



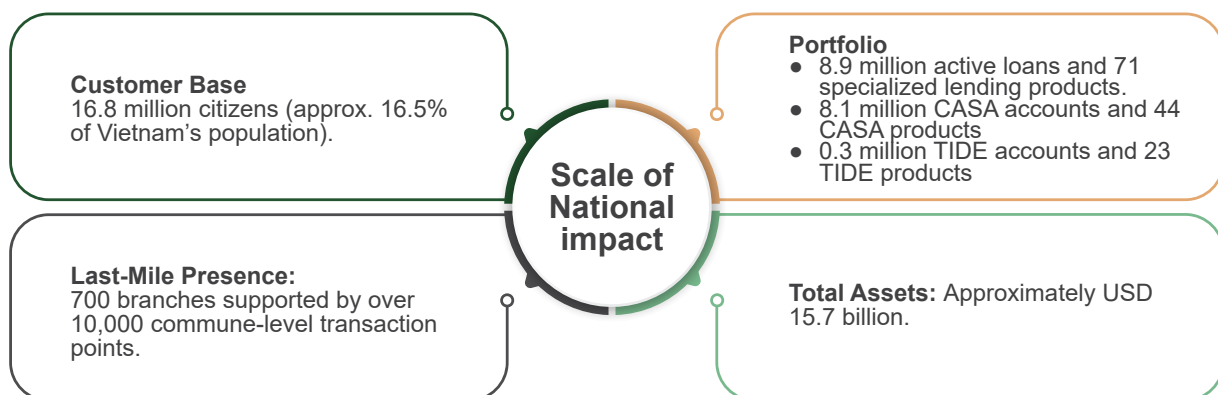
Driving financial inclusion at national scale: A public sector bank's digital transformation with Intellect's eMACH.ai

Vietnam, APAC | eMACH.ai Core Banking

Client overview

The **bank** is a mission-driven, state-owned institution established by the Government of Vietnam to reduce poverty and promote social equity. Unlike commercial

banks, the bank is the backbone of Vietnam's national strategy for financial inclusion, delivering preferential credit to the most vulnerable segments of society.



Challenges: scaling compassion through technology

With an extensive last-mile network, the bank serves 16.8 million customers through a highly distributed operating model-placing significant demands on scalability, resilience, and operational continuity.

For over a decade, it relied on the legacy UBS platform. As transaction volumes grew, the bank required modernization of its high-volume end-of-day processing and reporting to reduce batch windows and enhance system reliability.

Additionally, the bank needed the agility to execute urgent government mandate - such as nationwide interest rate changes, loan rescheduling, and calamity-led relief measures-at scale without imposing manual workloads on branches. The transformation program is not merely a technology upgrade, but a strategic foundation aligned with the Government of Vietnam's National Digital Transformation Program.

Extreme processing windows: High-volume end-of-day (EOD) and end-of-month (EOM) processing, creating risks for business continuity.

Policy agility constraints: Executing urgent government mandates-such as nationwide interest rate changes or loan rescheduling due to natural calamities-required intensive manual intervention at the branch level.

Geographical barriers: Delivering banking services to remote, underserved communities required "offline-first" capabilities to ensure citizens could transact without traveling long distances to urban branches.

Complex integration needs: The bank needed to connect with national financial rails like CITAD and NAPAS through a modern, API-first framework.

The eMACH.ai advantage

Intellect had been associated with the bank for 10+ years, with the Institution previously operating on Intellect's earlier UBS core banking application. The bank initiated an upgrade program, and Intellect positioned the upgraded eMACH.ai Core Banking and eMACH.ai Lending platform for the bank's next phase-mapping a decade of change requests and RFP requirements into the modernized solution.

Intellect addressed the significant scale and complexity of the bank's nationwide operations by modernizing and unifying its core and lending landscape-spanning CASA, deposits, lending, payments, and general ledger-ensuring consistent, high-performance processing across 700 branches and thousands of service points. The solution was architected to

support offline-first requirements and high-volume transaction-point processing, which are critical to delivering banking services in remote and underserved communities. Intellect also executed a seamless mass migration and reconciliation from the legacy UBS platform to eMACH.ai Core Banking and eMACH.ai Lending, safeguarding business continuity while ensuring strong user adoption and operational readiness. In parallel, the transformation supported major regulatory and administrative restructuring-including province mergers, district removals, and commune consolidations-ensuring that both legacy and new systems operated in alignment during the transition without disrupting nationwide banking services.

Key architectural pillars:

eMACH.ai Core: A unified workflow for CASA, Deposits, Payments, and Lending. By integrating lending repayments directly with the core cash module, the bank moved from two separate processes to a single streamlined flow.



iturmeric integration platform: Enabled 100+ API integrations, providing real-time connectivity to national payment systems.



Offline-first capability: Enhanced service delivery at 10,000+ commune service points, allowing for offline CASA closures and customer information updates.



OS-Independent deployment: A future-ready setup that allows for faster environment provisioning and improved security via SSL certificates and F5 load balancing.



Strategic Implementation (The Go-Live Milestone):

Training: completed in three batches with structured readiness.



UAT with migrated data in four months.

Simulations: three rounds conducted for two months to validate end-to-end business flows.

Scaled enablement model: Train-the-trainer approach with 220 trainers across three locations, localized videos/manuals, and assessments/certifications.

The platform went live in **September 2025**, strategically timed to coincide with Vietnam's **80th National Day** and the bank's **30th Anniversary**. The transition involved a massive "Train-the-Trainer" model, certifying **220 trainers** to empower nearly **10,000 staff members** nationwide.

About eMACH.ai Core Banking

Intellect Consumer Banking's eMACH.ai Core Banking platform offers a unified solution for Retail, SME, and Commercial banks. Its comprehensive product suite offers a complete spectrum of banking solutions, including Lending, Channels, Treasury, Deposits, Cards, and GL, amongst others. Leveraging a cloud-native microservices architecture, eMACH.ai Core Banking provides scalability and flexibility to meet market demands. Its Open Finance capabilities enable

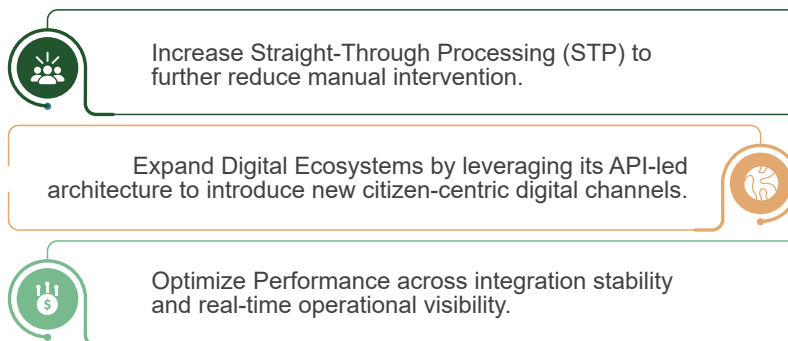
access to country-ready marketplaces, while the headless architecture ensures seamless integration with any digital banking platform. Additionally, AI-first journeys enrich customer interactions, making banking more intuitive and responsive. With eMACH.ai Core Banking, banks are empowered to deliver innovative solutions that meet the needs of today's clients.

Built to support progressive modernization at scale:



The future: a foundation for continuous innovation

This transformation is not a final destination but a strategic foundation. Aligned with Vietnam's national agenda, the bank is now positioned to:



Business impact: delivering excellence

The bank's transformation delivered measurable operational acceleration, policy-mandate readiness, and last-mile inclusion enablement-while laying a resilient foundation aligned to Vietnam's national digital direction.


Operational Acceleration & Efficiency

Batch Window Reduction: EOD runtime was reduced by 43% (down to ~2–2.5 hours from 4.5 hours).


Month-End Velocity: EOM processing time dropped by 31%, with the total window shrinking from 10.5 hours to just 7 hours.

High-Load Resilience: By distributing reports across two application servers, the bank maintained stability during peak year-end cycles.

Operational acceleration & efficiency

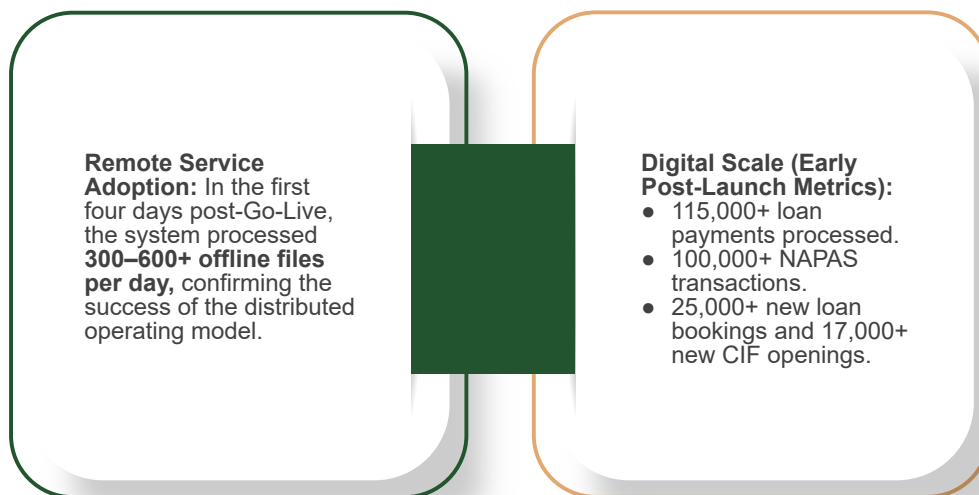


Bulk policy execution: The bank successfully executed bulk interest rate changes and rescheduling for 8.5 million loans simultaneously. This allowed the bank to respond to government directives instantly without manual branch workloads.



RPA-Driven year-end: Automated accruals and payments for 5 million loans, preventing manual backlogs during peak periods.

Last-Mile Inclusion & User Experience



In parallel, the transformation supported major regulatory and administrative restructuring-including province mergers, district removals, and commune consolidations-ensuring

that both legacy and new systems operated in alignment during the transition without disrupting nationwide banking services.

