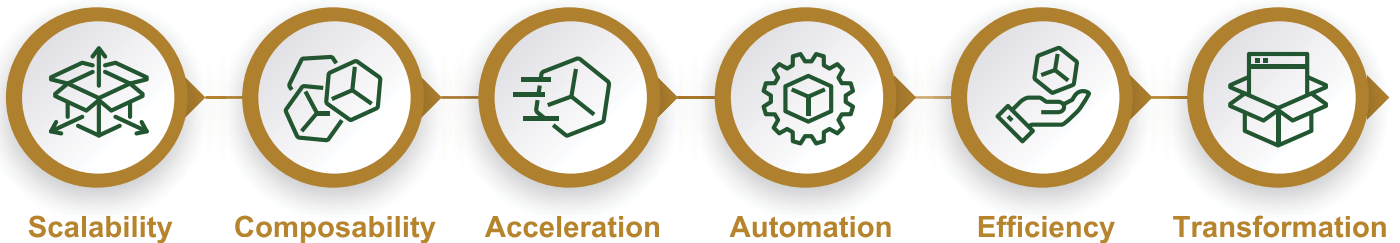


Transforming Custodial Services

IntellectAI's eMACH.ai Custody Platform



Custody
END-TO-END
CUSTODIAN SERVICES



Overview

Intellect Design Arena Ltd. is a global leader in banking, wealth management, insurance, and capital markets technology solutions. With a rich legacy of over three decades, Intellect is at the forefront of digital transformation, serving over 270 customers across 57 countries. IntellectAI, the WealthTech and InsurTech arm of Intellect Design Arena, leverages artificial intelligence and data insights to deliver cutting-edge solutions that address the most complex business challenges in the financial industry.

Pioneering Custodial Innovation

The Custody landscape is experiencing profound changes driven by globalization and technological advancements, necessitating innovative solutions to maintain profitability and efficiency. Since 2005, IntellectAI has been a pioneer in assisting global custodians in navigating the complexities of custody operations. Our platform is trusted by some of the largest custodians in the industry, consistently delivering innovative solutions that drive efficiency, compliance, and growth. We hold the position of market leader in Custodial services in India, with six prominent custodial banks in the country utilizing our solution to our global presence extending across the Middle East , Africa and South America.

Introducing eMACH.ai Custody Platform

With the rapid technological advancements and the increasing complexity of custody operations, IntellectAI has launched the latest upgrade of its custody platform: the eMACH.ai Custody. This platform is built on the revolutionary eMACH.ai architecture, a composable and meticulously crafted system designed to empower custodians to excel amidst shifting market dynamics and regulatory landscapes. The platform supports Multi - Assets, Multi - Depository, Multi-Currency and Multi - lingual capabilities.

Key Highlights of eMACH.ai Architecture:



Composable Architecture:

The platform's composable architecture allows for seamless integration and customization, enabling custodians to adapt quickly to market changes and regulatory requirements.



Cloud-Native and API-Led:

Built on the iTurmeric cloud-native platform, the platform offers robust scalability and agility, with 136 APIs enabling seamless connectivity and enhanced customer experiences.



Generative AI Capabilities:

Leveraging the power of generative AI, the platform offers cognitive capabilities that enhance decision-making, streamline operations, and improve service delivery.



Market Leadership:

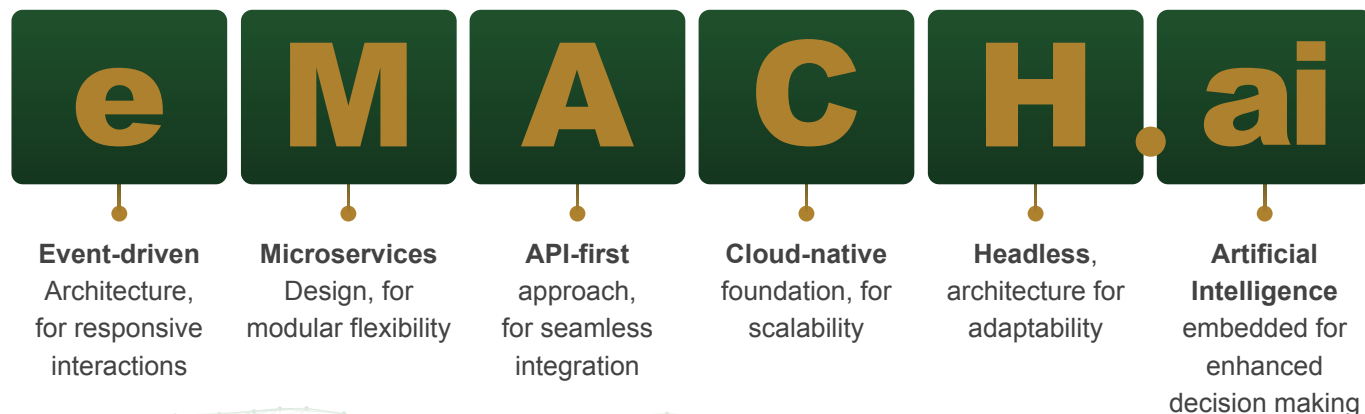
By adopting the eMACH.ai Custody, custodians can capitalize on their existing technology investments, transform their operations, and position themselves as market leaders in the era of cognitive enterprise.



Regulatory Compliance:

Our Custody platform is designed to cater over 100+ functionalities aligned with country-specific regulations and global standards, ensuring comprehensive compliance.

The architecture boosts a robust and proven design, underpinned by cutting-edge functionalities:



With the microservices-based architecture, the platform provides flexibility to global custodians to take the progressive modernization route. It enables custodians to pick and choose specific components to integrate with their existing solutions and provide better servicing capabilities.

IntellectAI is dedicated to streamlining Custody operations, harnessing the power of eMACH.ai's innovative architecture to drive excellence in the financial industry. The deployment of this architecture will empower custodians to excel in the face of dynamic financial industry challenges.



IDC's Headless Microservices, APIs & Events enable Scale & Agility for a Composable Business Architecture

Custody's End-to-End Lifecycle Management



**Customer
On boarding**



**Clearing
and Settlement**



**Corporate
Actions**



**Fees
and Billing**



**Reporting
and Analytics**



**Client
Communications**

India's Capital Market Transition

T+0 Settlement Cycle is here & our Platform is adept to the changes:

On March 28th, 2024 – Marking a significant milestone in India, the Securities and Exchange Board of India (SEBI), which drives the capital market, rolled out the T+0 settlement cycle heralding a new era of efficiency and innovation.

This groundbreaking move allows trades to be settled on the same business day, setting a global benchmark by providing numerous benefits in market efficiency Like cost and time efficiency, enhanced transparency, and improved

This creates a completely strengthened market ecosystem, shifting the dynamic paradigm by:

REDUCING

Settlement Risk

REDUCING

Counterparty Exposure

FASTENING

Access to Funds for Investors

Significant Challenges that we need to overcome with this change:

Automating man
manual processes

Resolving exceptions
in a compressed time frame

Cost of changes required
to systems and processes

Client education
and communication

Closer collaboration frameworks with market entities such as
brokers and regulators, reskilling of employees, & more

There is speculation on the potential increase in insider trading and market manipulation, which will require custodians to enhance their surveillance capabilities and work closely with regulators to maintain market integrity.

At Intellect, we anticipate such needs and build solutions with a quick turnaround. Our innovative platform ensures:

SEAMLESS

Automation

RAPID

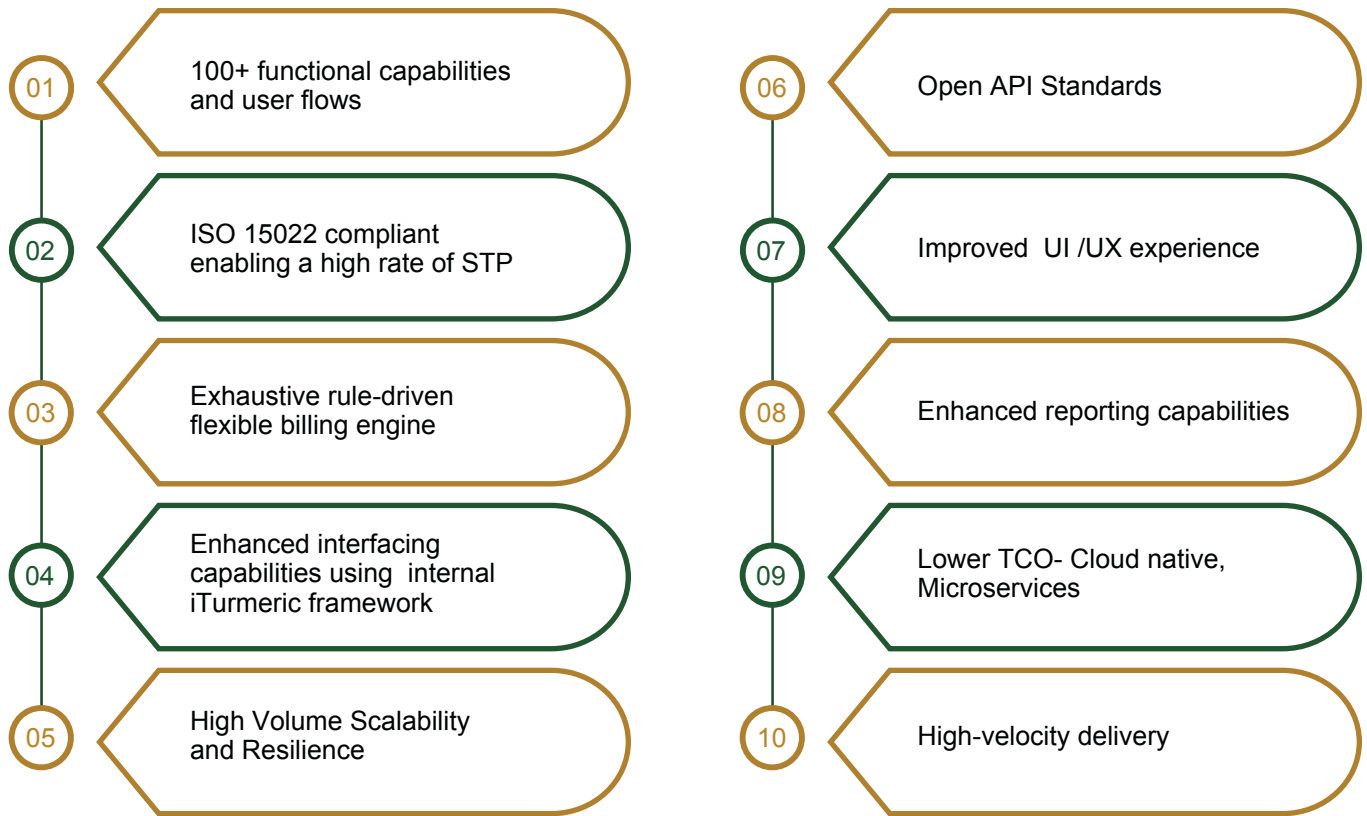
Exception Resolution

ROBUST

Risk Management

As a leader in the Custody Domain, we empower custodians to navigate the evolving landscape with confidence, efficiency, and enhanced market integrity.

Market Ready capabilities to transform your business operations



Speeding up both buying and Selling



Embracing T+0 Settlement

System configurations to enable the master-level identifications for T+0 settlement in the Security master, Settlement calendar.

Scalability with microservices to manage parallel processes efficiently.

Enrichment in regulatory reporting to include/exclude contract notes for T+0 and T+1 settlement.

Faster Reconciliation to accommodate time constraints from T+0 settlement

Customer Success Stories

We hold the position of market leader in Custodial services in India, with six prominent custodial banks in the country utilizing our solution. Our global presence extends across Kuwait, Bahrain, Oman, Jordan, Egypt, and South America.

Global Settlement Cycle Landscape



Sources: (The stock Exchange of Thailand (SET)), (Singapore Exchange (SGX)), (Bursa Malaysia Securities Clearing Sdn Bhd (BMS)), (Bursa Kuwait - Kuwait Stock Exchange (KSE)), (Bahrain Bourse), (Muscat Stock

Some of IntellectAI's Custody Solution Excellence Achievements

Matching and Confirmation of 120K+ client instructions on the exchange within 2 hours of receiving the instructions.

STP index of over 98%, leading to an operational effort save of 25% yearly

Highly customized fee schedules for each client improving the client onboarding ratio by 20% yearly

Personalized real-time client web dashboards for transactions and positions improving client servicing capabilities and retention ratio.

Ready industry adapters to exchanges, clearinghouses, and depositories, significantly reducing implementation timelines.

Configurable process flows to facilitate rapid responses to market, regulatory, and client-specific changes.

To know more contact,

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