



# Launching credit card business for one of the largest banks in South East Asia

India | eMACH.ai Cards

## Client overview

The bank is one of the largest financial institutions in Southeast Asia with a presence in **18 markets**. Their Indian subsidiary was the first among large foreign banks in India to start operating as a wholly-owned, locally incorporated subsidiary of a leading global bank. Today, the bank has a network of nearly **600 branches** across **19 states in India**, providing an entire range of banking services for large, medium and small enterprises and individual consumers.

Tapping into an underpenetrated credit card market by launching its first co-branded credit card in India

Ensuring seamless integration with multiple partners and systems

Building a transformational card solution with integrated origination, fraud management, loyalty, mobile app, and portal

Identifying and targeting the right customers using demographic, financial, and behavioral data from the NBFC partner

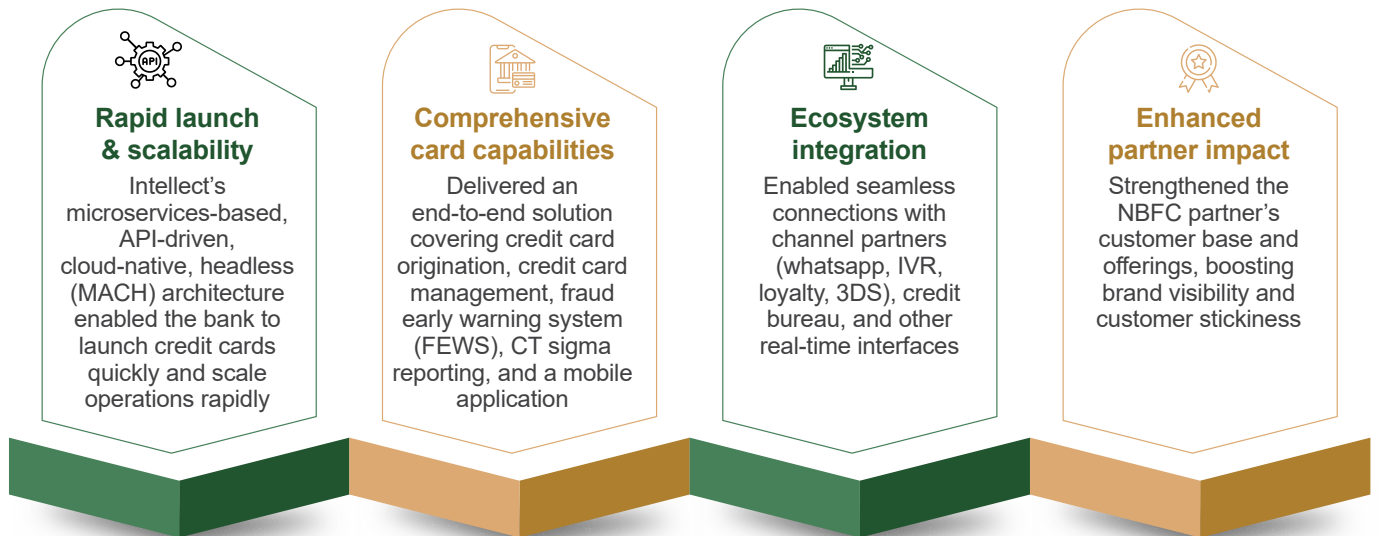
Driving higher lead conversion, spends, and engagement through personalized and pre-approved offers



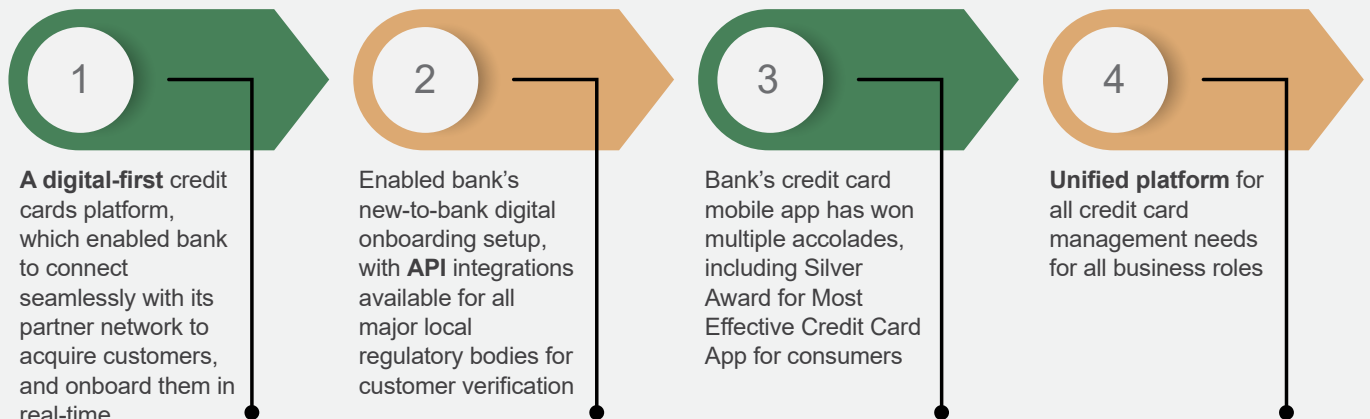
**Challenges**

## Solution

The bank implemented eMACH.ai Cards, a comprehensive credit card management functionality, right from card originations, to lifecycle management, to collections - all bundled as 1 offering to rapidly launch and scale its first-ever credit card business in India.



## Transformation highlights



## Metrics at a glance

Achieved over  
**500,000 credit cards**  
in 2 years of operation

**<2 minutes**  
to onboard customers through instant, paperless KYC with video/biometric modes and real-time UIDAI integration

**100k**  
cards issued within a few months of launch

**85k**  
mobile app users



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