



**Technology
Day II**
December 07, 2021

Intellect Technology Day II

iGTB

Manish Maakan, CEO

AGENDA

A

iGTB
PRODUCT
PILLARS

B

MARKET
TRENDS

C

OUR NEW
BUSINESS
PROPOSITION

D

WHY
WE WIN



Our Investments in Modern Cloud Platforms Ready to Fast Forward to Digital Next

iGTB is Powered by Composable,
Contextual & Hyperscale Technology
Architecture



#1 Partner of Choice for Digital Transaction
Banking & Corporate Liquidity Management
Transformation Programs



Digital Transaction Banking

World's First Integrated Digital Transaction Banking Enterprise Platform delivering Omni-Channel Cash & Trade Product Processors



Liquidity Management Platform

Corporate Treasury Exchange to manage Domestic & Cross Border Liquidity, Investments & Corporate Deposits including Virtual Accounts & Escrows



Contextual Banking Experience

Composable, Contextual & Hyperscale Customer Experience Digital Platform to manage Corporate Cash & Trade



Payment Services Hub

Unified Payments Platform Optimising critical Business Interactions - Leveraging Context Aware operating system



Trade & Supply Chain Finance

Digital 360 Platform enabling Integrated Trade & Supply Chain Finance with Collateral & Limits Management - Enabling Open Networking

A1

iGTB
PRODUCT
PILLARS

DIGITAL TRANSACTION BANKING DTB

iGTB

intellect®
Design for Digital

Technology
Day II
December 07, 2021



34

COUNTRIES



CUSTOMERS

60

Cloud-ready
solution
available



CLOUD PLATFORM



ANALYST COVERAGE

Advanced AI Mountaineers in Corporate Banking, Digitizing Accounts Receivables, Banks as Frontrunners, Leader in IDC marketscape, worldwide, end-to-end banking solution



STAGE 5

DTB

Digital Transaction
Banking

#1 most comprehensive integrated transaction banking solution globally

processes transactions worth
\$350+ billion
every year

pays
\$50 billion
salaries every year

over
100 billion
corporate transactions
executed every year



KEY FUNCTIONALITY

No other vendor has fully integrated cash and trade offering including supply chain finance, front to back. Capable through iZoom to go live for a bank within weeks.



ARCHITECTURE

Cloud-ready with composable & contextual digital. Significantly superior digital experience with respect to the competition



COMPETITION

Win rate of 60% from all RFPs published in the last 4 years in Emerging Markets

Finastra
Oracle
Nucleus
Software
(Asia)



CLOUD



OPENSIFT





COUNTRIES

56



CUSTOMERS

45

Cloud-ready
solution
available



CLOUD PLATFORM



ANALYST COVERAGE

- iGTB clients regularly win awards for best-in-class liquidity
- Recent Aité Fireside Chat with iGTB & BNY Mellon
- IDC: "Covid-19 forced CFO focus on liquidity. In response, 65% of corporate banks will invest in supporting predictive liquidity"

STAGE 5



#1 market leader in liquidity management, live in all continents

Liquidity Management
Solution

allocates interest on over
\$35 trillion
notional pools every year

sweeps over
\$4 trillion
cash every year

processes worldwide

23%

of major currency cross-border MNC
sweeps



KEY FUNCTIONALITY

Comprehensive sophisticated cash concentration, notional pooling, intercompany loans, investments plus much more including protecting bank balance sheet.

Includes predictive liquidity/CFF, real time funds control and virtual accounts including Escrow.

Country coverage means local regulations and taxation hold no fears for LMS.



ARCHITECTURE

Pegasus engineering.

Born in the cloud, API-first, micro services, pure open source, real time.

Front office uses Lisa SPA for banks' clients and bank staff.



COMPETITION

Two of our largest liquidity management competitors' clients have chosen to replace with iGTB LMS in the last 12 months.

Tieto
Infosys
ReVal



CLOUD



OPENSIFT



CLOUDFOUNDRY



55

COUNTRIES



61

CUSTOMERS



AI + MACHINE LEARNING

Cloud-ready
solution
available

CLOUD PLATFORM



ANALYST COVERAGE

FORRESTER
accenture
Aite
CELENT

STAGE 3



Contextual Banking
Experience

built leveraging

1,000+

proven customer TB journeys

offering

450+

open banking APIs

The contextual, composable hyperscalable, trendsetter



KEY FUNCTIONALITY

White label digital banking for corporations, SME/SMB covering Payments, Account Services, Liquidity, Collections & Receivables, Virtual Accounts, Escrow Management and Cash Flow Forecasting



DIFFERENTIATORS

Best-next-action
Best-next-offer
UX-led
Persona-based
Covering all corporate banking domains
Part of Intellect CBX family



ARCHITECTURE

Cloud native, API-first
Fully open source
Contextual powered by AI/ML
Cross-domain data fetch
Full score (Gartner) for interactive open banking channel capabilities

Singled out by Accenture as notable example of extensive use of microservices and cloud-native PaaS technologies



COMPETITION

Coconet
Finastra
Infosys
Internal IT



CLOUD



OPENSIFT





30

COUNTRIES



39

CUSTOMERS



AI + MACHINE LEARNING

Under construction



CLOUD PLATFORM



ANALYST COVERAGE

Ovum: best choice for tactical short term solution & building blocks of longer term foundation

Among global top 12 payment vendors worldwide in CEB (Gartner) report



STAGE 3

PSH

Payments Services
Hub

rolled out by one bank every

4-6 weeks

to a new country
now live in 19 countries

>1 million

payments processed per hour in live use

Cloud-based context-sensitive corporate payments optimizing interactions



KEY FUNCTIONALITY

- Corporate payments in the cloud
- Payments pre-processing
- Orchestration
- Execution
- Limits management
- Remittance repository
- ISO 20022 rapid adoption



ARCHITECTURE

- Contextual digital
- Cloud native
- API-first
- Fully open source



COMPETITION

- Bottomline
- Finastra
- ACI
- Fiserv
- FIS



CLOUD



OPENSIFT





11

COUNTRIES



22

CUSTOMERS



AI + MACHINE LEARNING



CLOUD PLATFORM

Cloud
deployable



ANALYST COVERAGE

CBX Trade Finance judged best-in-class for corporate client services in CEB report

Assessed by Aité as 10% market share

Judged a leader by IDC

STAGE 3



Trade & Supply Chain
Finance

Future of trade & supply chain finance with AI, risk mitigation & partner ecosystem



KEY FUNCTIONALITY

- Only solution covering both trade finance and SCF fully
- Transformational and sustainable
- Risk participation, distribution and mitigation
- Fast supplier onboarding
- IDX smart paper-killer that reads any form
- Limits management



PARTNER ECOSYSTEM



ARCHITECTURE

- AI/ML/NLP
- Best next actions
- IoT
- Open banking, fully composable
- Digital 360
- APIs
- Cloud deployable



COMPETITION

- Finastra
- Surecomp
- China Systems



CLOUD



OPENSIFT



according to the ICC
\$60bn
trade finance
opportunity for banks

according to the ICC
\$20bn
SCF opportunity
for banks



Hyperscaling the business model Product to Platform...

iGTB launches
CashPower '22



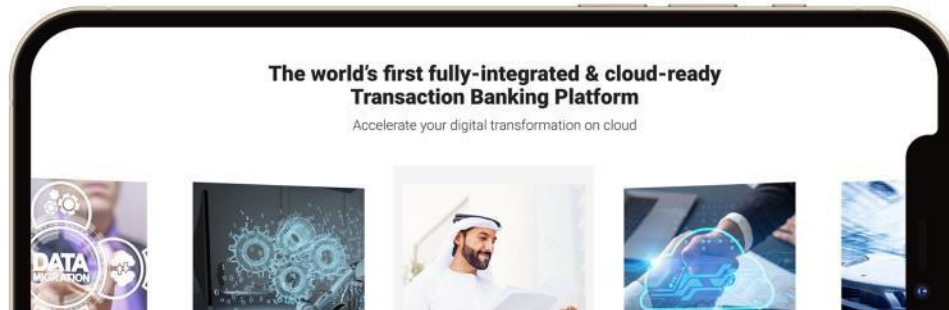
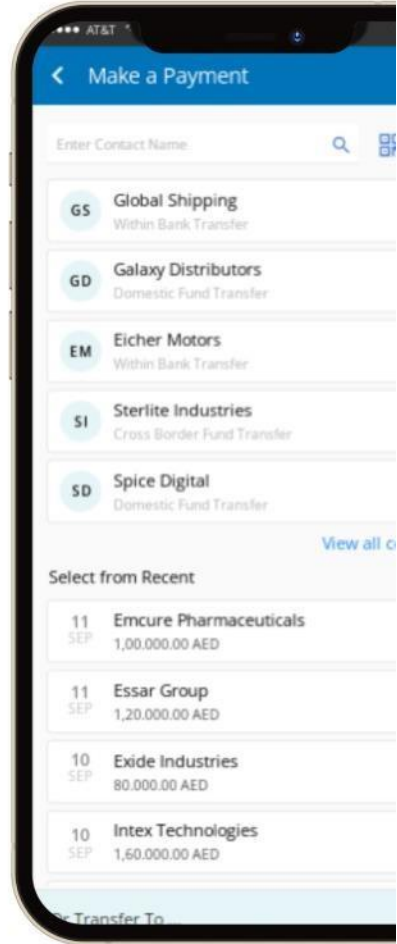
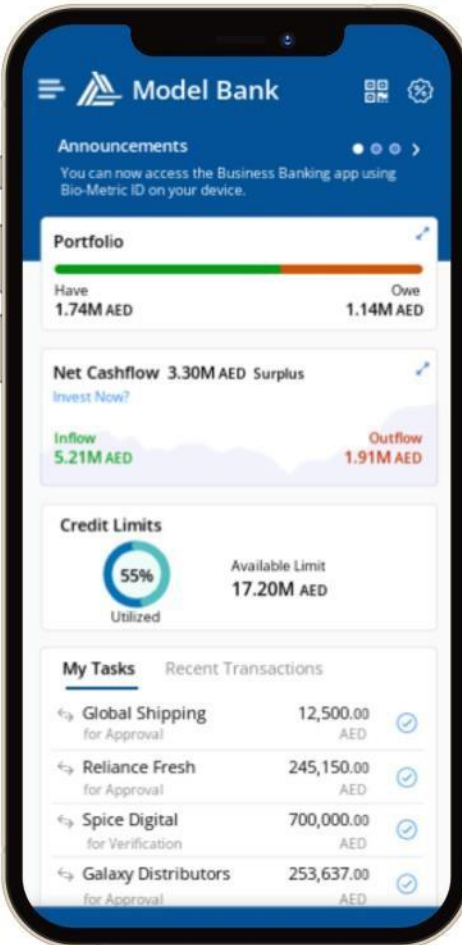
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New eXperiences. True creativity.

iGTB Cloud CashPower '22



1. Banks earned nearly \$1tn from commercial in 2020
2. Need for Innovation to support Small Business Banking
3. Corporates & Regulators pressure banks to transform their technology
4. COVID-19 has pushed technology and transformed business forever
5. Corporate Banking Global IT spend Growing
6. SaaS Cloud spend growing to 25% of all on-prem applications spend

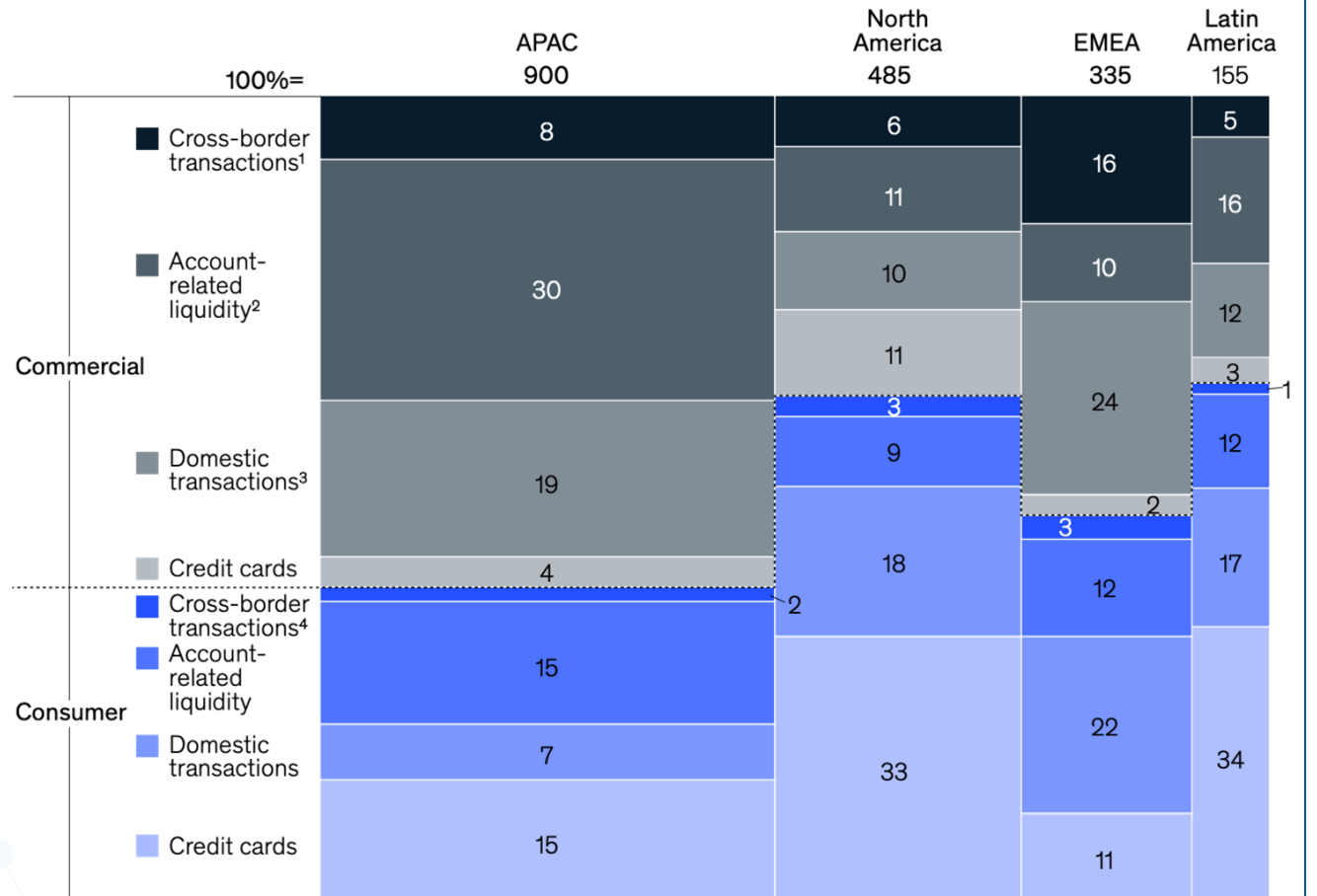
Banks earned nearly \$1tn from commercial in 2020

McKinsey:

Global Payments revenues will be back to growing 6-7%

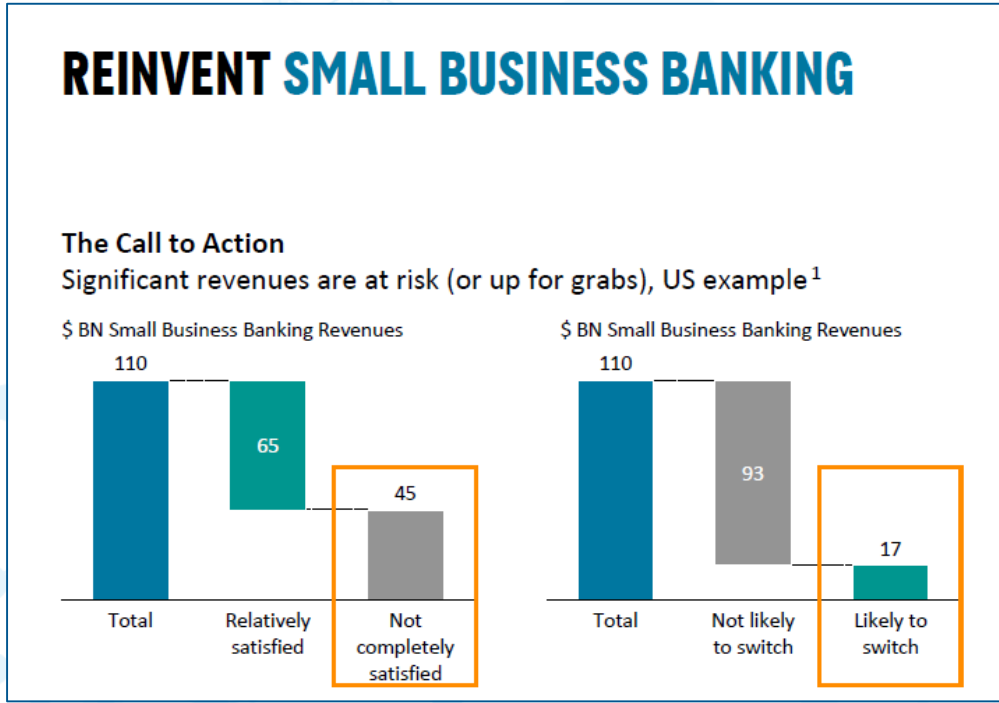
Domestic & Cross-Border Payments and Account-related Liquidity are the key revenue pools for commercial banking

Payments revenue, 2020, % (100% = \$ billion)

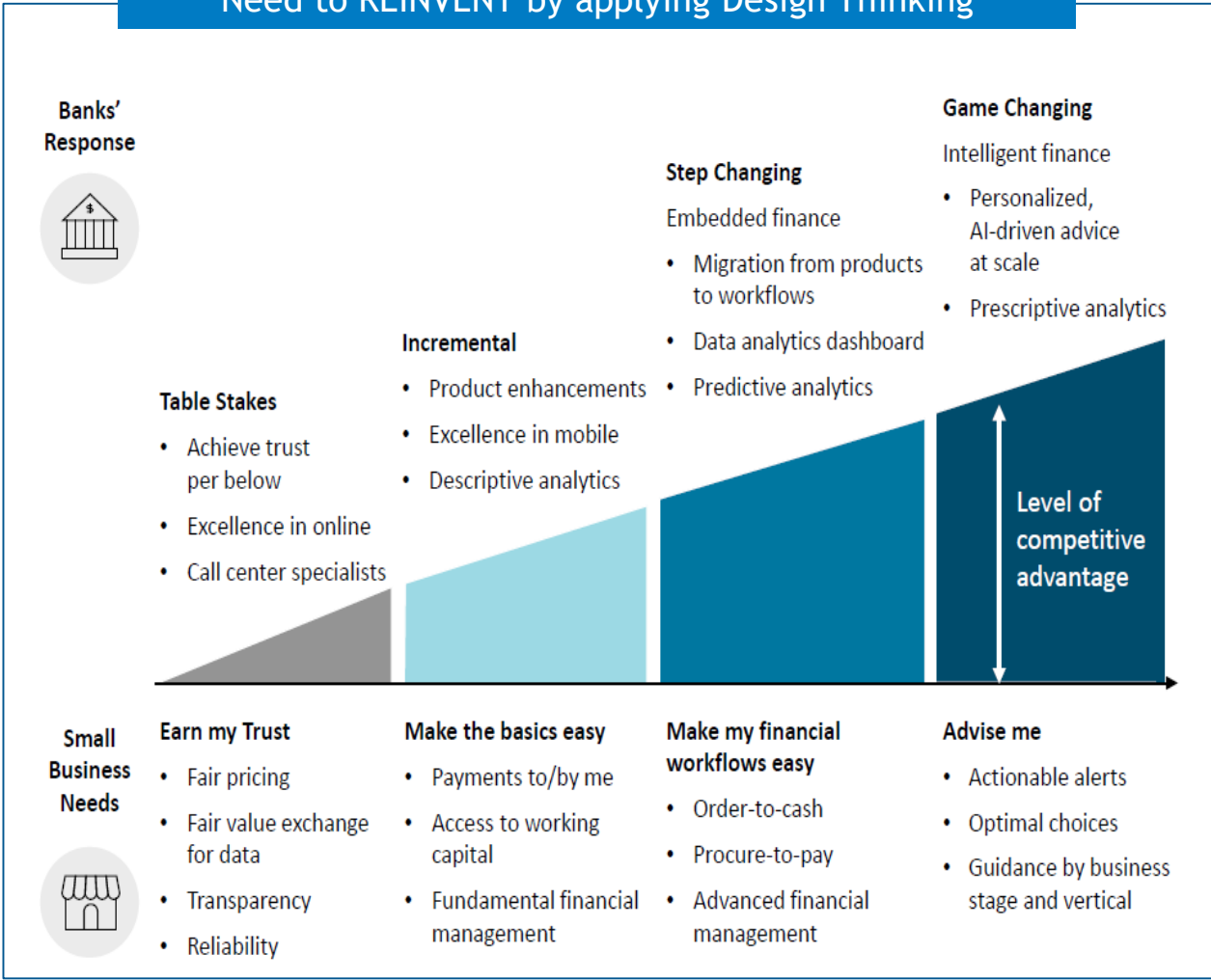


Need for Innovation to support Small Business Banking

Need to REINVENT by applying Design Thinking



¹Source: Phase 5/Delvinia March 2020 small-business survey (percent not completely satisfied; % likely to switch); Oliver Wyman revenue pool estimates.



Corporates & Regulators pressure banks to transform their technology

7-8%
growth

SME Growth

- Focus on SME is growing
- Cloud transition growth even faster



1.1m
risky CRs

Regulatory

- Regulators worldwide, concerned on operational resilience
- Increasing focus on **operational resilience** due to legacy infrastructure



16%
corporates
switched bank

Customer Experience

- FinTechs and bad customer experience driving high rate of switching



\$3.5bn
corporate spend

Demand for APIs

- Demand for API connectivity by clients who are investing **\$3.5bn** globally



COVID-19 has pushed technology and transformed business forever



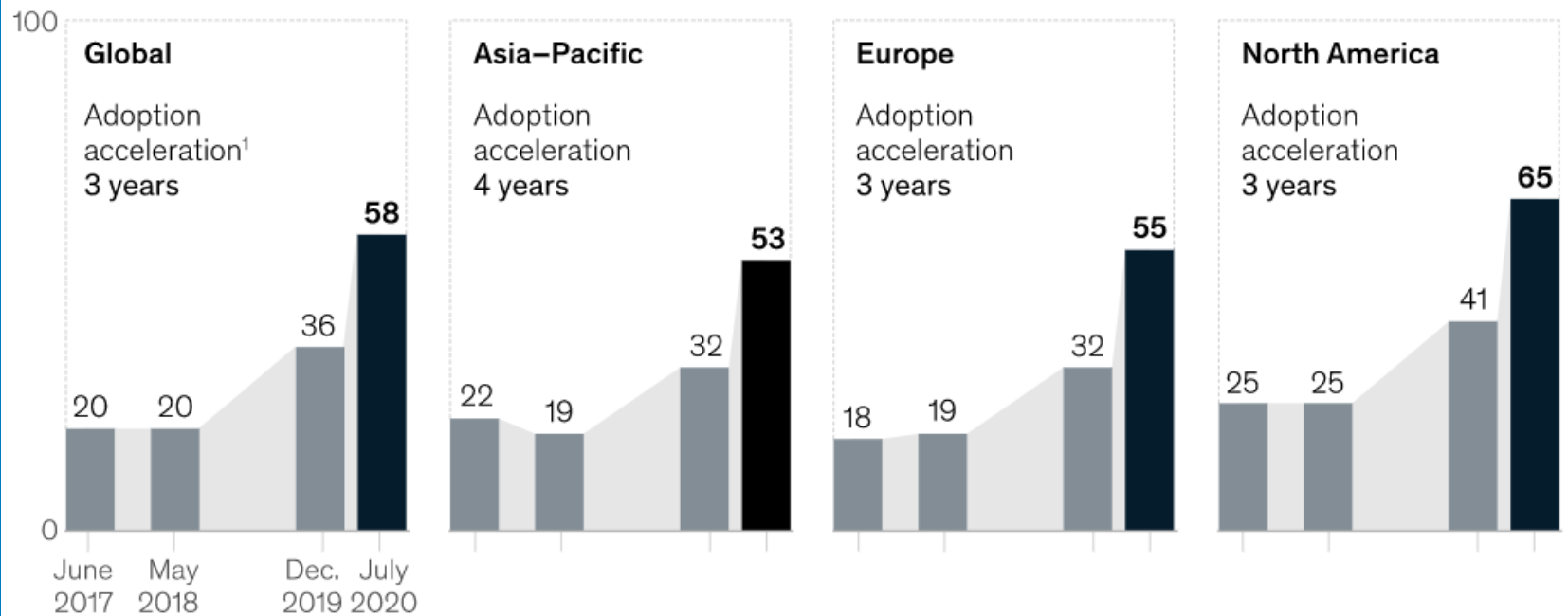
3x

likelier now than before the crisis to say that at least 80 percent of their customer interactions are digital in nature

The COVID-19 crisis has accelerated the digitization of customer interactions by several years.

Average share of customer interactions that are digital, %

■ Precrisis ■ COVID-19 crisis



¹Years ahead of the average rate of adoption from 2017 to 2019.

Corporate Banking Global IT spend Growing

\$46.9bn
2022 projected

\$7.6bn

2022 Application Spend
projected

\$55.5bn
2025 projected

\$9.3bn

2025 Application Spend
projected



SaaS Cloud spend growing to **25%** of all on-prem applications spend



\$2.3bn



↑
2025



Shift to Buy vs Build



Our Business Proposition



New Business Proposition

iGTB

intellect[®]
Design for Digital

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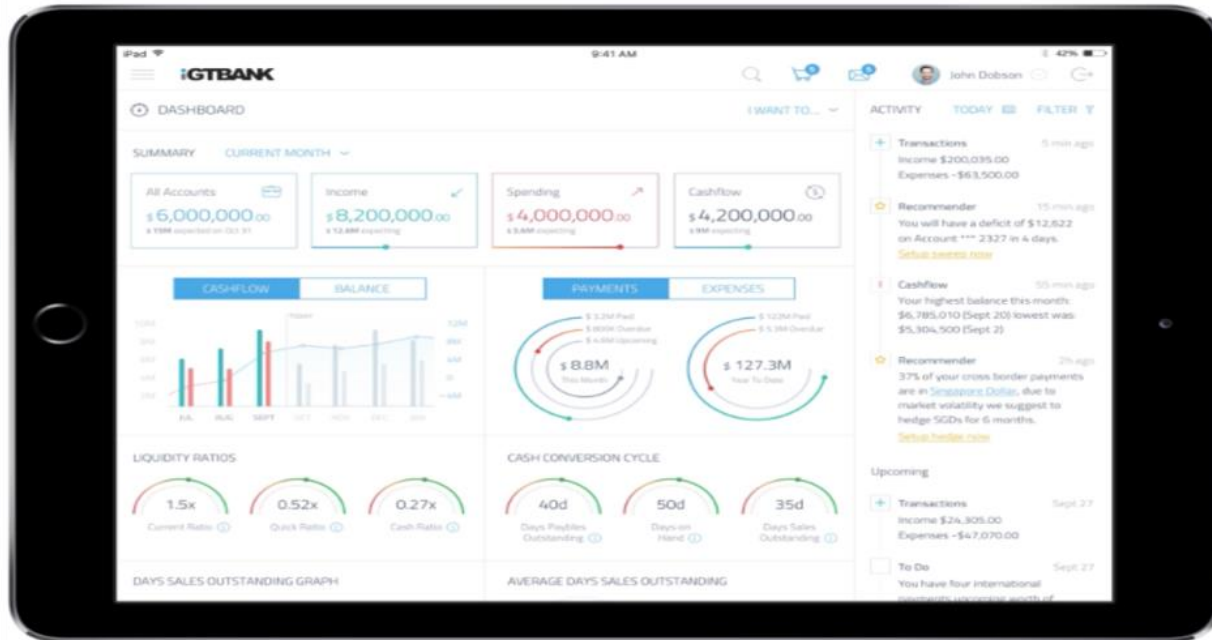
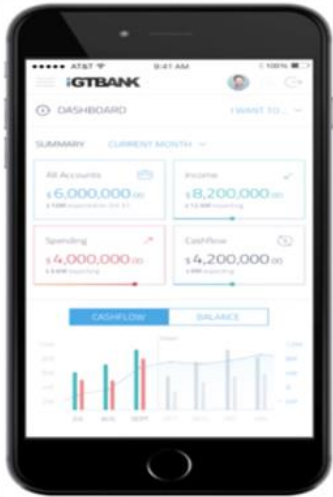
1. Consumerization of Commercial Banking
2. iGTB Cash Cloud Platform
3. Three distinct Composable Market Offerings
4. Hyperscaling the Business Model

Consumerization of Commercial Banking

Desktop, Tablet, Responsive- and Native Mobile optimized

Deploy Anywhere: Cloud Native & On Premise

Contextual and Predictive through machine learning



API first and Micro Services based

Pluggable and Extensible Architecture

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

Powered by



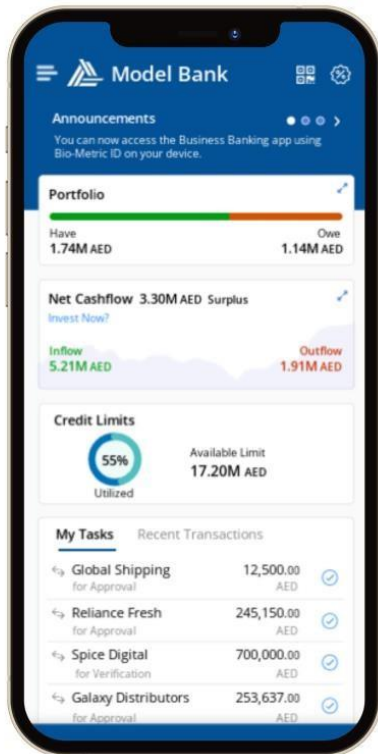
Composable User Experience

Real time Contextuality (AI/ML)

Self service enablement

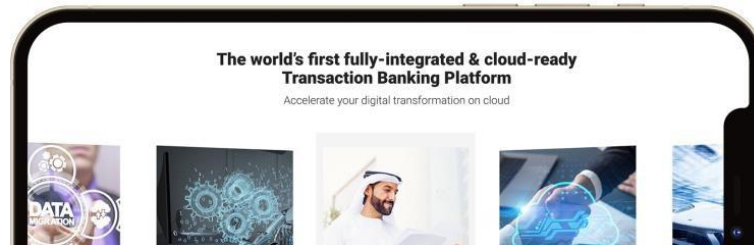
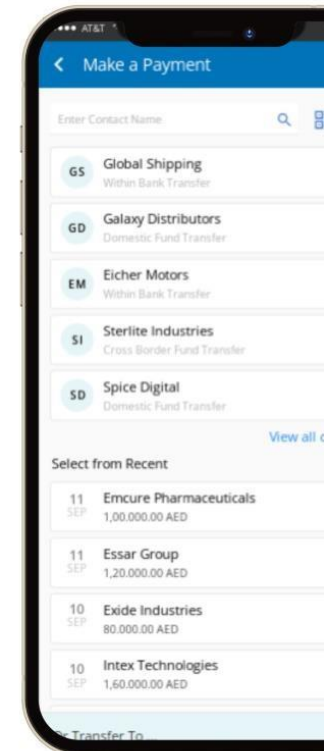
Branding and product packaging

“On Tap” Functionality extensions on a SaaS Cloud



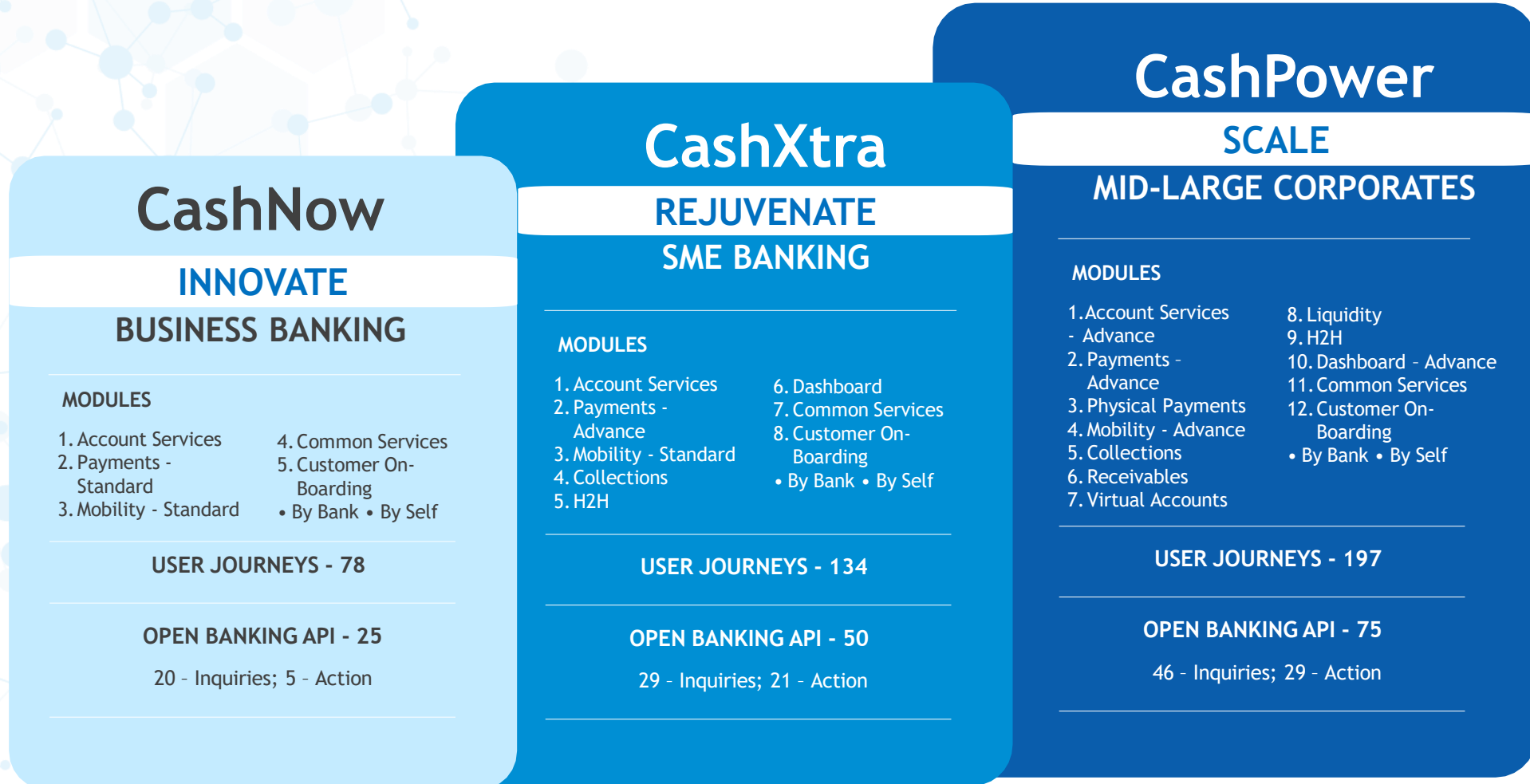
New eXperiences. True creativity.

iGTB Cloud CashPower '22



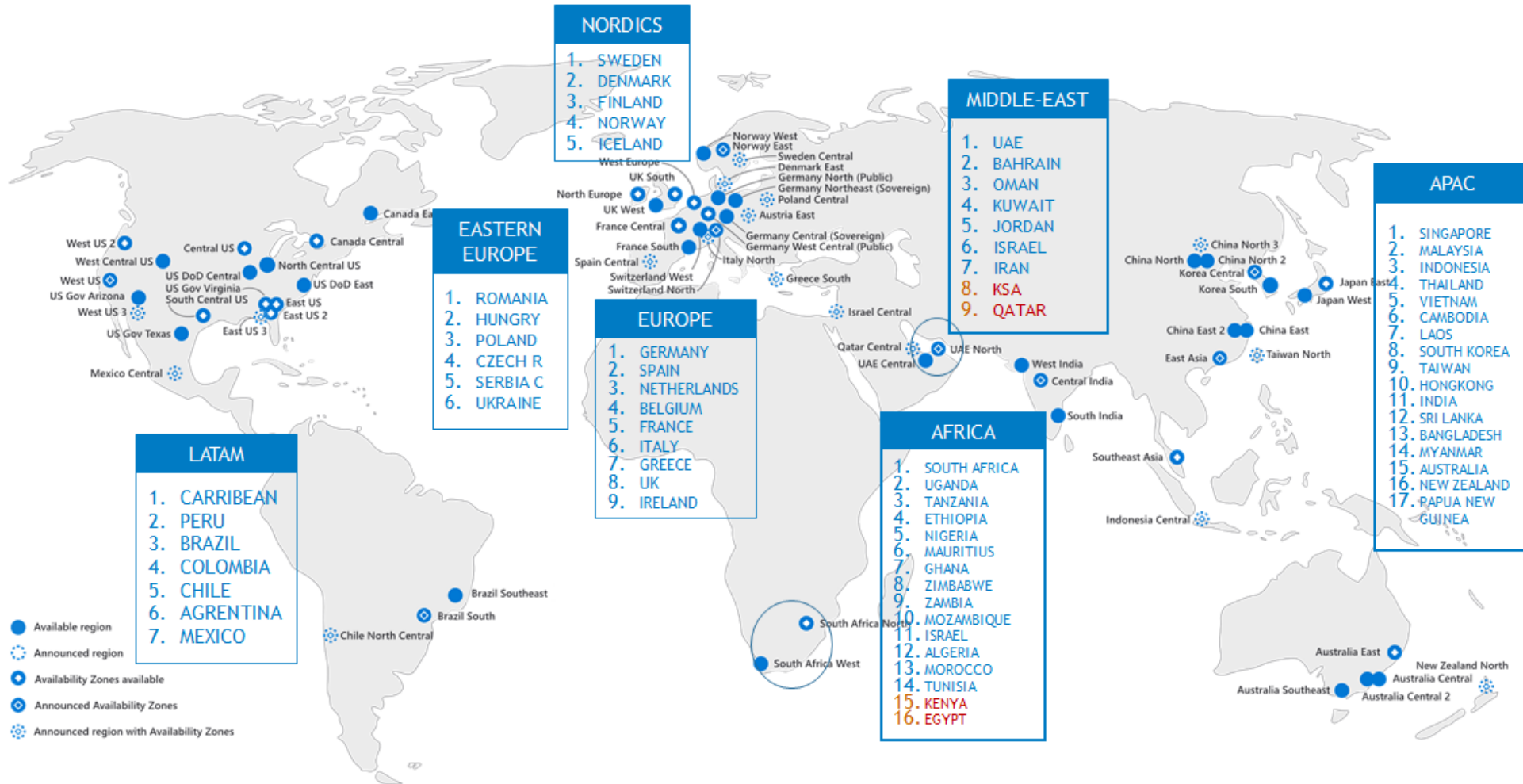
iGTB Cash Cloud on SaaS

3 distinct Composable Market Offerings



Hyperscaling the Business Model

1,000 banks in 70 countries



In Partnership with Microsoft



D

7 reasons why we WIN

1. Recognized Leadership Position in the Market
2. Customers as Promoters - High NPS
3. Market Ready Cloud Technology
4. Open Banking APIs for Financial Ecosystem
5. Execution Track Record - Agility in Implementation
6. Commercial Proposition - PAYG with 40% lower TCO
7. Exclusive Transaction Banking focus & Fragmented Competition

Our Leadership Position In The Market

iGTB[®] ranked # **1**

**Best Selling Wholesale Banking - Transaction
Banking Solution in the world
2 years in a row**



D1 REASONS WHY WE WIN

Our Leadership Position is Endorsed by 12 Market Leading Analysts

iGTB | **intellect**® Design for Digital | **Technology Day II**
December 07, 2021

iGTB
IS MARKET LEADER

#1 TRANSACTION BANKING

#1 Partner of Choice for Digital Transaction Banking Transformation Programs

iGTB ranked **#1**
Best Selling Wholesale Banking – Transaction Banking Solution in the world



STRONG PERFORMER
The Forrester Wave™ 2020 : Digital Banking Engagement Platforms



#1 FOR RETAIL BANKING
#1 FOR TRANSACTION BANKING
IBS Annual Sales League Table 2020
2 GLOBAL FINTECH INNOVATION AWARDS
Most Innovative Digital banking platform at HLBB
Best payment system implementation at CIBC
#1 IN GLOBAL PAYMENTS SYSTEMS
#3 IN GLOBAL DIGITAL BANKING & CHANNELS
IBS Annual Sales League Table

CELENT

MODEL BANK AWARD
Emirates NBD wins for Transaction Banking Transformation
PERSONA-BASED UI
Top Trends in Corporate Banking 2019-2020
#1 PACESETTER IN CUSTOMER ENGAGEMENT
Cited for developing persona-based customer journeys
ADVANCED A.I. MOUNTAINEER
Only Product company with complete Corp Banking suite with integrated UX,UI
2 XCELENT AWARDS
Advanced Technology and Breadth of Functionality

accenture

IGTB IS A NOTABLE EXAMPLE
Extensive use of micro services and cloud-native PaaS technologies



LEADER IN TRADE FINANCE
MarketScape report: Worldwide Trade Finance Systems 2020
LEADER IN CORPORATE BANKING SOLUTION
Worldwide End-to-End Corporate Banking Solution Providers 2019
FINTECH 100: 3 REAL RESULTS AWARDS
Future Ready Payments Implementation at CIBC
Digital Transformation Leader at IDFC
Customer Experience at NBK



GOLD CLASS AWARD
Digital Transaction Banking

Gartner

#1 FOR OPEN BANKING
Full Score on Interactive Open Banking Channel Capabilities



CASH MANAGEMENT SURVEY 2020
#1 Mashreq Bank
#5 Emirates NBD
TRADE FINANCE SURVEY 2021 – 2019
#4 Raiffeisen Bank International



FINTECH POWER 50
Transforming Financial Services



LEADING GLOBAL VENDOR
Online Banking Solutions Technology Analysis

Aite

INNOVATION AWARD FOR CUSTOMER EXPERIENCE
Abu Dhabi Islamic Bank
TOP 5 TRADE & SUPPLY CHAIN VENDOR
Aite Matrix: Trade Finance Software Report
#1 FOR APIs
Top Rating on all six measures: Development, Wholesale banking, Sandbox, Connectivity, Management and Analytics



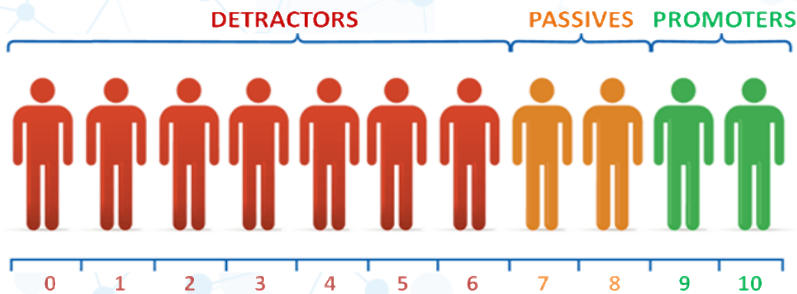
BEST PAYMENTS HUB
Santander wins inaugural award
INNOVATORS IN CASH MANAGEMENT
FAB wins for the Global Cash Position Mobile App
BEST INTEGRATED CORPORATE BANKING SITE
Abu Dhabi Islamic Bank wins for ME
BEST BANK FOR LIQUIDITY MANAGEMENT
First Abu Dhabi Bank wins for ME
HSBC wins in Asia Pacific
BEST BANK FOR CASH MANAGEMENT AWARD
Abu Dhabi Islamic Bank wins for UAE
Abu Dhabi Commercial Bank wins for ME
Arab Bank wins for Jordan, Bahrain, Qatar and Lebanon
First Abu Dhabi Bank wins for UAE
HLBB wins for Malaysia
CIBC wins for North America and Canada
2 PRODUCT INNOVATION AWARDS
Ripple-backed Payments Solution
Corporate Banking on the Watch



Our Customers are our Big Promoters

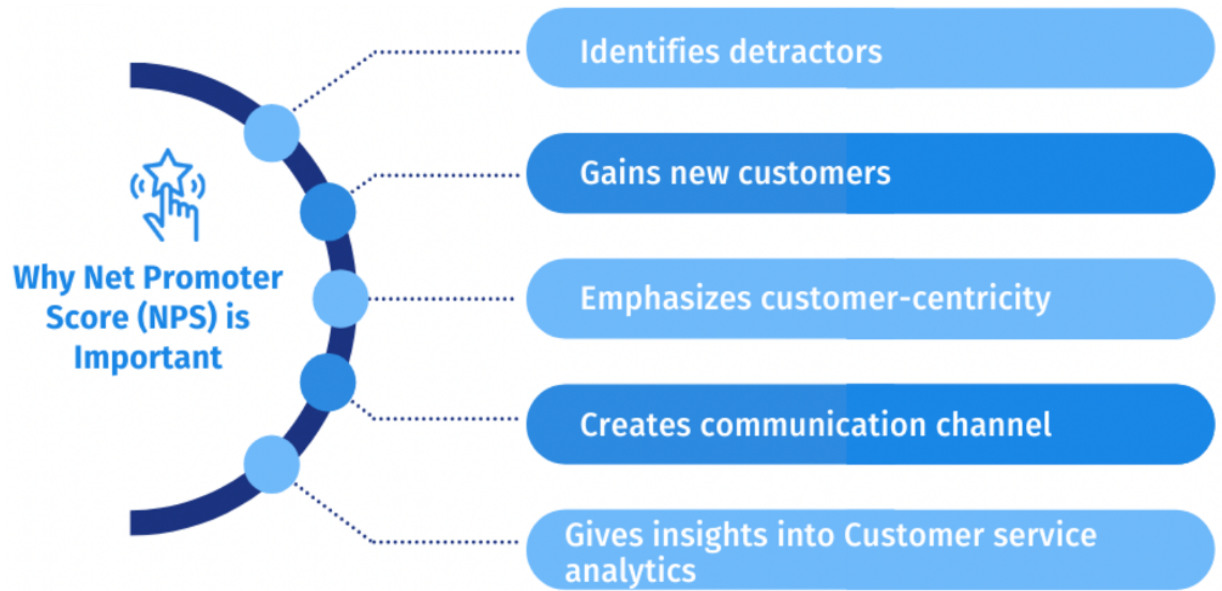
2020 NPS Score of 60

Net Promoter Score



NPS SCORE = 60
Industry's best NPS score

AVG INDUSTRY BENCHMARK FOR TECH COMPANIES* - 43
* SOURCE - SURVEY MONKEY



Our customers are being recognised as Technology Transformation Leaders



We looked worldwide, for platforms that could serve corporates. If those platforms that actually existed, that could accelerate our time to market, in terms of bringing in capabilities for self-servicing corporates.

With Intellect, we found that platform. It is actually is a very rich platform, functionally. More importantly, from the user interface and user experience, its a completely that supports end-to-end journeys, not just transaction banking, but beyond.

We have setup the largest private cloud in the Gulf, where we can spin cloud-native environments in seconds, not days or months.



Miguel Rio Tinto,
Group Chief Information Officer,
Emirates NBD Group



Emirates NBD bags Celent Model Bank Award for cash & digital transaction banking channel transformation powered by iGTB



Emirates NBD's digital transformation of transaction banking stands out for its comprehensive scope, design approach, modern tech architecture, and its swift implementation.



Alenka Grealish,
Senior Analyst, Celent

Market Ready Cloud Technology Contextual Banking Operating System (CBOS)



Composable

Delivered with a thoughtful reference UX, and supporting a spectrum of UI models to meet the needs of businesses of all sizes and verticals

Contextual

Delivering a more personal, value-added Contextual interactions with context, insights, recommendations & service amplifiers



Connected

A connected & robust library of Experience APIs to cut across product silos and drive digital engagement



Built for the cloud

Cloud native, using **CNCF** components. No Vendor lock in

Hyperscale data engineering

Data-engineering that enables corporates to access ALL of their data regardless of the source without sacrificing control or security

Made for the FinTech ecosystem

API first, pluggable architecture,
OPEN FINANCE READY

Digital Engagement Banking architecture inspired by Netflix

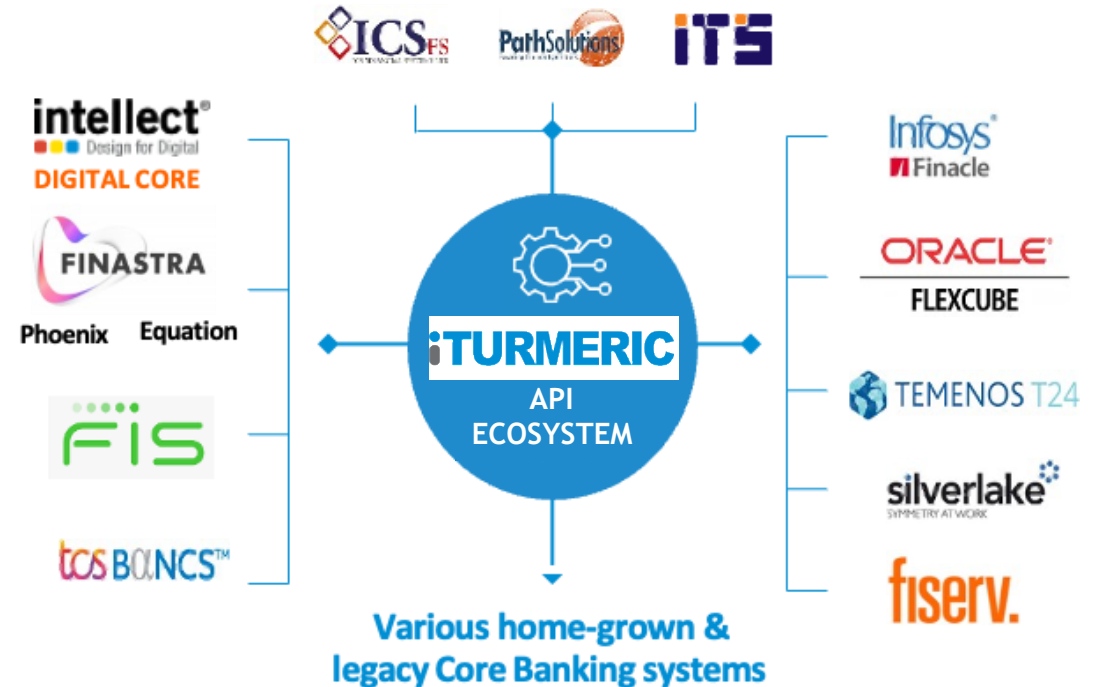
102 Open Banking Upstream APIs

Module	Action	API #
Account Services	Inquiry	22
Account Services	Transaction	1
C&R	Inquiry	5
C&R	Transaction	26
Payments	Inquiry	26
Payments	Transaction	5
Trade	Inquiry	10
VAM	Inquiry	7

286 Downstream Integration Cartridges

Module	API #
On-boarding, Masters, Others	22
Account Services	91
Dashboard	23
C&R	28
Payments	73
Liquidity	17
Trade	29
VAM	3

12 Leading Core Banking Systems Integrated



Execution Track Record

Agility - iZoom Implementation 3X faster



Be up & running with **Digital Transaction Banking on Cloud - via iZOOM**

iZOOM - derived & designed considering

Our strong implementation experience and resultant expertise from **57+** successful implementations of Digital Transaction Banking (DTB) suite across APAC, Europe, Middle East, & Africa.



BUSINESS ACCELERATORS

- Market specific Product Awareness Session
- Product deployed in cloud with MData & PData
- Onboarding templates
- Regression test packs
- Interface configurations



INTEGRATION ACCELERATORS

- Pre-Configured integration cartridges/adapters
- Proprietary Middleware Layer - Seamless ecosystem integration via configuration



IP & TECHNOLOGY ACCELERATORS

- Test automation
- Automated deployment
- Migration scripts

 **130+**
Reusable Interface Touch Points with Core Banking & other Solutions

 **6K+**
TB Test Packs to kick start the Solution testing

Indicates typical duration for “as-is implementation” of the base package for a bank. . Actual duration may vary basis choice of module/package.

“
Using the right cloud solution matters



CashPower on Cloud

Reimagined. Redesigned.

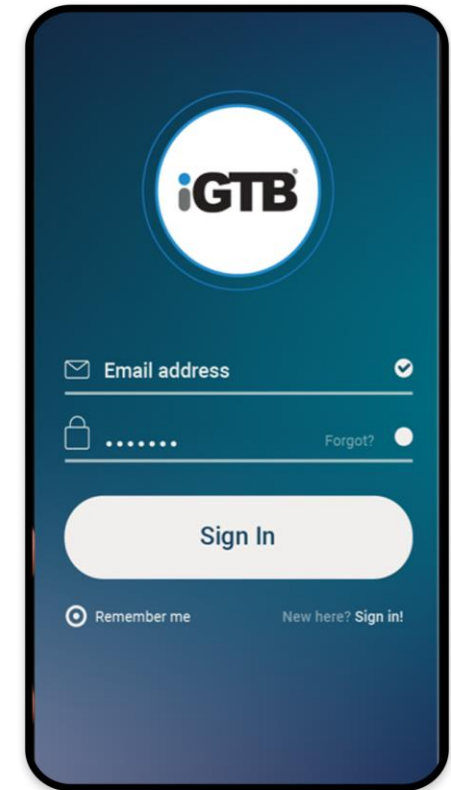
PAY-AS-YOU-GROW

Simplified, flexible pay-as-you-grow pricing that allows banks to tailor their business models with corporates & SMEs

UPTO 40% REDUCTION IN YOUR IT OPERATIONS COSTS

covering AMC, DR, support operations and data centre management costs. Fully managed end-to-end cloud services for Transaction Banking can de-risk your IT operations

now on [Microsoft Azure](#)



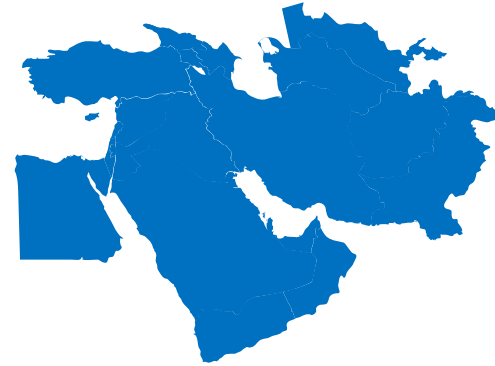
Exclusive Transaction Banking focus & Fragmented Competition



AMERICAS



EUROPE



MIDDLE-EAST



ASIA





iGTB ranked #1 in the world for
Transaction Banking by IBS
Intelligence for the second
consecutive year

iGTB®

Contextual Banking by Design



Digital Transaction Banking



Contextual Banking Experience



Payments Services Hub



Liquidity Management Solution



Trade Finance &
Supply Chain Finance

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