to Suit Their Preferences." Survey found 86% of businesses used faster or instant payments in the past 12 months.
3. PYMNTS Intelligence/The Clearing House (March 2025), "Small Businesses, Big Demand: The Case for SMB-Focused Real-Time Payments." One-third (33%) of SMBs would switch FIs for real-time payment capabilities.
4. Banker's Association for Financing and Trade (February 2025), "Race Against Real-Time: The Evolving Landscape of US Payment Systems." Two-thirds of banks aren't signed up to RTP or FedNow.
5. Intellect Design Arena Ltd. internal company data.

Note to editors: Full citations and additional market data available upon request.