

24th September, 2019**Intellect/SEC/2019-20****1. National Stock Exchange of India Ltd.,**Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051.**Scrip Code :**

INTELLECT

2. BSE Ltd.1st Floor, New Trade Ring, Rotunda Building, PJ Towers,
Dalal Street, Fort, Mumbai – 400 001.**Scrip Code :**

538835

Dear Sirs,

Sub: **Media Release** - iGTB bets big on Innovation at Sibos 2019

Intellect Global Transaction Banking (iGTB), the transaction banking and technology specialist from Intellect Design Arena Limited, the fastest growing Fintech product company with CAGR of more than 24% over the past five years, continues to invest in its DNA: contextual banking, AI, open banking and digital innovation. Hot on the heels of iGTB doubling its revenue in 2 years and hitting \$100m, investing in world class talent such as David Henna and Vikram Sud and its stellar performance in winning awards, iGTB continues to invest in R&D to bring competitive edges to its bank clients.

Last year iGTB made contextual banking a reality. This year at Sibos 2019, iGTB is delivering it across the world with the state-of-the-art tech stack, comprising cloud-native microservices enabled by API's, shared across five product pillars.

Please find enclosed herewith a copy of proposed Media Release dated September 24th, 2019 titled as "**iGTB bets big on Innovation at Sibos 2019**".

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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iGTB bets big on Innovation at Sibos 2019

Intellect Global Transaction Banking unveils many new modules at booth D120 to keep banks ahead of the market's recent challenges

London (UK), 25th September, 2019: Intellect Global Transaction Banking (iGTB), the transaction banking and technology specialist from Intellect Design Arena Limited, the fastest growing Fintech product company with CAGR of more than 24% over the past five years, continues to invest in its DNA: contextual banking, AI, open banking and digital innovation. Hot on the heels of iGTB doubling its revenue in 2 years and hitting \$100m, investing in world class talent such as David Henna and Vikram Sud and its stellar performance in winning awards, iGTB continues to invest in R&D to bring competitive edges to its bank clients.

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Innovation Showcase at Sibos 2019

Virtual Account Management - End-to-end platform offering payments-on-behalf-of (POBO), receivables-on-behalf-of (ROBO), collections on-behalf- of (COBO) and liquidity on-behalf-of (LOBO)

Turning banking on its head and first out of the blocks is **Virtual Account Management**. Virtual account are a revolution, allowing firms of all sizes to have run their business how they want rather than how the banks want: control money in the right buckets without the need for mandates, fees, costs and reconciliation that regulated accounts bring. They can provide an immediate increase in frictionless self-service and reduction in operational costs without loss of transaction revenues and provide "on behalf of" banking, so-called POBO, COBO, ROBO and LOBO.

Innovation Showcase at Sibos 2019

Client Money Escrow and Non-Escrow - Comprehensive 3rd party services to bridge the trust factor, optimized for key business segments: lawyers, real estate and more.

Related is escrow and non-escrow client money. Whether for real estate, for lawyers, for insurers, for lenders or others holding money on behalf of clients, optimized configurations for each industry allow highly targeted bank products rather than a vanilla product that exposes the bank's lack of sector specialization.

In the revolutionary **Contextual Banking Experience** (CBX) further advances have been made in bringing an omnichannel, Netflix-like

Innovation Showcase at Sibos 2019

Cash Flow Forecast - Slide your finger into the future. Make decisions based on knowing the future: today.

Innovation Showcase at Sibos 2019

Contextual Payments – The growth of contextual banking is accelerated by iGTB's additional of contextuality to payment front end, orchestration and processing, with best next actions.

Innovation Showcase at Sibos 2019

Remittance Repository – Capturing, storing, analysing and creating value from remittance information in a way that preserves throughput.

Positive Pay - Positive Pay enables a corporate to advise the bank about the value, volume, cheque numbers, payees etc at point of issuance.

Innovation Showcase at Sibos 2019

Global Deposit Manager–Take deposits while preserving your balance sheet.

Operational Account Manager – Be able easily to distinguish and control operational versus non-operational accounts.

Investment Sweeps – let the treasurer set policy. It's the system's job to execute it.

Investment Portal – Highly visual direct control over investments.

scalability, cloud-native and most-modern tech stack user experience to the bank and its clients, tailoring the experience to the data behind that interaction and offering best-next actions.

Another trending requirement, now available, is cash flow forecasting – the ability to peer forwards in time.

Contextuality is also progressed in the **Payments Services Hub** (PSH), now active in both US and Canada so evidencing real-life validity across North America.

The new solutions include Remittance Repository, allowing all that valuable data about invoices to be used for contextuality and analytics, without affecting demanding processing performance.

Positive pay is also now supported to streamline companies' processing.

The **Liquidity Management Solution** (LMS) is enriched with a host of features for this well-known already-established product.

New modules include Global Deposit Manager, Operational Account Manager supplementing Investment Sweeps in rule-based algorithmic liquidity with an Investment Portal to allow direct overnight action..

Innovation Showcase at Sibos 2019

Fully Integrated—Both trade and supply chain finance – and cash – and front to back.

Data Analytics – For the bank, for the firm, and for the firm’s suppliers.

Anchor Supplier Onboarding - Rapid, automatic, seamless spoke (supplier) onboarding for anchor corporations in supply chain finance, leading to more bank customers and better profitability.

Trade Limits—Handling the complexities of credit limits unique to trade finance to provide clients a single limit across cash and trade.

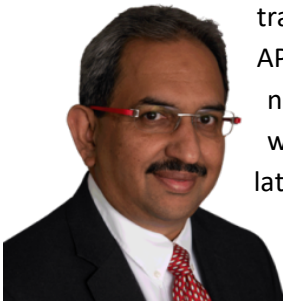
The integrated **Trade and Supply Chain** finance solution has been overhauled and is now live: every aspect of Trade and Supply Chain Finance, fully integrated and digitised, with a seamless customer experience all on one platform, on a single screen, from any channel. This provides powerful synergies, such as dynamic discounting (allowing anchors to offer suppliers to take an invoice payment early in exchange for reducing the invoice amount by a chosen percentage). Another example is the trade finance limits module that can sit across the whole transaction bank or integrate with the CRO’s existing set-up but understands the peculiarities of trade.

Innovation Showcase at Sibos 2019

DTB Cockpit for C Suite Bankers - Highlighted insights at a glance. Decisions based on real time data at your fingertips, always in control, always ready for action.

Digital Transaction Banking (DTB) continues to grow with extra features across integrated cash and trade, full open API banking, a stunningly upgraded user experience and the introduction of a management CxO level DTB cockpit based on lessons learned, and real life case studies shared, at the successful iGTB Oxford School of Transaction Banking that teaches how to run a successful transaction bank.

“We are excited to showcase our game-changing features at Sibos 2019, the leadership event for the transaction banking industry.”, said **Manish Maakan, CEO, iGTB**. “Our cloud-native, API’s-enabled microservice architecture is shared by all our key products, which are now powering the digital transformation of banks across the globe. And this year we announced that our existing matured products are now being honed with the latest innovations and to functionally upgrade according to market’s recent challenges. Banks can now see in action how contextual transaction banking surpasses current and traditional approaches to transaction banking. Come to booth D120 and see us.”



About Intellect Design Arena Limited

Intellect Design Arena Ltd., a global leader when it comes to applying true digital technology, is the world's first financial tech company that covers the entire spectrum of banking and insurance needs with its wide suite of products. It does so via its four lines of business, namely, Global Consumer Banking, iGTB (Global Transaction Banking), Risk, Treasury and Markets and Insurance. With over 25 years of deep domain expertise, today Intellect is a brand name that progressive financial institutions look to for their digital needs, and for digital transformation initiatives.

Intellect pioneered design thinking for cutting-edge banking and insurance products and solutions, with that being the company's salient differentiator when enabling digital transformation. FinTech 8012, the world's first design centre for financial technology, reflects Intellect's commitment to continuous and impactful innovation, such that the growing need for digital transformation may be aptly addressed and answered. Intellect generates annual revenues of more than USD 208 million, by serving more than 240 customers through offices in 91+ countries, with a diverse workforce of more than 4,000 solution architects, domain specialists, and technology experts in key financial hubs around the world. For further information about the company and the various solutions it offers, please visit intellectdesign.com. For further information about the transaction banking solutions offered by iGTB, please visit <https://www.igtb.com/>.

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