

CONSUMERIZATION

Recommendation
You will have a deficit of \$12,622 on
Account Europe *5999 in 4 days.
SET UP SWEEP

Inter-company loan
You can loan yourself the money and define the payment terms
that best fit your business needs. Use it to fuel your turnover and
develop your business.
RECOMMENDED

Recommendation
You have 6 invoices worth 28,944.22 SGD that
need to be paid in next 3 months, and you don't
hold any SGD.
MANAGE THIS EXPOSURE

Intellicash™
Our most efficient and real-time option for
low-value corporate disbursements across
different international payment networks at
a fraction of the costs.
FASTEST
Next few minutes
CHEAPEST
18.00 EUR



iGTB ranked #1 by IBS Intelligence
for the **third consecutive year**

iGTB'S BEST-IN-CLASS LIQUIDITY MANAGEMENT SOLUTION TO DELIVER A GLOBAL LIQUIDITY PLATFORM FOR SOC GEN

Intellect Global Transaction Banking

IGTB'S BEST-IN-CLASS LIQUIDITY MANAGEMENT SOLUTION TO DELIVER A GLOBAL LIQUIDITY PLATFORM FOR SOC GEN

Societe Generale, a French-based multinational financial services company founded in 1864 is one of Europe's largest banks; Societe Generale has over 117,000 members of staff in 66 countries.

SOLUTION

100% cloud-native liquidity management platform x

Out-of-the-box core capabilities such as cash sweeping, notional pooling, inter-company lending, investment sweeps, real time cash control and the latest in client user experience

Multi account, multi entity, multi-currency, multi geography, multi DDA, multi bank client experience

KEY CHALLENGES

Create a single corporate Treasury platform catering to local regulatory requirements in 43 countries delivering to a committed roadmap across all CTX modules

Creating a unified limit control across customer balances in multiple jurisdictions applying limit control to both intraday and EOD.

Migrating customers from multiple Legacy solution into a new LMS platform

VALUE DELIVERED

The bank has partnered with Intellect iGTB's Best-In-Class Liquidity Management Solution to deliver a Global Liquidity Platform for 40+ markets across Europe, APAC and North America delivering Physical Cash Pooling, Intercompany Loans, Notional Pooling, Cash Flow Forecasting, Investment Sweeps and CBX S

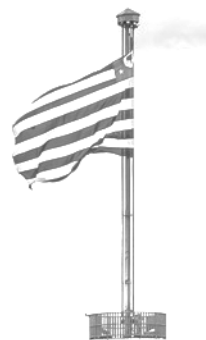
Live

Transactions Limit Management
Cash pooling in France and Belgium

Upcoming Rollout Modules

- Country rollouts for Limits and Cash pooling
- Additional modules of Notional Pooling, Inv Sweeps & CFF

SANTANDER CENTRALISES PAYMENTS ACROSS LOCAL AND INTERNATIONAL SUBSIDIARIES



Santander is leading retail and commercial bank, founded in 1857 and headquartered in Spain. As of 2022, Banco Santander had assets of EUR 1.5 trillion and over 190,000 employees.

"Recognizing that changing the payment platform is changing the heart of the bank, the partnership between Santander and Intellect has allowed Santander to bring the heartbeat and finish line of the future into today's reality".

Jose Luis Calderón, Head of Global Transaction Banking, Santander

SOLUTION

In just a short timespan of eighteen months, iGTB enabled Santander's corporate customers to experience effortless payments across fifteen countries with the launch of its Cash Nexus hub. As part of this solution, corporate clients could submit single payment files and access global as well as regional methods for domestic and cross-border transactional needs.

KEY CHALLENGES ADDRESSED

Navigating local payment networks & regulatory mandates for 15 countries in 3 continents.

Drive a consistent experience across regions.

Move from as a regional bank to a global bank

VALUE DELIVERED

- The solution offered agility to Santander in onboarding new customers – while reducing time to market. As a result of this successful initiative, Santander was not only able to create a differentiated and superior client experience for its corporate clients, but create impressive, quantified results:

70%

Increase transaction performance capabilities

75%

Reduce average client implementation time

65%

Less time in implementing new countries



Santander Cash Nexus named "Best Payment Hub Solution" by Global Finance Magazine 2020



CIBC BRINGS CONTEXTUAL PAYMENT EXPERIENCE TO ITS CORPORATE CUSTOMERS

CIBC is a leading North American financial institution with 13 million personal banking, business, public sector and institutional clients

"Leveraging iGTB's payments platform enhances our ability to deliver new capabilities, support emerging technologies such as blockchain, and positions us well to lead in the rapidly evolving payments market in Canada and the United States".

Phil Griffiths, SVP & Head of Global Transaction Banking, CIBC

SOLUTION

Supports bulk payment files, multiple payment types such as ISO20022 pain.001,, SWIFT MT and others.

Contextual Payments enabled interfacing capability from incoming channels to clearing and settlement gateways

Integrated with other internal systems such as accounting, limits, customer onboarding, AML and others

KEY CHALLENGES ADDRESSED

Offer a seamless and enhanced payments delivery experience for the end-client

Bulk payment files containing multiple payment types

Drive contextual payments that are client-focused, for a superior customer experience

VALUE DELIVERED

- Corporate customers and large pension companies were able to send integrated & large volume payment files containing payments across multiple channels and rails
- Bank was able to generate payments status reports in multiple formats and multiple events/times which improved client reporting
- Quick rollout of new products and services, so faster time-to-market and faster time-to-revenue and time-to-profit

100 Mn
Payments/year

600K
Payments processed
on an average day

99%
Improve payments STP
resulting in more visibility

STREAMLINES ACCOUNT STRUCTURES, REDUCES PAYMENTS IN LIMITS REFERRAL TO LESS THAN 0.1%

Barclays is a British multinational universal bank. operates in over 40 countries, employs over 80,000 people and is the fifth largest bank in Europe by total assets.

“Leveraging iGTB's payments platform enhances our ability to deliver new capabilities, support emerging technologies such as blockchain, and positions us well to lead in the rapidly evolving payments market in Canada and the United States”.

Phil Griffiths, SVP & Head of Global Transaction Banking, CIBC

SOLUTION

The bank selected Transaction Limits Management and integrated with the payment engine

The core banking systems and other systems using its enterprise middleware and standard messaging formats.

The bank went live with high value corporate payments initially and rolled it in 6 other countries in phased manner.

KEY CHALLENGES ADDRESSED

High percentage of payments landing in referral, inconsistent method of checking client limits and complex rules

They had GBP in one core platform and FCY Balances on another, which further complicated the limits checks

Scalability and flexibility of the existing limits checking system was limited and client satisfaction was taking a hit.

VALUE DELIVERED

- 30% reduction in EOD overdraft positions
- Ability to handle multiple limit types such as daylight overdraft limits, net limits, gross limits, settlement risk limits, reserve limits etc.
- Enhanced the ability to release referred payments intelligently based on criticality of client, payment network cut off and other criteria

2 Mn

Transaction per month
with over 500 business rules

600K

Limit structures with some structures
having more than 500 accounts

\$500

Billion payments
processed on a daily basis



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