

VantageOne Credit Union selects Intellect's AI-First Lending to serve their members

TORONTO, ON, May 12, 2026: [Intellect Design Arena](#), a global leader in AI-first, enterprise-grade financial technology powering the world's leading banks, credit unions, and insurance companies, today announced that it is partnering with VantageOne Credit Union to modernize their lending operations by leveraging eMACH.ai Lending and PF Credit.

The adoption of eMACH.ai Lending loan origination capability by VantageOne will mark a shift from manual workflows to an automated credit evaluation and recommendation engine. This significant change will accelerate the borrowing process for members seeking both personal and business loans. Furthermore, the integrated PF Credit deploys AI-based digital experts to multiply capacity and boost capability across the loan origination journey. It maximizes operational efficiency through automated document extraction from unstructured application data and supports underwriters with "First Time Right" (FTR) pre-underwriter checks. PF Credit accelerates credit decisioning and lowers NPA risk by leveraging AI-driven risk assessments, contextual data analysis, and deviation management. PF Credit is built on Purple Fabric—an enterprise-grade Open Business Impact AI platform that delivers secure, decision-grade intelligence by leveraging Enterprise Knowledge Garden, Enterprise Digital Experts, LLM Optimisation Hub and Enterprise Governance.

By digitizing backend operations, staff can redirect their focus from administrative tasks to cultivating stronger member relationships. This announcement follows Intellect's [March 2026 announcement](#) of a partnership with the Canada-based Bulkley Valley Credit Union, providing them with eMACH.ai Lending and PF Credit.

This transformation will deliver measurable business outcomes, including:

- **Improved operational efficiency:** AI-driven document validation and data extraction eliminate manual administrative tasks, empowering staff to transition from back-office processing to high-value, revenue-generating advisory roles.
- **Accelerated loan origination:** Automated data discovery and AI-based risk summaries compress the underwriting cycle, delivering definitive personal and business loan answers up to 50% faster to help reduce application abandonment.
- **Scalable architecture:** Multi-tenant SaaS shared-service platform will reduce operational costs while enabling scalable growth and faster time-to-market
- **Strategic market growth:** A Canada-ready, cloud-native platform integrated with the local fintech ecosystem provides a seamless, mobile-first experience to attract younger demographics while ensuring a secure, cyber-resilient foundation.



Glenn Benischek, CEO, VantageOne Credit Union said, "Our mission at VantageOne Credit Union is to make our communities better places to live and work by providing the best possible financial support. By integrating Intellect's AI-driven lending platform, we are making it easier and faster for our members to access the personal and business financing they need. This shift toward modern efficiency ensures that

VantageOne remains a responsive, deeply personal financial partner, equipped with the digital tools to serve our members' evolving needs today and in the future."



Rajesh Saxena, CEO, Intellect Consumer Banking, added: "We are proud to welcome VantageOne Credit Union into our growing community of Canadian credit unions. By adopting eMACH.ai Lending and PF Credit, our suite of AI-based digital experts, this institution is using AI to remove the friction of manual paperwork and bring efficiencies to their processes, allowing their team to do what they do best: supporting members with a personal touch. Credit unions play a vital role in Canada's personal and business landscape, and we are committed to providing them the digital agility to serve their communities both today and well into the future."

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.

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