

Digital Disruption in Customer Experience (CX): Intellect partners with a Premiere Bank in the Philippines for bank- wide Digital Transformation in APAC

Named as one of the Philippines' Best Banks, it leverages Intellect's eMACH.ai framework for customer-centric solutions in Cash Management, Payments, Liquidity, and Loan Origination

London, October 13, 2023: [Intellect Design Arena](#), a cloud-native, API-led microservices-based, multi-product Financial Technology company, announced the signing of a digital transformation programme with a universal bank in the Philippines, a one-of-its-kind and largest bank-wide transformation program in APAC, cutting across all lines of their businesses - Corporate, MSME & Retail Banking

At the heart of this transformation programme and its partnership with Intellect is the Bank's aim to provide priority service and superior customer experience that resonates with its brand promise of exceptional banking.

The partnership with Intellect covers multiple dimensions:

a) **Superior Customer Experience:** The signature Transaction Banking solution from [Intellect Global Transaction Banking \(iGTB\)](#) is geared to achieve the #1 objective for the bank - superior banking with customer experience at the forefront.

The solution offers the following key benefits:

- **CBOS Empowers Digital Experience Design through Headless Architecture:** CBOS empowers the bank to unlock innovation in experience design, collaborating with its SI partners to create contextual and customised user journeys, leveraging iGTB's Experience APIs.
- **Specialised Transaction Banking Functionalities:** Powered by a microservices architecture, the solution provides specialised functionalities for Cash Management, Payments, Account Services, Collections, and Liquidity Management.
- **Cloud Deployment on AWS:** By deploying on AWS, the bank achieves agility, scalability, and robust security while harnessing the advanced capabilities offered by cloud technologies.
- **Exceptional Customer Experience:** By delivering exceptional customer experiences, the bank can accelerate customer onboarding, effortlessly manage high transaction volumes, and maximise synergies across all lines of business.

By embracing the iGTB solution, the bank can prioritise customer satisfaction, streamline operations, and unlock new opportunities for growth.

b) **iKredit360 Loan Origination System (LOS)** - from [Intellect Global Consumer Banking \(iGCB\)](#), the retail banking arm of Intellect, is a state-of-the-art workflow-based digital credit origination system built on

API first, microservices architecture, with a wide functional breadth. The award-winning [iKredit360](#) is a comprehensive and composable credit technology platform that enables financial institutions to curate unique credit experiences for merchants, channel partners, and end consumers. iKredit360 LOS is a highly evolved sourcing and credit evaluation solution that supports the origination process through the entire cycle, including application processing, verification, risk assessment, credit scoring, automated credit decision and underwriting. The solution is fully automated, integrated, parameterised, and rule-based and is capable of meeting straight-through processing requirements with exception-based manual intervention. With [iKredit360](#), the bank will be able to build the right credit portfolio and, at the same time, increase customer satisfaction through faster loan approvals and reduced onboarding times.

The key technology framework behind these solutions is **Intellect's eMACH.ai**, the world's largest and most comprehensive open finance platform designed for the future of banks and financial institutions. eMACH.ai is powered with 285 prebuilt microservices available on the cloud and access to 1,214 APIs and 200 events to enable banks to harness the power of AI and optimise operations. The open finance platform is set to aid banks in harnessing the power of artificial intelligence and optimising operations based on five major principles that include configurability, richness, scalability, ease of integration, and composability.

Arun Jain, Chairman and Managing Director, Intellect Design Arena Limited, said, "Our strategic presence in the Philippines has allowed us to establish ourselves as a dominant force in the banking technology fintech sector. Our dedication to excellence and our deep understanding of the Transaction Banking and Retail banking domains have paved the way for Intellect's dominance in the Philippine market. We are honoured to be trusted by the Bank and remain steadfast in our commitment to delivering unparalleled solutions that enable their success."



At Intellect, we recognise the immense potential and transformative power of technology. eMACH.ai serves as the cornerstone of our commitment to driving innovation and equipping banks with the technology they need to thrive in an ever-evolving industry. With eMACH.ai, banks can harness the power of advanced technologies, leverage data-driven insights, and unlock new avenues for growth. We are proud to be at the forefront of revolutionising the financial landscape in the Philippines, empowering banks with cutting-edge solutions to enhance their digital capabilities."

About Intellect Design Arena

Intellect Design Arena Ltd. has the world's largest cloud-native, API-led microservices-based multi-product platform for Global leaders in Banking, Insurance, and Capital Markets. eMACH.ai, the most comprehensive open finance platform is at the forefront of the BankTech Wave 5, a significant phenomenon that enables banks and financial institutions to move from product and process to design and experience to compose their unique "My Signature Solution". With over three decades of deep domain expertise, Intellect is the brand that progressive financial institutions rely on for digital transformation initiatives. It offers a full spectrum of banking and insurance technology products through its three lines of businesses i.e. Intellect Global Consumer Banking (iGCB), Intellect Global Transaction Banking (iGTB), and Intellect AI.

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 270 customers through offices in 57 countries and with a diverse workforce of solution architects, and 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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