

**Intellect/SEC/2022-23**

**March 13, 2023**

**National Stock Exchange of India Limited**  
Exchange Plaza, 5<sup>th</sup> Floor, Plot No. C/1, G Block,  
Bandra Kurla Complex, Bandra (E),  
Mumbai – 400 051

**Scrip Symbol:**  
INTELLECT

**BSE Limited**  
1<sup>st</sup> Floor, New Trade Ring, Rotunda Building,  
PJ Towers, Dalal Street, Fort,  
Mumbai-400 001

**Scrip Code:**  
538835

Dear Sir/Madam,

**Sub: Intellect launches eMACH.ai, the Ai-powered world's largest Open Finance Platform, a revolutionary and breakthrough technology that enables banks to reimagine the future.**

Intellect Design Arena Limited, a multi-product FinTech company launched eMACH.ai, a revolutionary cloud-native and future-ready open finance platform with embedded artificial intelligence, powered by AWS. With 285 pre-built microservices available on the cloud, and access to 1,214 APIs and 200 events, eMACH.ai enables financial institutions to design the future of banks and FIs.

This AI-powered platform will simplify banks' complex technical environment and accelerate them from service-oriented architecture to the marketplace powered with cloud technology.

Please find enclosed herewith a copy of the proposed Media Release dated March 13, 2023 titled **"Intellect launches eMACH.ai, the world's largest Open Finance Platform to empower banks to design and operate future-ready technology solutions for their market leadership"**.

Kindly take the above information on record.

Yours truly,  
for **Intellect Design Arena Limited**

V V Naresh  
Company Secretary and Compliance Officer

**Intellect Design Arena Limited**

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**Intellect launches eMACH.ai, the world's largest Open Finance Platform to empower banks to design and operate future-ready technology solutions for their market leadership**

# eMACH.ai

**eMACH.ai is the broadest, most comprehensive, composable, contextual and most innovative open finance platform to compose the banks and financial institutions own unique "My Signature Solution"**

**Chennai, 13<sup>th</sup> March 2023:** [Intellect Design Arena](#), a multi-product FinTech company launched [eMACH.ai](#), a revolutionary cloud-native and future-ready open finance platform with embedded artificial intelligence, powered by AWS. With 285 pre-built microservices available on the cloud, and access to 1,214 APIs and 200 events, eMACH.ai enables financial institutions to design the future of banks and FIs.



**Arun Jain, Chairman and Managing Director of Intellect launched the open finance platform eMACH.ai**

This AI-powered platform will simplify banks' complex technical environment and accelerate them from service-oriented architecture to the marketplace powered with cloud technology.

**Arun Jain, Chairman & Managing Director, Intellect Design Arena** says *"With the launch of eMACH.ai, we have visualised the future of banking to be ecosystem led. To achieve this ecosystem end state, we have identified the 6 imperatives, ABCDEF of Banking Ecosystem Design - Architecture simplicity, Base eMACH.ai (Microservices, API, Cloud and Headless), Composable, Data, with Embedded AI and the Flexible & extensible - all of this centred firmly in the principles of Design Thinking. eMACH.ai offers the most comprehensive set of microservices for the full spectrum needs of banks and financial institutions, and APIs, enabling businesses to transition*



*seamlessly from the customer-centric digital transformation to the cloud-based marketplaces, keeping banks ahead of the curve."*

eMACH.ai is a versatile platform that banks can use to harness the power of AI and optimise operations, based on the following five principles:

- **Configurability:** The very first principle on which eMACH.ai operates will take care of configurability of the lending solution or the core banking.
- **Richness:** With its rich set of features and intuitive interface it provides businesses with the tools they need to harness the power of AI and optimise their operations.
- **Scalability:** This one principle includes the capability to gauge AI operations to meet the requirements of the organisation, similar to the capability to gauge up or down to accommodate changes in data, computing, and storehouse conditions.
- **Ease of Integration:** With its intuitive interface and easy-to-use tools, the platform can be quickly & easily implemented within existing systems and customised to fit individual needs.
- **Composability:** It allows organisations to combine different AI technologies and factors to meet their specific requirements.

Intellect has four marketplaces that could immediately be used by banks and financial institutions by leveraging the power of eMACH.ai:

- **iKredit360:** A comprehensive and composable credit technology platform that enables financial institutions to curate unique credit experiences for merchants, channels-partners, and end consumers, with agility.
- **Intellect Digital Core (IDC) Platform:** A comprehensive Core Banking platform built on a Cloud-native, Composable, API first and headless architecture. IDC empowers financial organizations to offer contextual experiences to end customers throughout their journey. The platform covers Core Operations, Lending, Cards, Payments, Trade Finance, Treasury and Digital Banking.
- **Digital Transaction Banking:** A composable, cloud-native, integrated transaction banking platform powered by microservices and open banking APIs that encompasses every aspect of transaction banking, covering the working capital cycle from accounts services to payments to liquidity management to collections & receivables to virtual accounts to trade finance to supply chain finance.
- **Intellect Wealth:** An API-based, scalable omnichannel solution for private banks, wealth management firms, advisory firms and broker-dealers. It is a full-stack digital solution capable of managing the complete lifecycle of Wealth Management.

### About Intellect Design Arena Limited

Intellect Design Arena Ltd. has the world's largest cloud-native, API-led microservices-based multi-product FinTech platform for Global leaders in Banking, Insurance, and Capital Markets. It offers a full spectrum of banking and insurance technology products through its three lines of business - Global Consumer Banking, Global Transaction Banking, and Intellect AI. With over 30 years of deep domain expertise, Intellect is the brand that progressive financial institutions rely on for digital transformation initiatives.

Intellect pioneered Design Thinking to create cutting-edge products and solutions for banking and insurance, with design being the company's key differentiator in enabling digital transformation. FinTech 8012, the world's first design center for financial technology, reflects Intellect's commitment to continuous and impactful innovation, addressing the growing need for digital transformation. Intellect serves over 270 customers through offices in 57 countries and with a diverse workforce of solution architects, and domain and technology experts in major global financial hubs around the world. For further information on the organization and its solutions, please visit [www.intellectdesign.com](http://www.intellectdesign.com)

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