



iGTB[®]

intellect[®]
Design for Digital

iGTB Global Transaction Banking

26 April 2019

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Mitsubishi UFJ Financial Group

iGTB - Overview and Demo



AGENDA

Topic	Duration
1. Overview <ul style="list-style-type: none"> High level solution overview highlighting experience with implementation of online solutions for Cash Management Services in multiple countries Specific focus on : CMS, Cash Flow Forecasting, Netting, Forex, Reconciliation and Pooling 	00:10
2. Demo : Cash Management Services <ul style="list-style-type: none"> Online portal Payments - Input / Template / File upload Workflow / Authorization Inquiries 	01:00
3. Case study : Regulatory compliance and local laws <ul style="list-style-type: none"> Details of prior experience at the other banks, showing cost-effectiveness to meet the laws and regulatory requirements in terms of research, decision making, development, implementation and rollout. For example, PSD2 (Anomaly Detection, Open API), Malaysia RPP, Annual SWIFT Upgrade, Annual SEPA Upgrade Policy on upcoming regulatory requirements – For example, Target 2, CHAPS MX, BACS MX 	00:15
4. Case study : Migration <ul style="list-style-type: none"> Case study showing successful migration of the Intellect solution 	00:15



CBX: Intellect's Contextual Banking Platform for Opti-Channel Delivery



Desktop, Tablet,
Responsive- and Native Mobile optimized

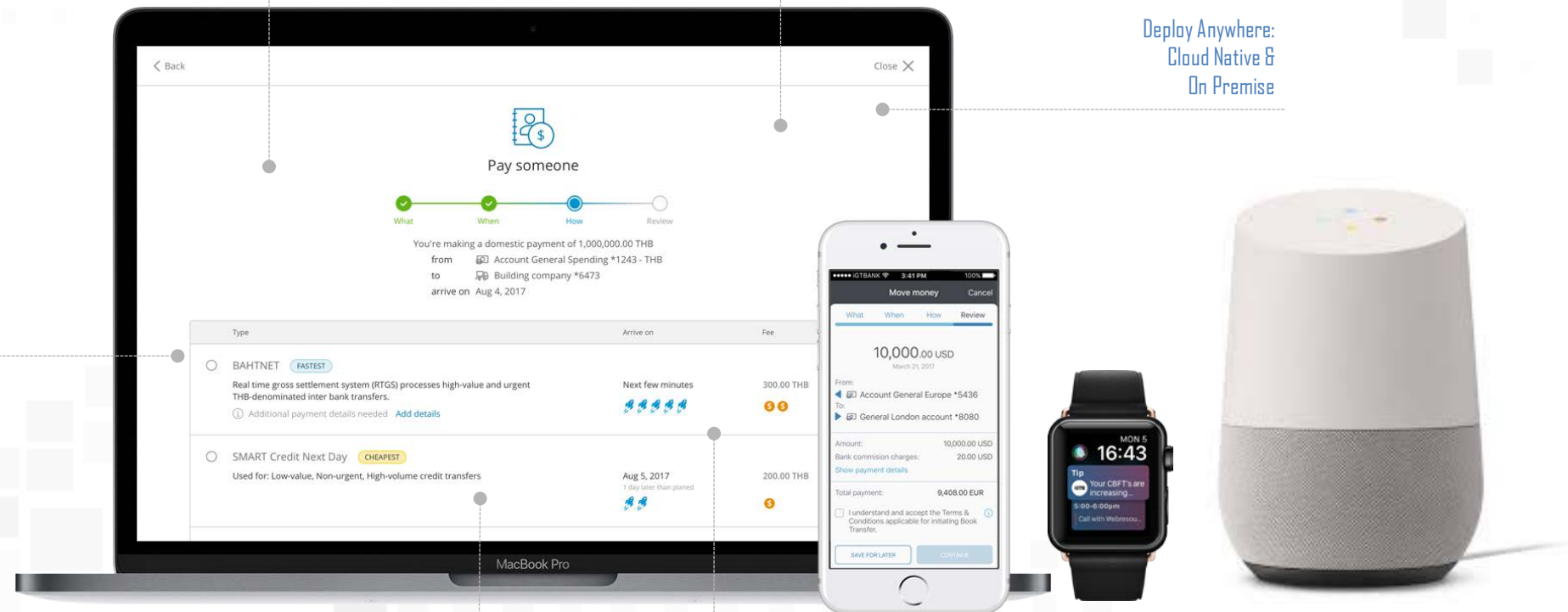
Contextual and Predictive
through machine learning

Deploy Anywhere:
Cloud Native &
On Premise

API first and
Micro Services based

Pluggable and
Extensible Architecture

World class UX and
Componentized UI for high
Self Service adoption.

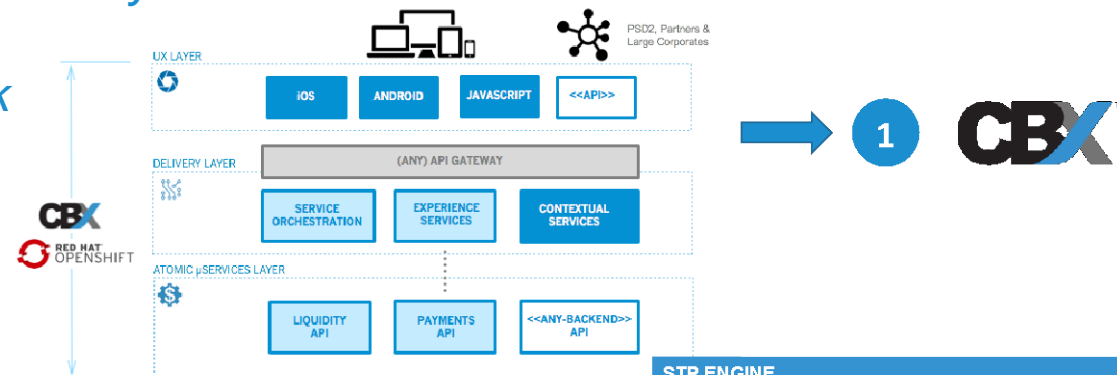


Solution Demo

Our solution demo today will broadly cover two key areas...

1 CBX (Contextual Banking eXperience) - Intellect's digital banking solution for opti-channel delivery

Used by : Customers of your bank



2 iPSH (Intellect Payment Services Hub)

Used by : Payments operations team at your bank



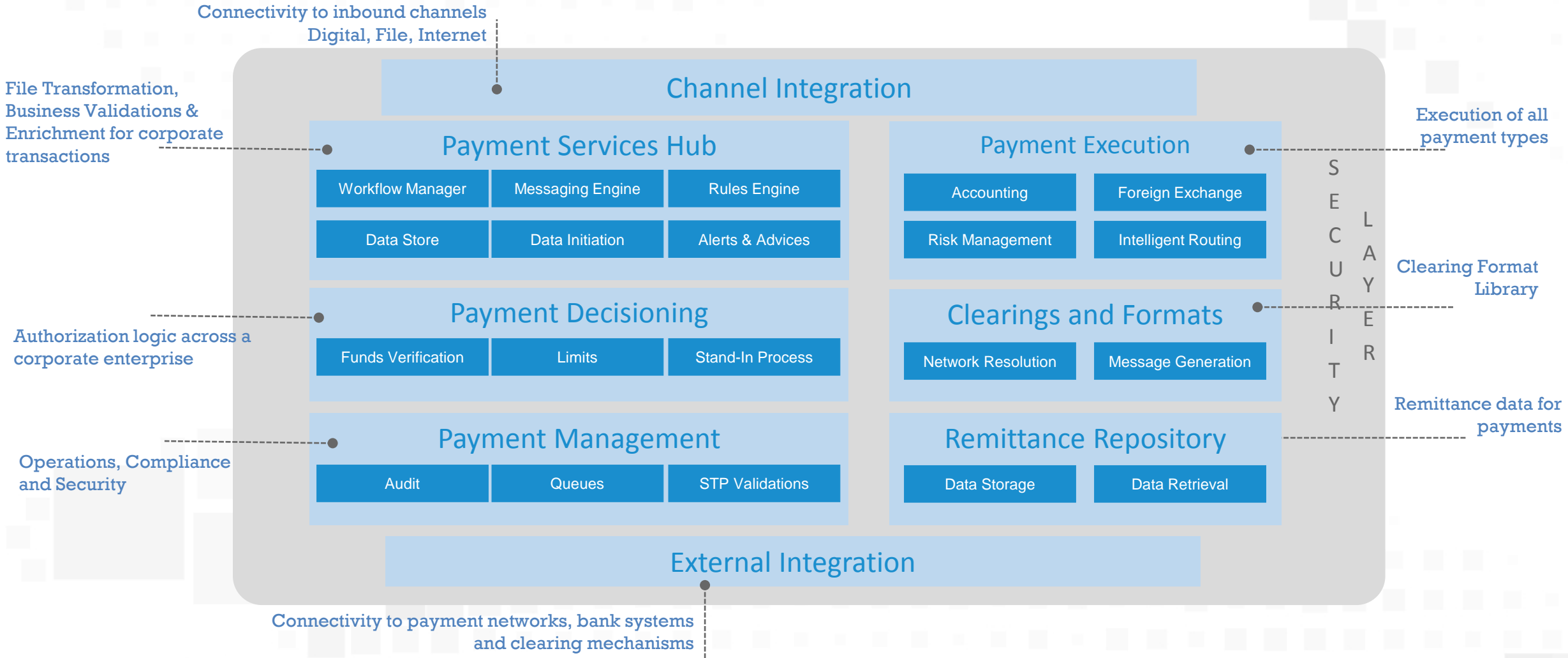
STP ENGINE				
File Parsing / Formatting	Message Parsing / Formatting	Data Transformation	Data bulking / de-bulking	
BUSINESS RULES ENGINE				
Data Validations		Data Enrichment		
BUSINESS PROCESS MODELER				
Process Modeler	Process Execution	Priority Processing	SLA Management	Store and Forward
TRANSACTION FRAMEWORK				
Configurable UI		Audit Trail		Operations Control
MONITORING SERVICES				
Dashboards		MIS reports	Files / Transaction view	Alerts and Notifications
PAYMENT ENGINE				
Accounting		Message Generation	Network Resolution	Pricing

Core Banking | Fraud Detection | AML | OFAC | Card Networks | Others



Key considerations for a globally deployable and scalable architecture

Intellect's payments architecture provides your bank with a cost-effective and efficient model that accelerates the ability to meet the various regional regulatory requirements with minimal to no dependency on us



Key considerations for a globally deployable and scalable architecture

We leverage key architectural strengths that will help your bank support current needs and future scalability



1. Message Transformation

Ability to add new message structures or modify existing message structures



3. Business Process Workflows

Enable payment flow orchestrations across multiple systems for various payment types



2. Business Rules

Configure and rollout business rules without the need to modify code



4. Standard Interfaces

Ability to provide standard APIs for integration

Release methodology for upcoming regulatory changes

- *Structured mechanism to ensure adherence to upcoming regulatory changes*
- *Ensure that your code is upgraded on a timely basis to reflect these changes*

1 *Upgrade methodology / frequency*

- The road map delivers in three (3) function categories
- New and enhanced functional capability is delivered on a 18-24 month release cycle
- New or enhanced technology is delivered in a functional release but on a 24-48 month release cycle
- Code defect correction on a quarterly cycle
- Regulatory and scheme mandates are delivered on a 12 month cycle (or as required by governing body)

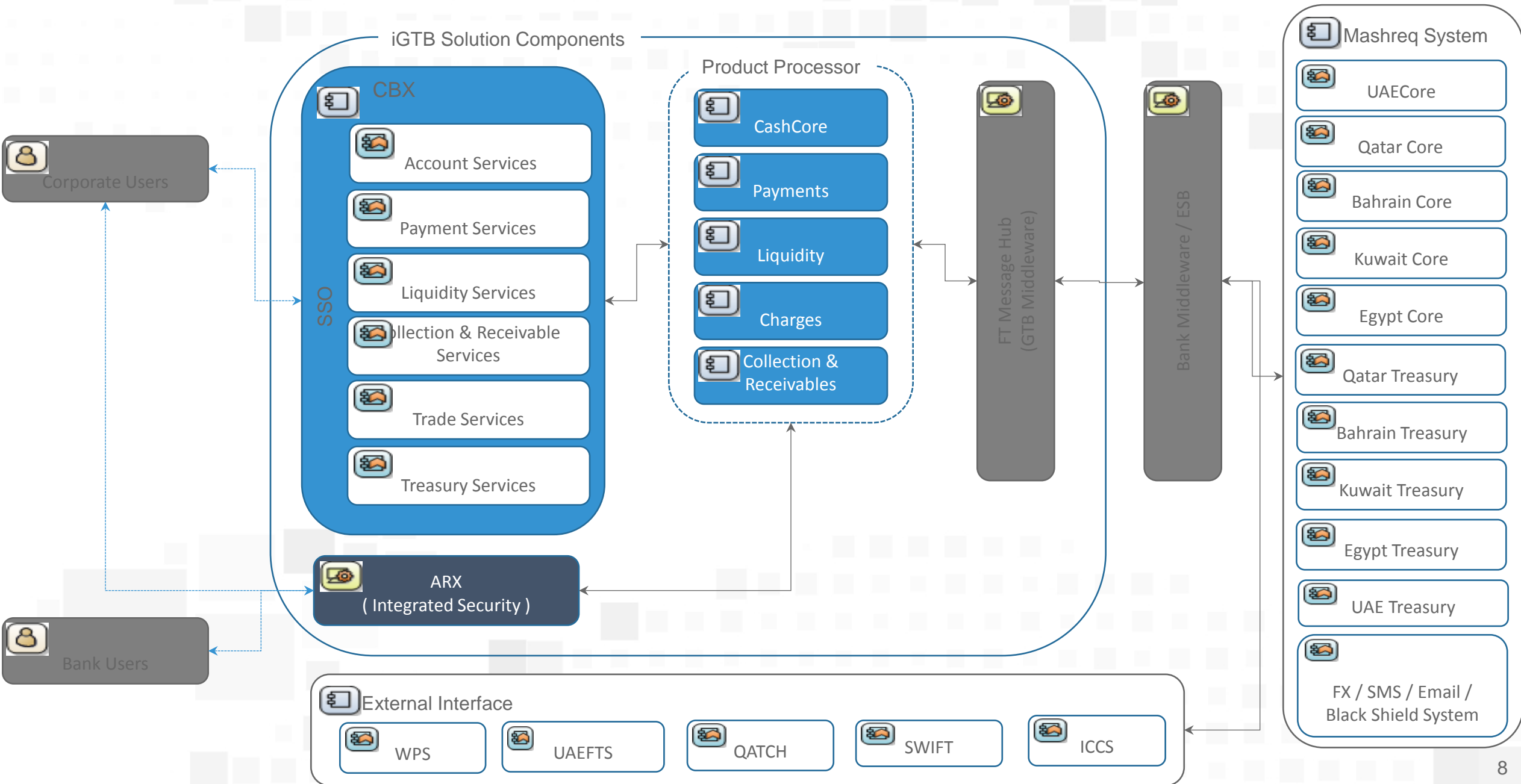
2 *Always upward compatible*

- New releases of the product are qualified with the latest versions of Oracle, WebLogic and WebSphere

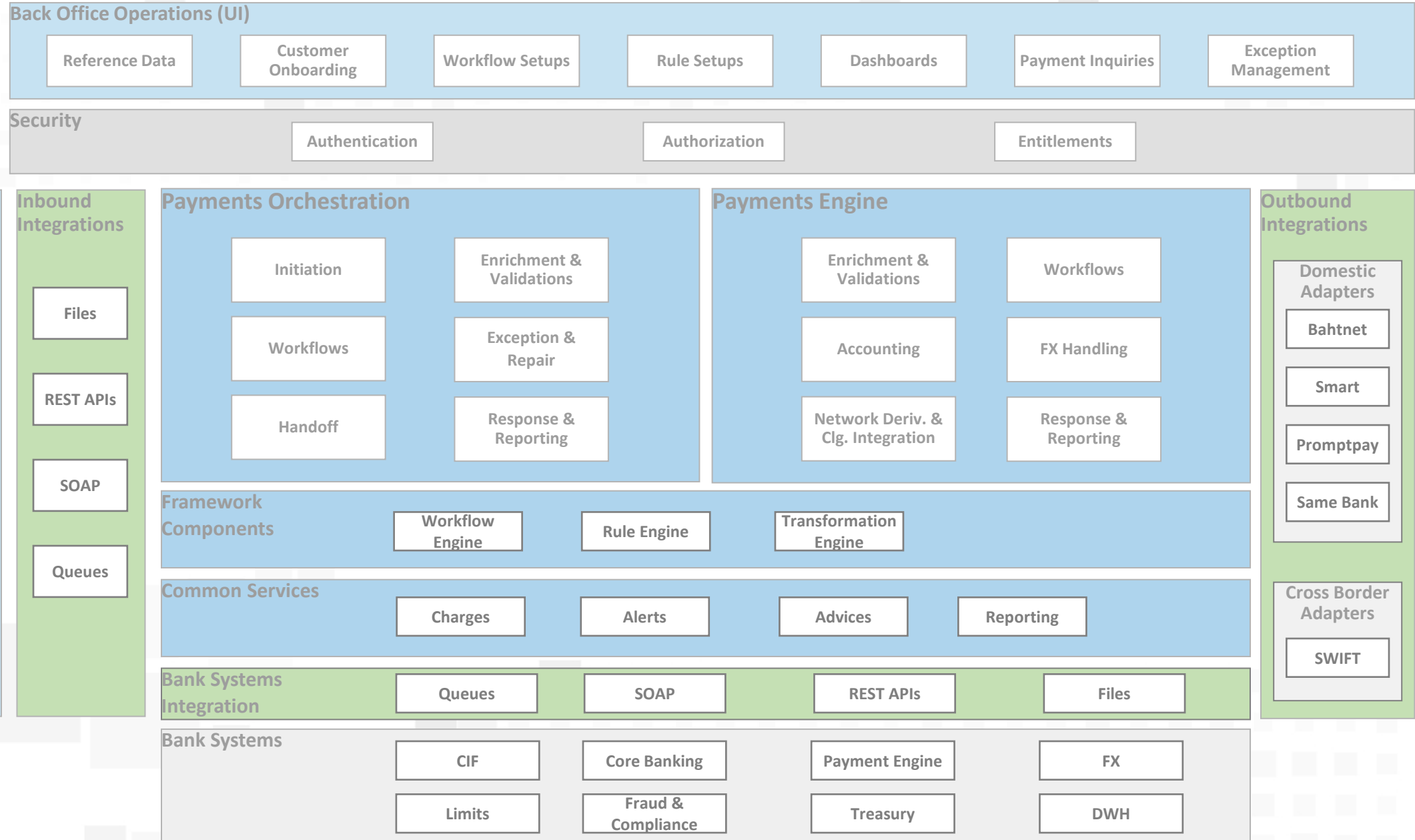
e *Approach to data changes*

- Database modifications are supplied in the form of an upgrade and rollback script.
- The upgrade script will make backups where needed and changes data structures. In case of issue, the rollback script provides the option to restore the structure and modified data to the previous state

Single Instance, Multi Country



Payments – Application Architecture



Our Portfolio of Products...

1

Intellect Digital
Core – IDC 17.1

2

Intellect Digital
Lending

3

Intellect Digital
Credit card

4

Intellect Quantum
Central Banking Solution

5

Contextual Banking
Experience (CBX)

6

Contextual Payments

7

Liquidity

8

Trade and Supply
Chain Finance

9

Digital Transaction
Banking

10

Digital Treasury

11

Digital Wealth

12

Capital Alpha

13

Xponent

14

Risk Analyst

15

Digital Distribution Suite

EXAMPLE CLIENTS

J.P.Morgan

Integrated liquidity management
Sweeps, investment sweeps, pooling,
Inter company loans with corporate channel
USA + 42 Countries



Liquidity management
Sweeps, notional pooling, investment
sweeps, inter company loans
UK + 51 Countries



LLOYDS BANK
Liquidity management
UK



NORTHERN TRUST

Liquidity Management
UK, USA



Liquidity management
Sweden + 4 Countries



Payments HUB for Spain and 12 countries
Liquidity management
Spain



Corporate payment decisioning
UK



Payments Services Hub
Canada



Integrated liquidity management with
corporate channel , sweeps, pooling,
inter company loans
Singapore + 9 Countries



Integrated collections & receivables
management
India



Integrated cash management (corporate
Channel with collections & receivables,
Payments, supply chain finance, liquidity,
Host to host connectivity)
Indonesia: partially live



Integrated cash management (corporate
Channel with collections& receivables,
Payments, supply chain finance,
Liquidity, host to host connectivity)
Malaysia



Trade and supply chain finance
with corporate channel
integrated
India



Integrated cash management with
corporate channel - payments, collections
and receivables, supply chain finance
India



Integrated cash management with
account services, payments, liquidity,
collection & receivables with corporate
channel
India



Integrated cash management &
corporate channel with collections
and receivables , payments
India

EXAMPLE CLIENTS



Middle East



Integrated cash management for
Account services payments,
Liquidity: sweeps, pooling
UAE



Integrated cash management for payments,
liquidity, H2H, collections & receivables with
corporate/SME channel including trade.
UAE + 5 countries



Corporate channel with account services,
payments, bulk payments
Qatar + 10 countries



Integrated cash management: account services
, payments, collections / receivables, liquidity
& corporate channel plus host to host
Saudi Arabia + 3 countries



Corporate channel with payments,
liquidity, collections & host to host
connectivity
Jordan + 12 countries



Corporate channel with payments & H2H
UAE



Corporate/ SME channel for salary upload
and processing
Kuwait



Corporate channel for payments and
trade
Qatar



Corporate channel with payments & trade
Qatar



Corporate channel with account services,
payments & trade
UAE



Corporate channel with account services,
trade, liquidity, payments
UAE



Cash management for
Account services payments
Kuwait

Africa



Integrated liquidity management with
corporate channel, Sweeps, pooling, cash
control
South Africa



Integrated cash management: account services,
payments, liquidity, collections & receivables &
corporate/SME channel
Kenya+ 4 countries



Integrated cash management: account services ,
payments, collections & receivables & corporate
channel including trade
Tanzania+ 2 countries



Integrated cash management: account
services , payments, & corporate channel
including trade
Uganda

TRANSACTION BANKING RECENT MANDATES



Europe/Americas



Liquidity management
front end
HSBC worldwide



Integrated trade finance
Austria



Liquidity Management
US



Liquidity management
Sweden + 4 Countries



Remittance Repository, Bulk e-payments,
SWIFT Fin
Canada

Middle East/Africa



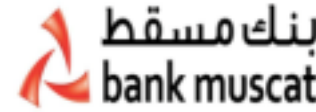
Integrated cash
management for account
services payments,
liquidity: sweeps, pooling
Bahrain and Kuwait



Integrated cash
management for Account
services, payments, liquidity:
sweeps, pooling
UAE



End to end integrated
collections & receivables,
liquidity
UAE



Integrated transaction
banking for collections &
receivables, liquidity, trade
and SCF
Oman



Integrated cash management
for Account services,
payments, receivables
liquidity: sweeps, supply chain
finance
Africa



CBX and Cash management
Africa

India / APAC



Integrated Cash management for
Account Services Payments,
Liquidity: Sweeps, Pooling
Malaysia



Trade and SCF solution
India



Trade and SCF solution
Solution for Westpac in
emerging markets of APAC



Integrated Cash management
for Account Services, Payments,
Liquidity: Sweeps, Pooling
Thailand + AEC



Digital Transaction Banking
Corporate Portal
India



Digital Transaction
Banking Platform
India



Liquidity Management
Australia



Front to back Liquidity
Management Solution
Japan

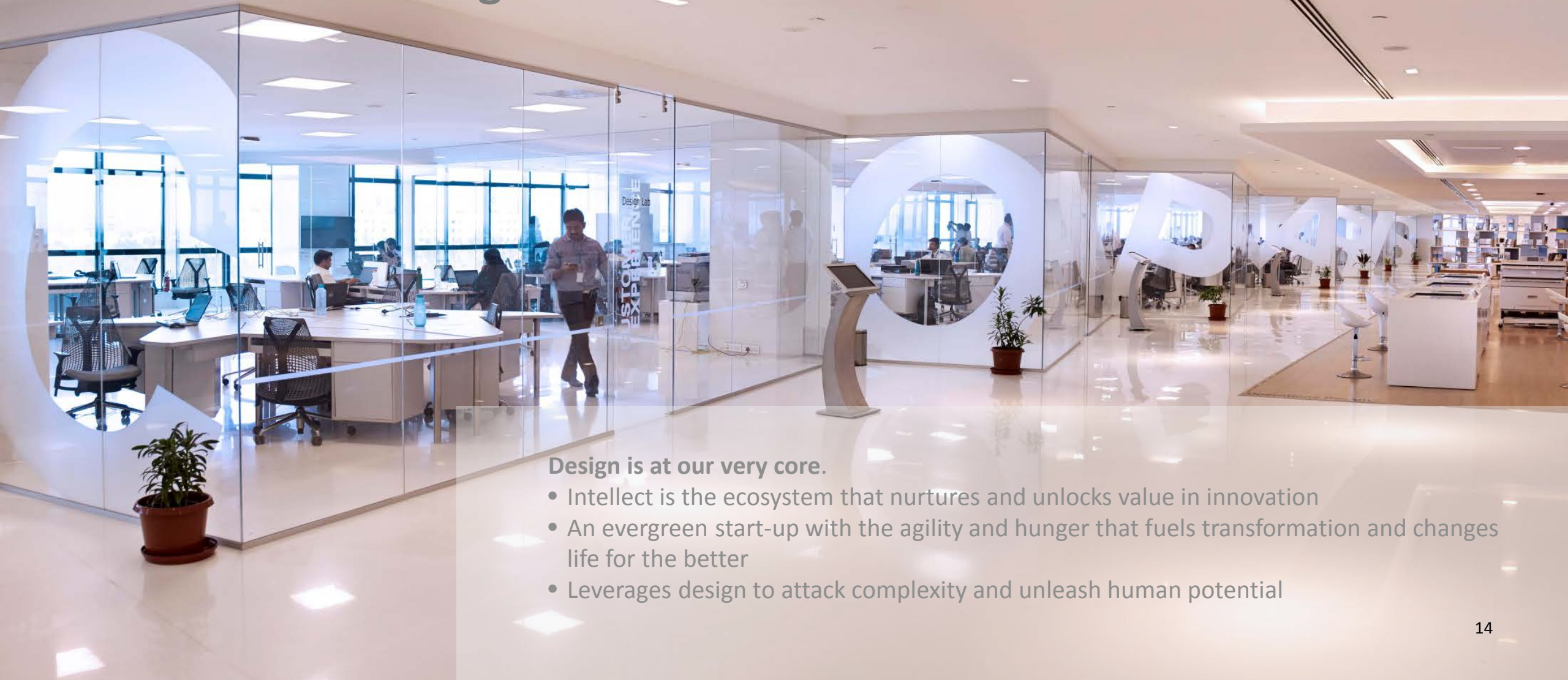


Trade & Supply Chain Finance
Singapore



TECHCOMBANK
Digital Transaction Banking
Vietnam

Designed by Intellect at 8012 FinTech Design Center



Design is at our very core.

- Intellect is the ecosystem that nurtures and unlocks value in innovation
- An evergreen start-up with the agility and hunger that fuels transformation and changes life for the better
- Leverages design to attack complexity and unleash human potential