



Boosting Branch Efficiency by 70% with eMACH.ai DEP for One of the Largest Banks in the Arab World

Jordan, Middle east | eMACH.ai Digital Engagement Platform

Client overview

A leading private sector bank in the Arab world, headquartered in Jordan, with a vast network of over 600 branches across five continents. The bank caters to diverse customer segments, including retail, corporate, and institutional clients, and is publicly listed on the national stock exchange. Its expansive presence and commitment to digital modernization have made it a key innovator in the region's financial services landscape.

Challenges

As the bank expanded, it required a robust digital teller platform to overcome several operational challenges and meet evolving customer demands. The bank wanted :

a platform capable of handling cash, payment, and forex transactions-including payouts-with configurable limits and charge to serve customer

a scalable platform to meet growing Service Level Agreements (SLAs), equipped with alerts and dashboards for proactive monitoring

rapid change management capabilities for quick adoption and minimal disruption during upgrades or enhancements

A Software Development Kit (SDK) enabling the bank to build custom screens and workflows tailored to their unique requirements.

Compatibility with existing middleware systems, robust support for multi-currency transactions, and comprehensive analytics dashboards to inform business decisions.



support for multiple complex workflows such as reversals, sendbacks, and parallel approvals to ensure adequate controls and flexibility

extensibility to support other branch operations like cheque book issuance and CASA account management to unify branch services

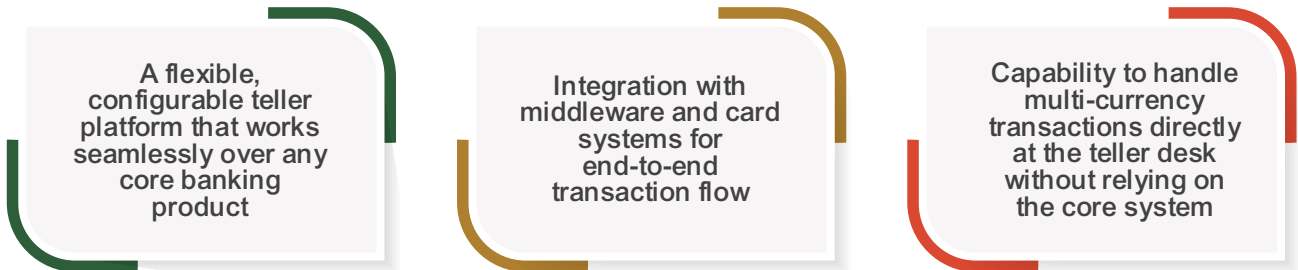
seamless integration with any backend core banking and accounting engine to ensure smooth end-to-end transaction processing

A future-ready, cloud-native microservices architecture

Solution

To address these challenges, the bank leveraged the **eMACH.ai Digital Engagement Platform (DEP)** by implementing **Intellect’s state-of-the-art Digital Teller solution** to modernize and streamline branch operations.

The solution offered:



Outcome

Achieved **seamless integration** with existing middleware and card systems, with scalability built-in for future needs.

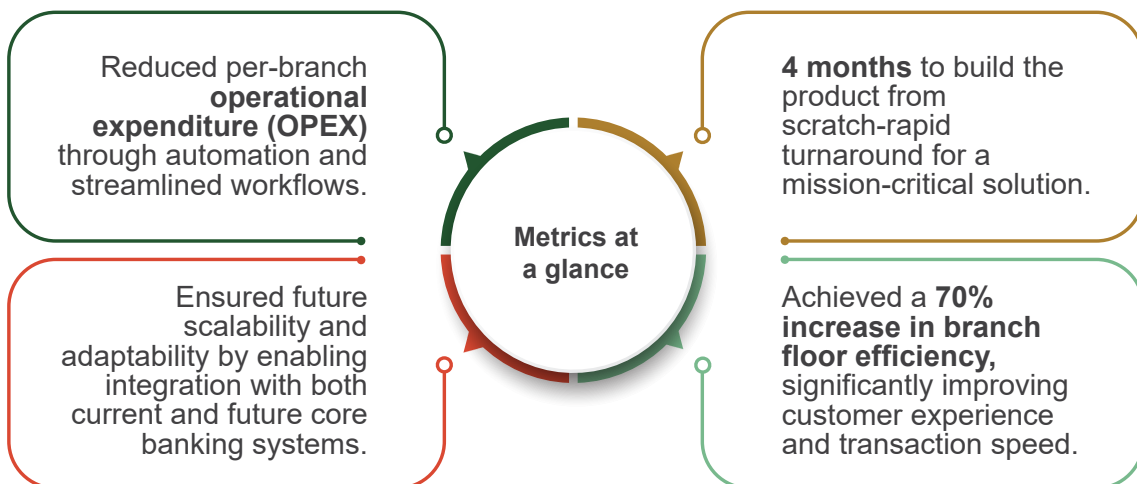
Developed using **Olive Fabric, iTurmeric architecture, and Angular**, creating a modern, future-ready technological powerhouse.



Built a **state-of-the-art Intellect Digital Teller**, flexible and fully configurable over any core banking platform.

Enabled **multi-currency transaction handling at teller desks** without dependency on the core system.

Metrics at a glance



Reduced per-branch **operational expenditure (OPEX)** through automation and streamlined workflows.

Ensured future scalability and adaptability by enabling integration with both current and future core banking systems.

4 months to build the product from scratch-rapid turnaround for a mission-critical solution.

Achieved a **70% increase in branch floor efficiency**, significantly improving customer experience and transaction speed.

