

Intellect/SEC/2018-19

19th March, 2019

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 - Intellect conducts its User Meet 2019 In Dubai.

With the theme of '**Banking on Re-imagination**', Intellect User Meet 2019 is a two-day event featuring keynote address by **Brett King**, the World-renowned Futurist & Speaker, International Bestselling Author, Founder and CEO of Moven, sessions by Banking and Technology leaders, eminent panelists, user-led workshops and design-led thinking sessions on the most pressing industry topics.

Intellect User Meet showcases some of the most recent advancements in Banking – introduction of Contextual Banking, Open Banking driven by an API led architecture, Leveraging AI/ML and Financial Ecosystems.

Intellect User Meet 2019 - Key Highlights

- Intellect User Meet 2019 – An Introduction - <https://youtu.be/5K7F-FqBco8>
- Key note address by Brett King, the World-renowned Futurist & Speaker, International Bestselling Author, Founder and CEO of Moven on Bank 4.0 - Banking Everywhere, but not at a bank - <https://www.youtube.com/watch?v=hiWnL1JvKS8>
- Presentation of Arun Jain, Chairman and Managing Director, Intellect Design on "Inside Intellect – Applying Design Thinking for Bank 4.0" – <https://goo.gl/4uVTz2>

Please find enclosed herewith a copy of proposed Media Release dated March 19, 2019 titled as "**Intellect conducts its first User Meet 2019 in Dubai**" and Presentation by Arun Jain titled "**Inside Intellect – Applying Design Thinking for Bank 4.0**"

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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Corporate Headquarters: SIPCOT IT Park Siruseri, Chennai - 600 130, India | Ph: +91-44-3341 8000

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Intellect conducts its User Meet 2019 in Dubai

With the theme of 'Banking on Re-imagination', Intellect promises Complexity reduction with quantum jump in Operational cost saves by re-imagining Banking from first principles

Brett King, World-renowned Futurist & Speaker, International Bestselling Author, Founder and CEO of Moven delivered the key note address at the event on Bank 4.0

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Dubai (UAE), 19th March, 2019: Intellect Design Arena Ltd, a specialist in applying true Digital Technologies and a global leader in Financial Technology across Banking and Insurance, conducts its User Meet in Dubai, on 18th & 19th March, 2019.

With the theme of '**Banking on Re-imagination**', Intellect User Meet 2019 is a two-day event featuring keynote by **Brett King, the World-renowned Futurist & Speaker, International Bestselling Author, Founder and CEO of Moven**, sessions by Banking and Technology leaders, eminent panelists, user-led workshops and design-led thinking sessions on the most pressing industry topics.

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During the first day's sessions the audience – that included current and prospective customers of Intellect witnessed the full spectrum of the Intellect's capabilities, heard and how its differentiating architecture has been integrated with recent advancements such as API led Open Banking to deliver Contextual , real time Banking . A panel discussion moved the debate on Experience to the next level – of monetizing it from merely delivering it. Similarly, the session on Treasury focused on how it could become a Strategic lever of the Bank , while still delivering optimal resource utilization and ensuring compliance. from a diverse selection of eminent speakers on how to leverage digital technology, about Intellect suite of products that they can leverage, panel discussion on - from experience to 'monetizing' experience, Integrated risk and treasury, hands on feel of 2020 user journeys, best practice sharing/best deployment of products and much more.

Delivering his keynote address on the topic “**Bank 4.0 - Banking Everywhere, but not at a bank**”, **Brett King**, World-renowned Futurist & Speaker, International Bestselling Author, Founder and CEO of Moven said, “The world is moving from physical distribution to digital distribution. You can't buck that trend. You cannot compete it even if you try. The challenge for those in the industry is not simply to build tech into your business. It is to think and act like a tech company.” He further added, “The core of the bank is the ability to serve your customers when and where they are needed.”



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Arun Jain, Chairman & Managing Director, Intellect Design Arena Limited said, "We at Intellect are happy to present our User Meet 2019 in Dubai. The User Meet is not just another FinTech conference; it is a marketplace of ideas and relationships, an event designed to drive high impact and outcome. It is a celebration of the success stories of our clients and partners and an opportunity to reimagine their business models. The event provided a right platform to deliberate on the emerging trends and how the financial institutions can stay ahead. With its power of complete suite of banking products, differentiated by its unique architecture, frameworks and delivery methodology, Intellect invited the clients to reimagine their Products/Services that would drive the operating costs down by over 20% and increase customer acquisitions by 50%."



Links to the Editors

- Intellect User Meet 2019 – An Introduction - <https://youtu.be/5K7F-FqBco8>
- Key note address by Brett King, the World-renowned Futurist & Speaker, International Bestselling Author, Founder and CEO of Moven on Bank 4.0 - Banking Everywhere, but not at a bank - <https://www.youtube.com/watch?v=hjWnL1JvKS8>
- Presentation of Arun Jain, Chairman and Managing Director, Intellect Design on “Inside Intellect – Applying Design Thinking for Bank 4.0 – <https://goo.gl/4uVTz2>

Day 2 of the Meet will have parallel tracks to engage and enable a deep dive on some of our products (in the areas of Consumer Banking, Transaction banking, Wealth and Treasury) besides demos and interaction with our product experts. Apart from these, there are also sessions on how digital technologies (Contextual Banking, Digital Face, Artificial Intelligence, Machine Learning) can enhance the business performance.

About Intellect Design Arena Limited

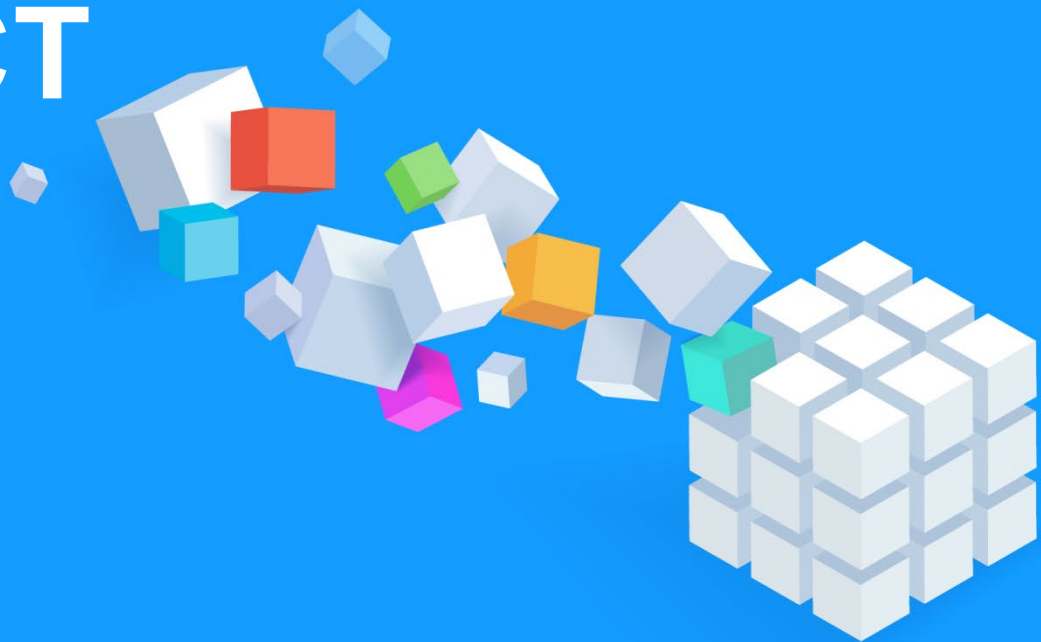
Intellect Design Arena Ltd, a specialist in applying true digital technologies, is the world's first full spectrum Banking and Insurance technology products company, across Global Consumer Banking , Central Banking, Global Transaction Banking (iGTB), Risk, Treasury and Markets, and Insurance. With over 25 years of deep domain expertise, Intellect is the brand that progressive financial institutions rely on for digital transformation initiatives.

Intellect pioneered Design Thinking for 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 centre for Financial Technology, reflects Intellect's commitment to continuous and impactful innovation to address the growing need for digital transformation. Intellect generates annual revenues of more than USD 169 million, serving more than 240 customers through offices in 40+ countries and with a diverse workforce of more than 4,000 solution architects, domain and technology experts in major global financial hubs around the world. For further information on the organization and its solutions, please visit <https://www.intellectdesign.com/>

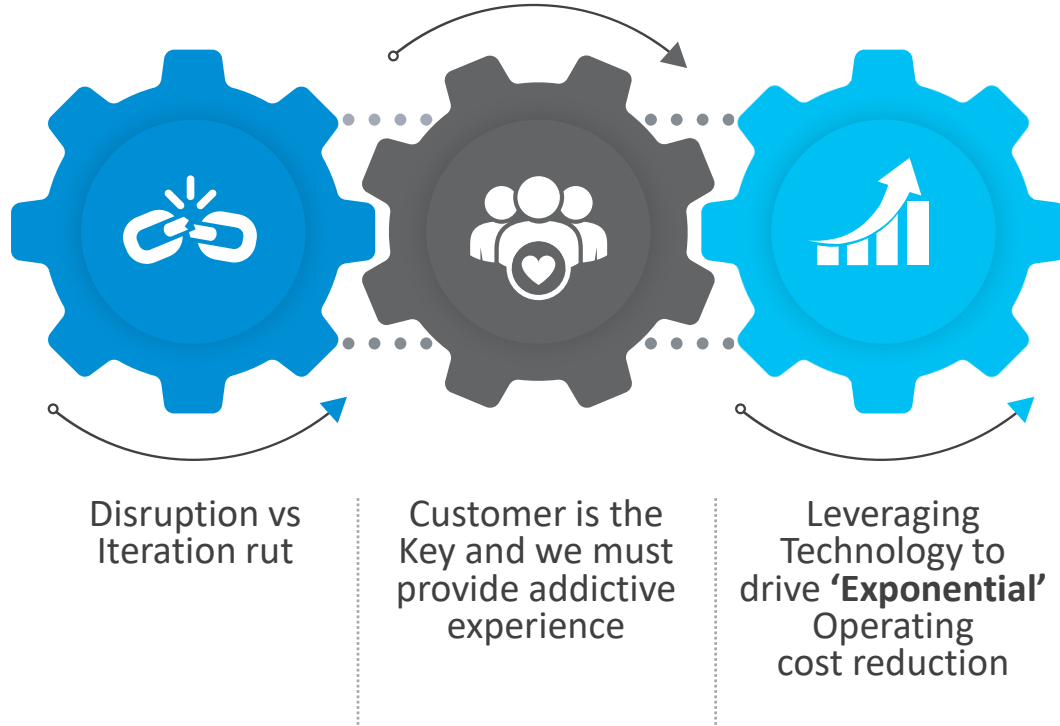
For Media related info, please contact: Nachu Nagappan Intellect Design Arena Ltd Mob: +91 89396 19676 Email: nachu.nagappan@intellectdesign.com	For Investor related info, please contact: Praveen Malik Intellect Design Arena Limited Mob: +91 89397 82837 Email: Praveen.malik@intellectdesign.com
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INSIDE INTELLECT

*Applying Design
Thinking for Bank 4.0*



What we learnt from Bank 4.0

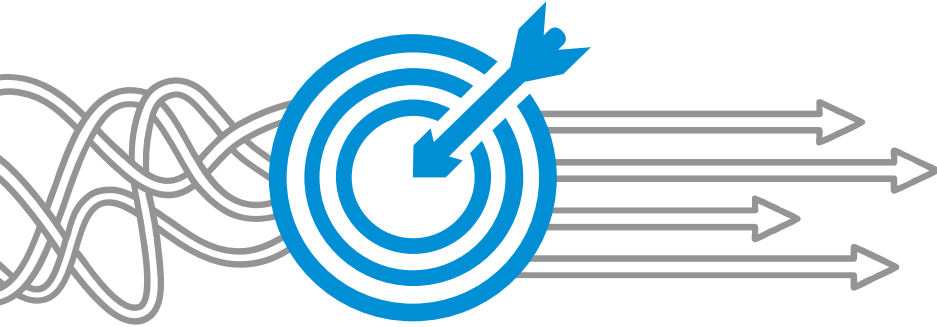




Banking is all about **just three basic needs**



Reality Check - Complexity in Banking



Bank 4.0 is exciting but we still need to run current systems and service current customers

We still have complexity of multiple generation of Platforms

We still have Complexity of Customer data

Core banking systems which are built on 90's technology with Band-aid Digital

Dimensions of Complexity

Dimension 1

Complexity of disparate Architectures

Dimension 2

Complexity of Data Management and Integration across platforms

Dimension 3

Complexity of Innovation and multitude of Products

Dimension 4

Complexity of Changing Security, Regulation and Compliance.

Dimension 5

Complexity of aligning multiple generations of Technology to current state

With 5 dimensional complexity, does the Perspective of Bank 4.0 become Utopia?

My experience with Polaris validated this

- We at Polaris were stuck in the same journey when we were working with top 7 banks in the like Citi, JPMC, etc.,

- Working as Disciplined Order taker for building technologies as per “Master’s Command”

- Visited Silicon Valley for study tour and truly amazed by the power of Lateral thinking

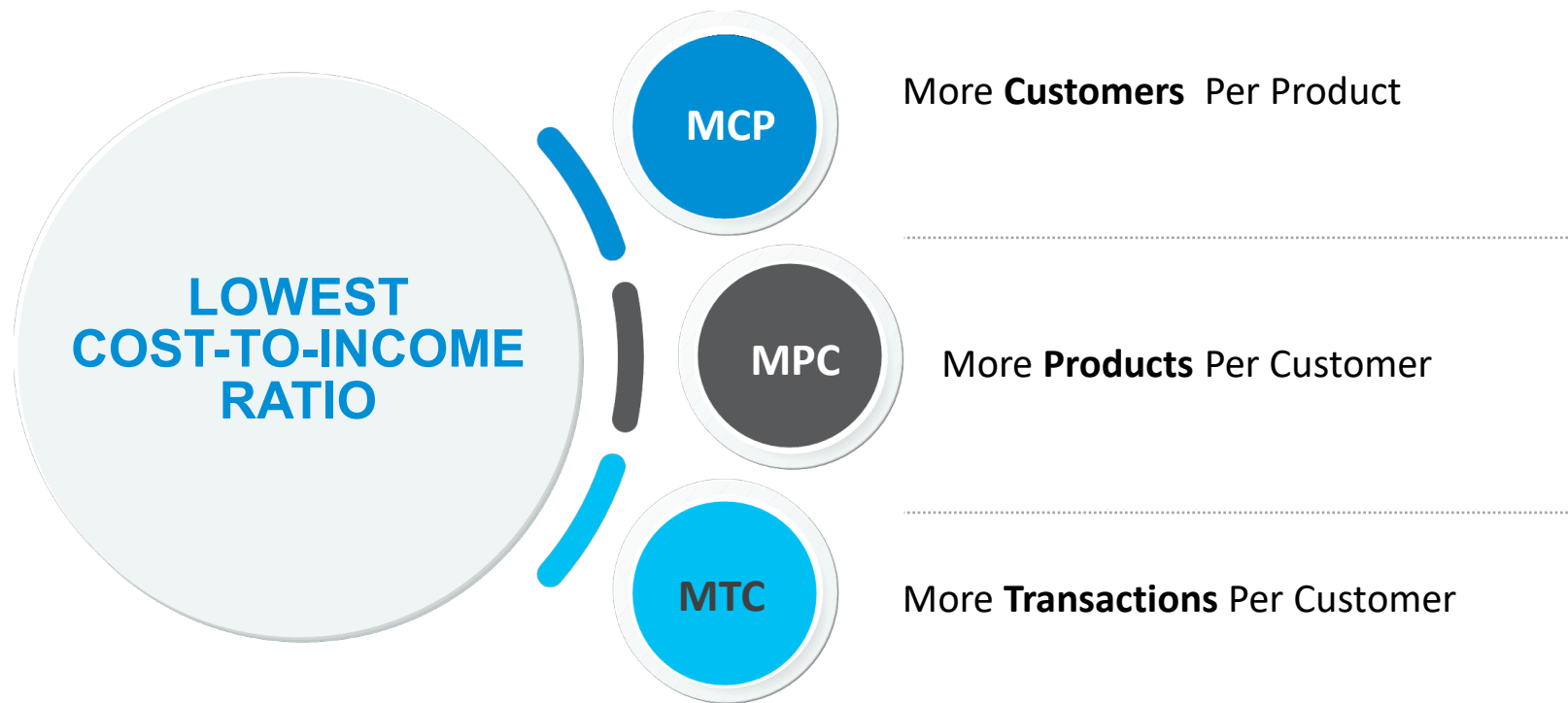
- The products were outcome of Boundaryless Thinking - Thinking that was so refreshing

- Further research on “Why such thinking is prevalent there which is so different from Wall street or High street thinking?”

- Found the recipe in garb of DESIGN THINKING which is taught as a formal process at Stanford University since 1992

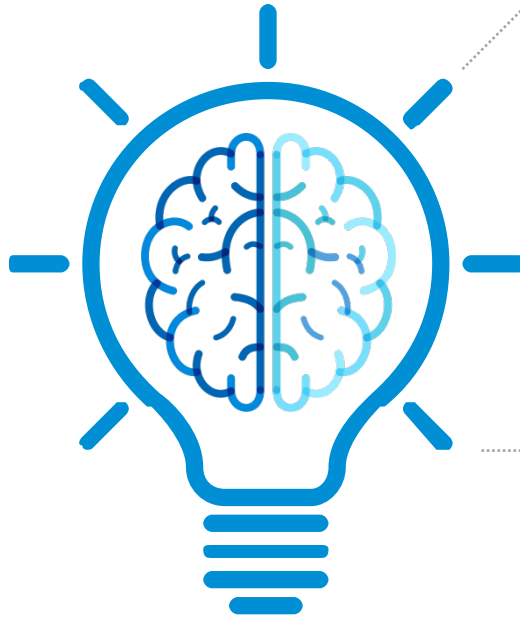
- Also learnt the need for implementation of Design Thinking ,one must work on **CULTURE first before strategy**

So, we developed our World view of banking from 'first principles'



And defined 3 Laws of Design Thinking...

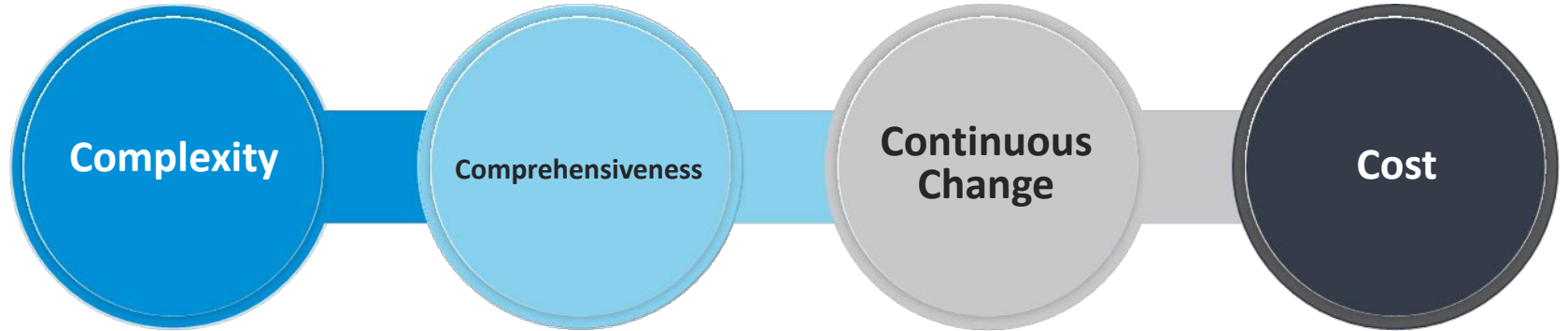
Design Thinking
Law # 3
Theory of 1000gm,
100gm & 10gm



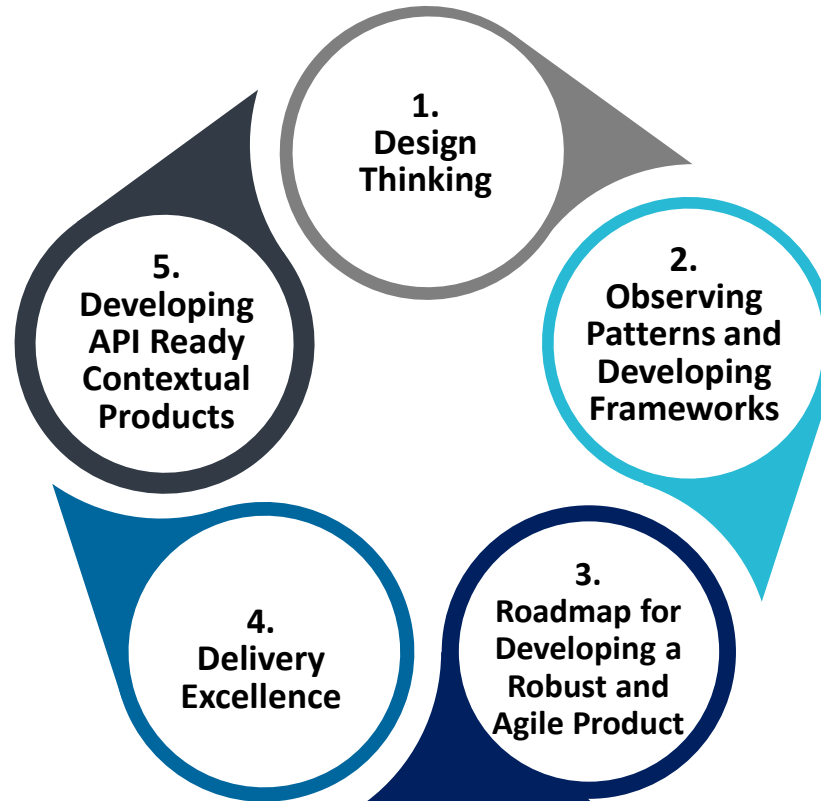
Design Thinking
Law # 1
Less is More

Design Thinking
Law # 2
Last 2% is 200%

... To address the mapping of **Four Cs**



We came with a 5 Step Process

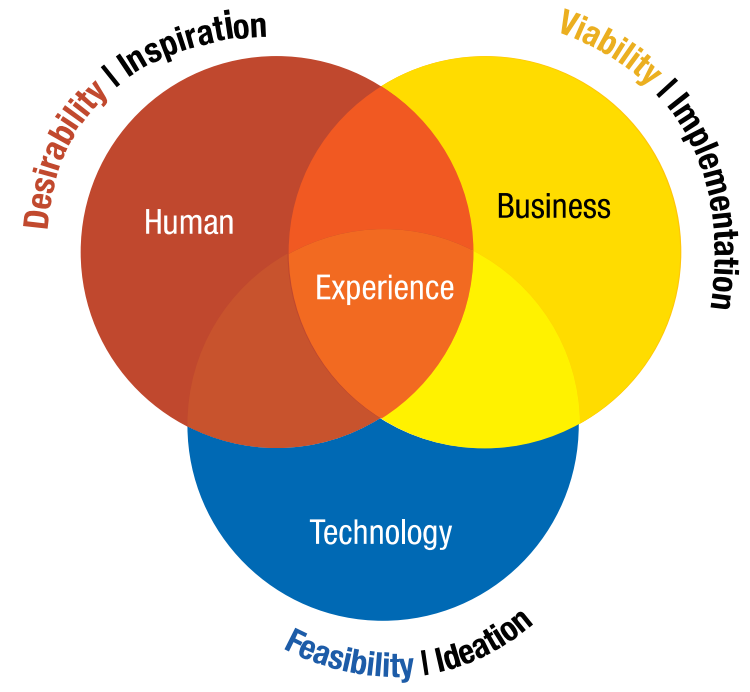




**1.
Design
Thinking**

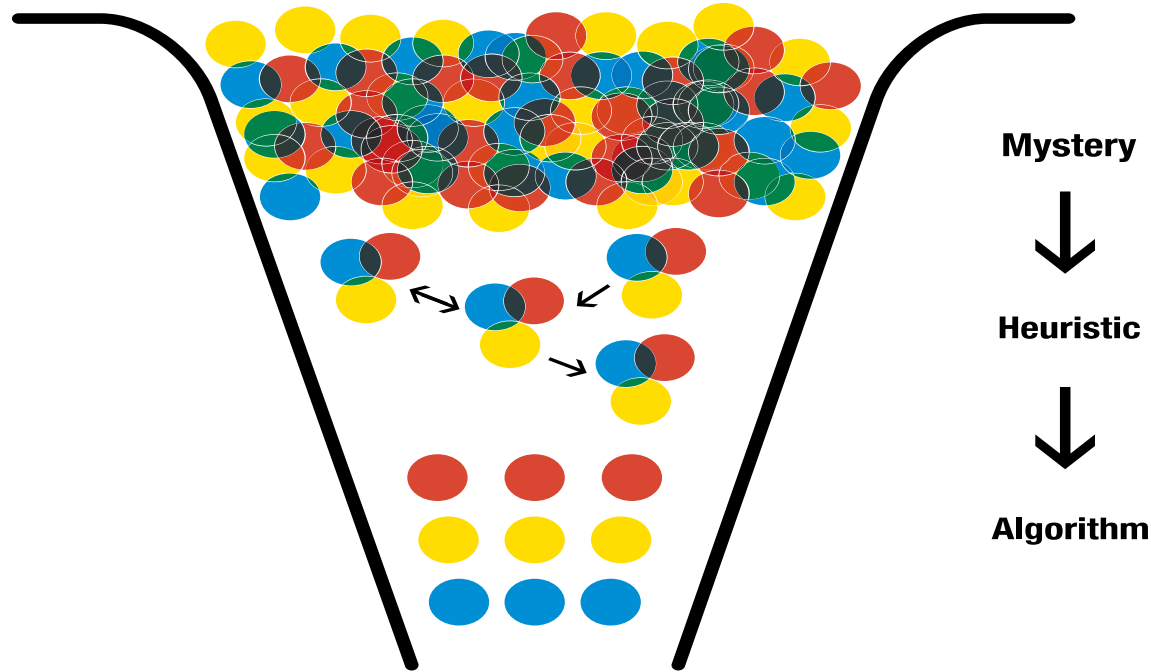
What is
**DESIGN
THINKING** ?

What is Design Thinking?



Source: IDEO

What is Design Thinking?

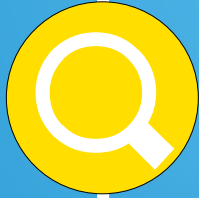


Source: The Design of Business, Roger Martin, 2009

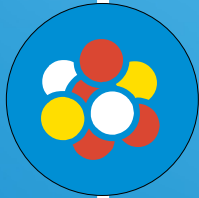
What is Design Thinking?



Understanding Requirements *Stated*
Unstated



Observing *Patterns*
Anti-patterns



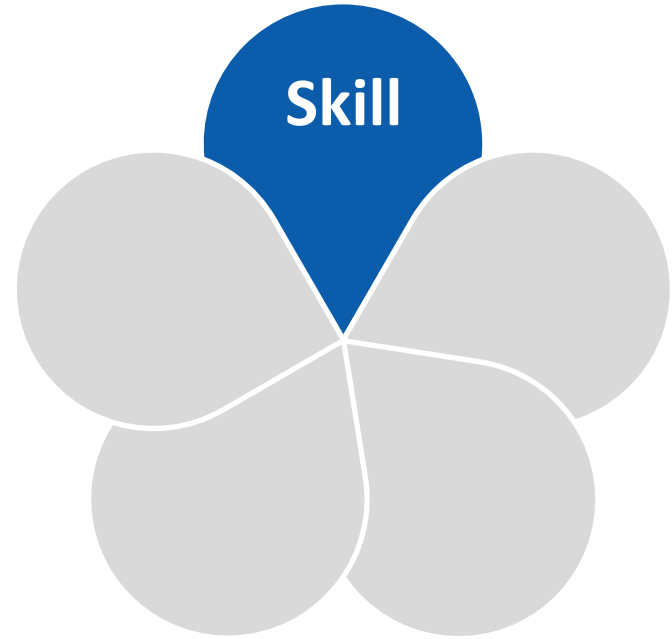
Connecting The Dots *Within the Box*
Outside the Box



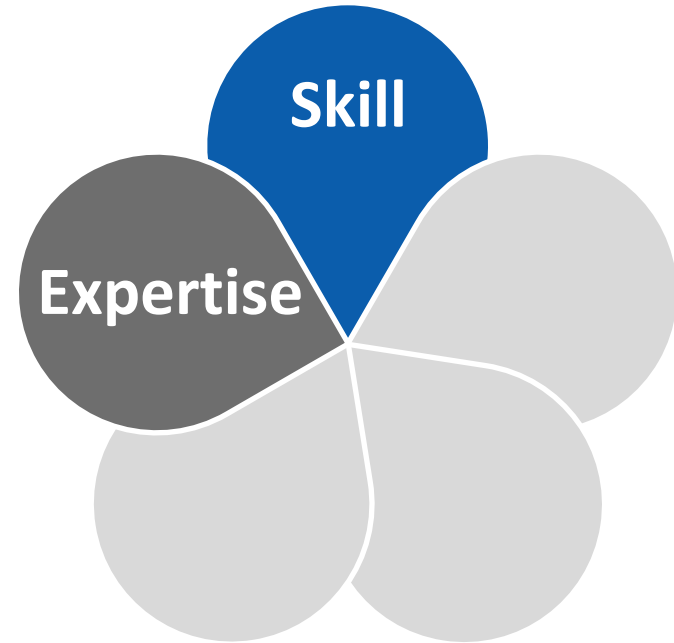
Unearthing Blind spots *Don't know what I*
Don't know



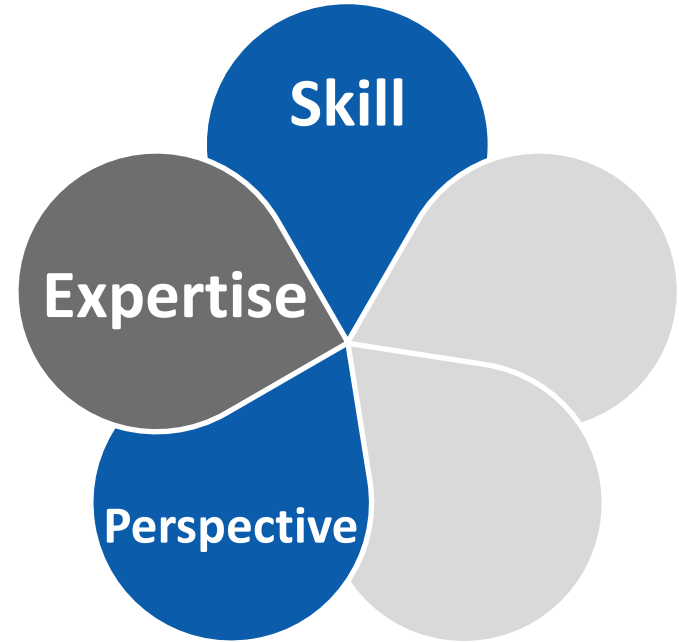
Five Growth Enablers



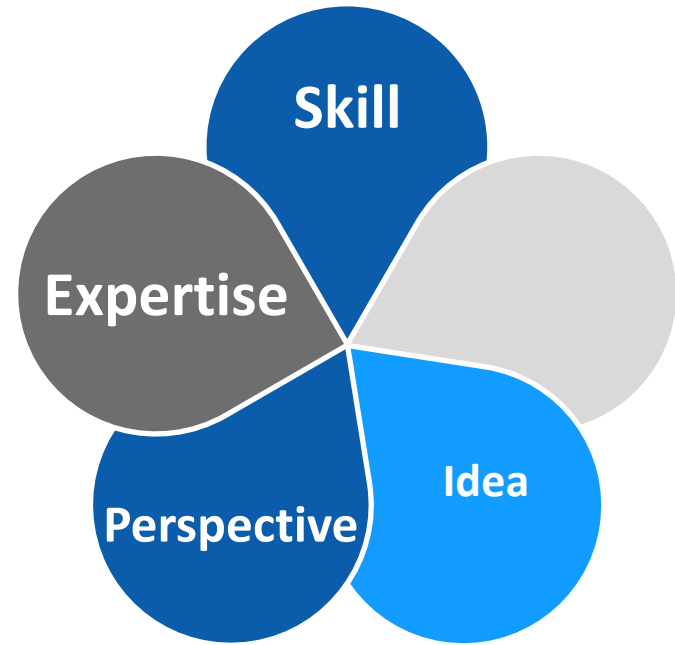
Five Growth Enablers



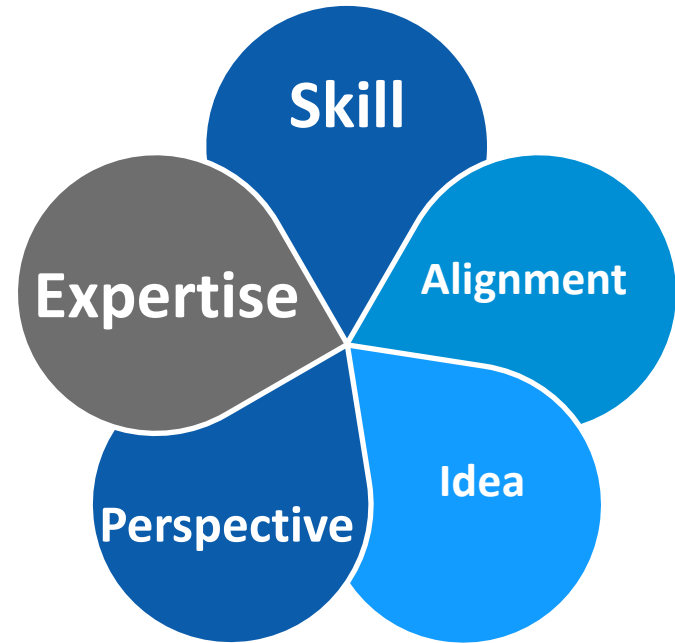
Five Growth Enablers



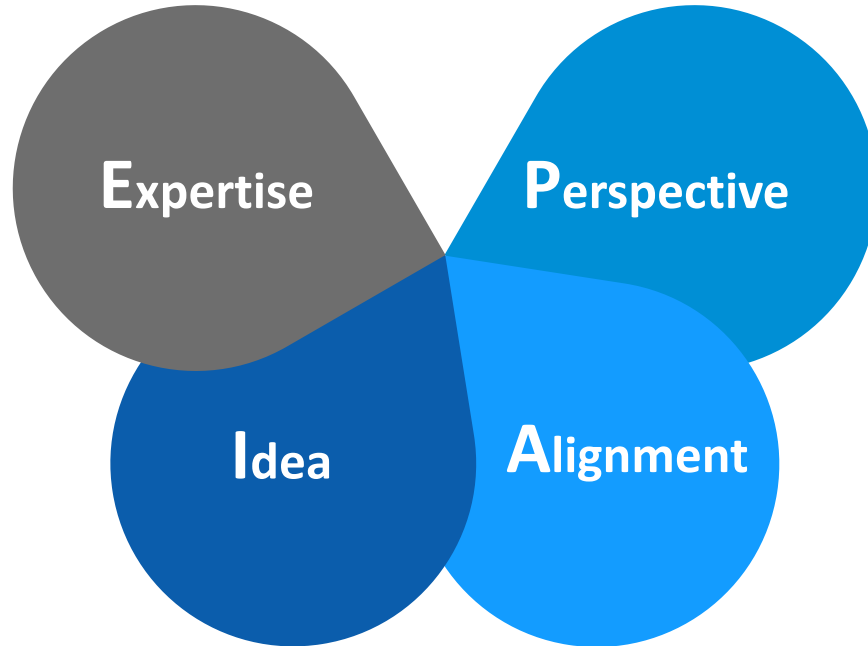
Five Growth Enablers



Five Growth Enablers

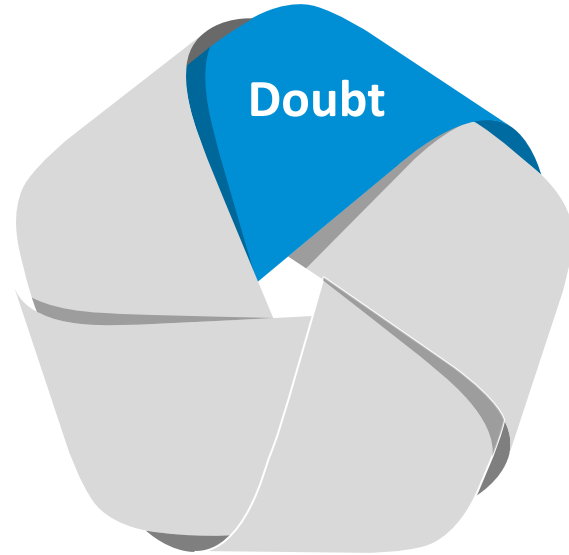


Five Growth Enablers - SEPIA

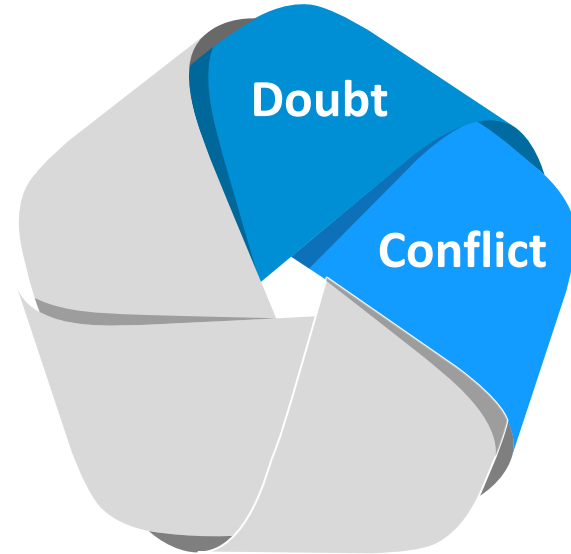




Five Friction forces

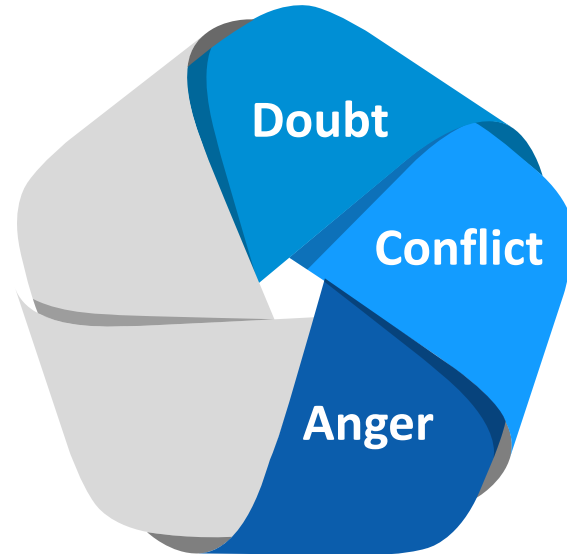


Five Friction forces





Five Friction forces



Five Friction forces





Five Friction forces



Five Friction forces - DCAFE





Three forces to watch



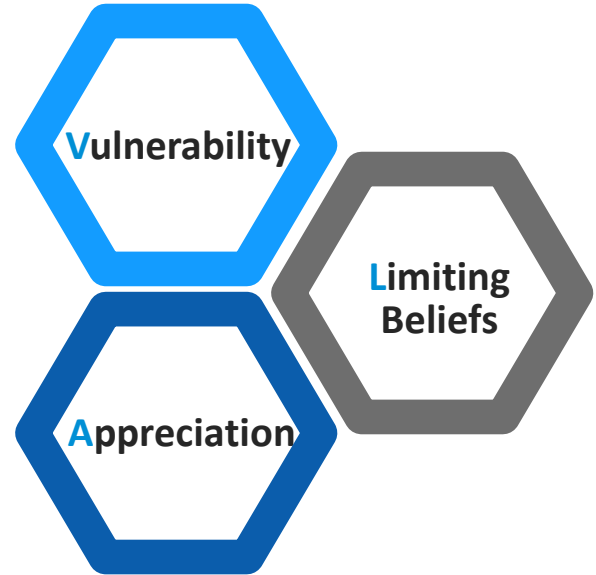


Three forces to watch

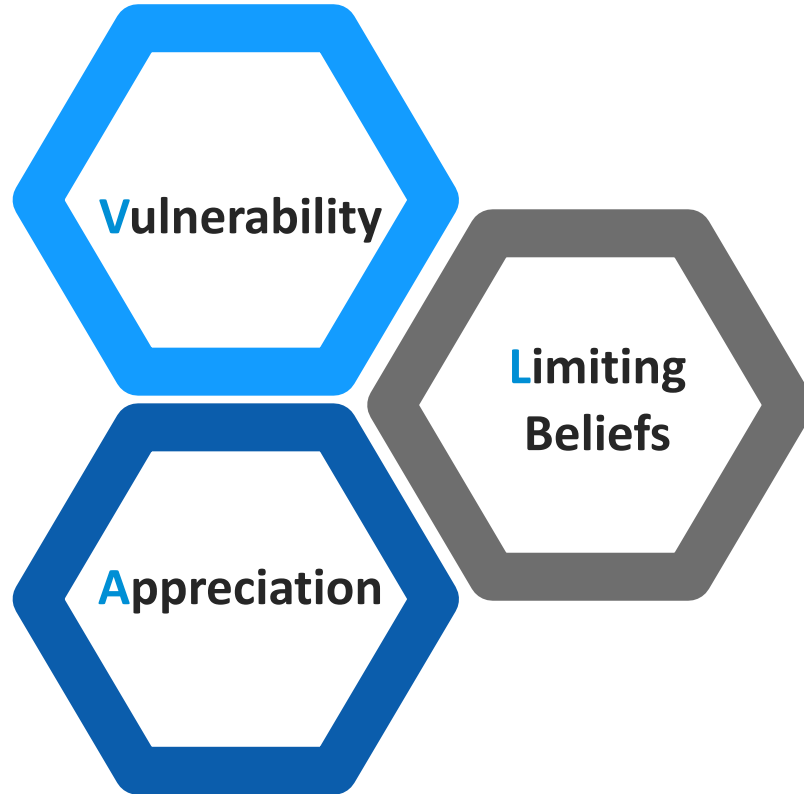




Three forces to watch



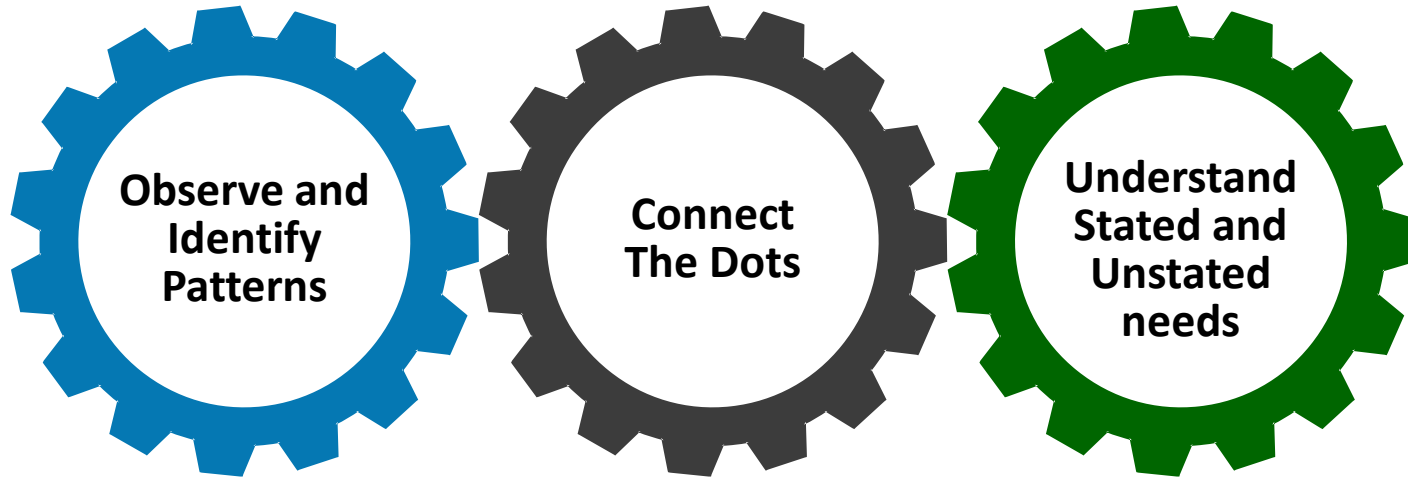
Three forces to watch - VAL





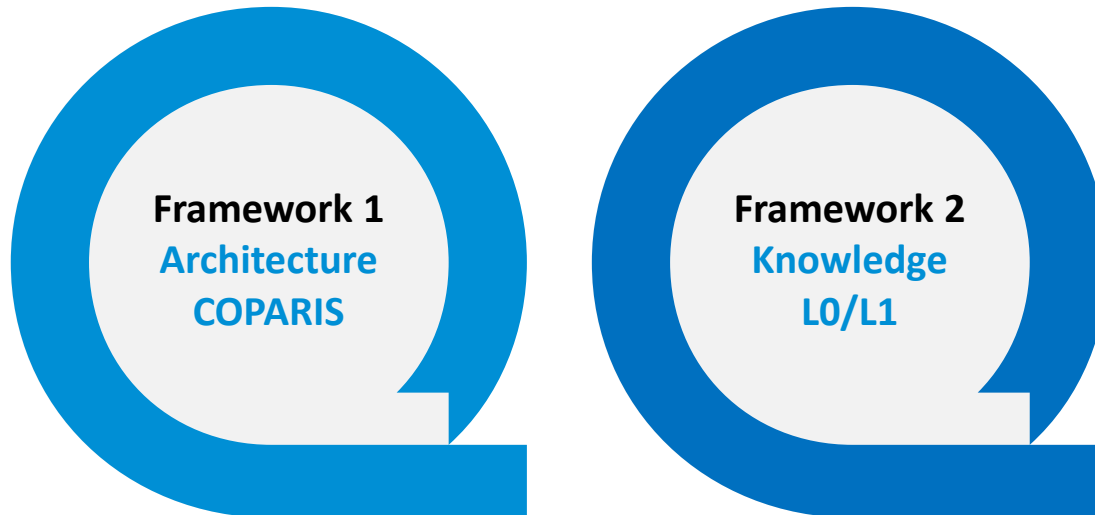
**2.
Observing
Patterns and
Developing
Frameworks**

Using Design Thinking, **we came up with Frameworks**



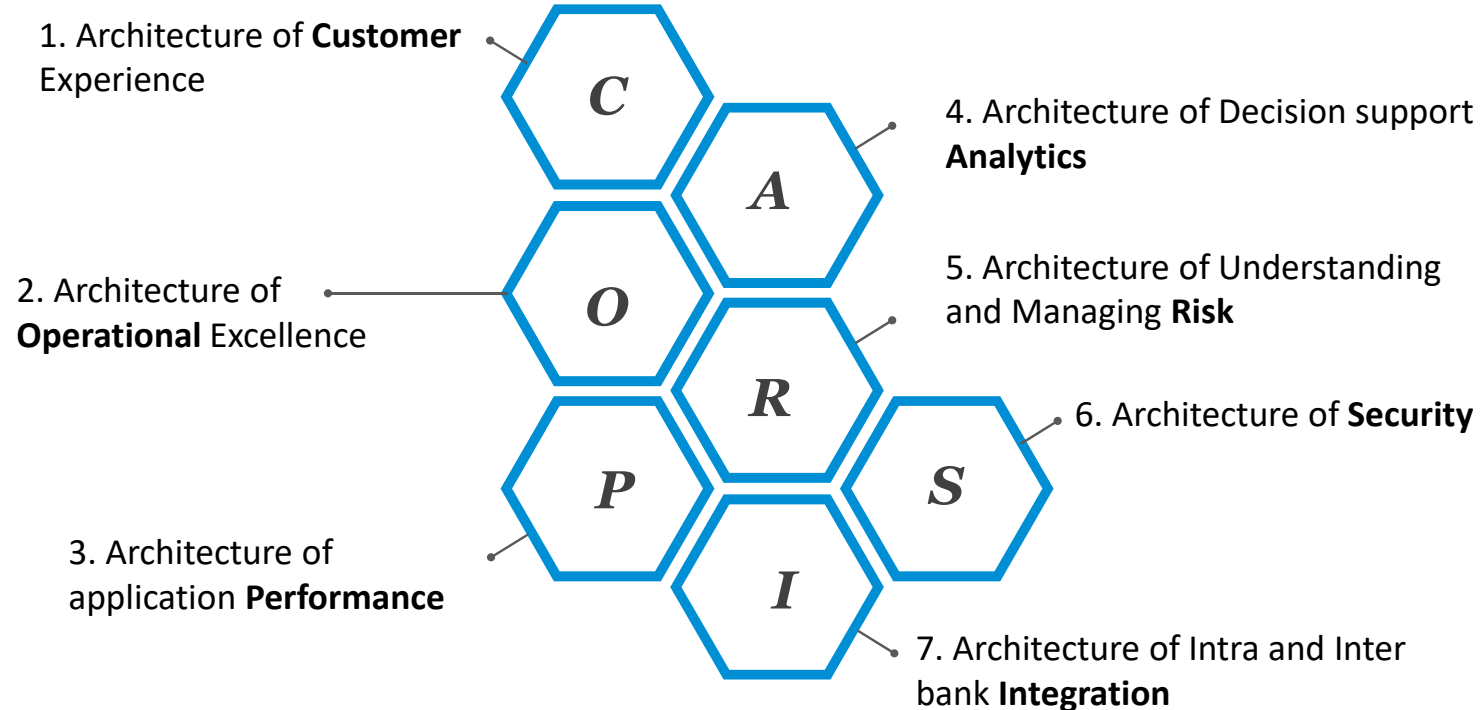
Frameworks

- Frameworks are required to attack the Complexity and simplify the landscape
- They also ensure comprehensiveness of the Solution to the problem statement



Framework 1 – Architecture - COPARIS

We knew that to make Bank 2.0, Bank 3.0 or Bank 4.0 to work we need fundamental rethinking on Architecture



Framework 2 – Knowledge - L0 / L1

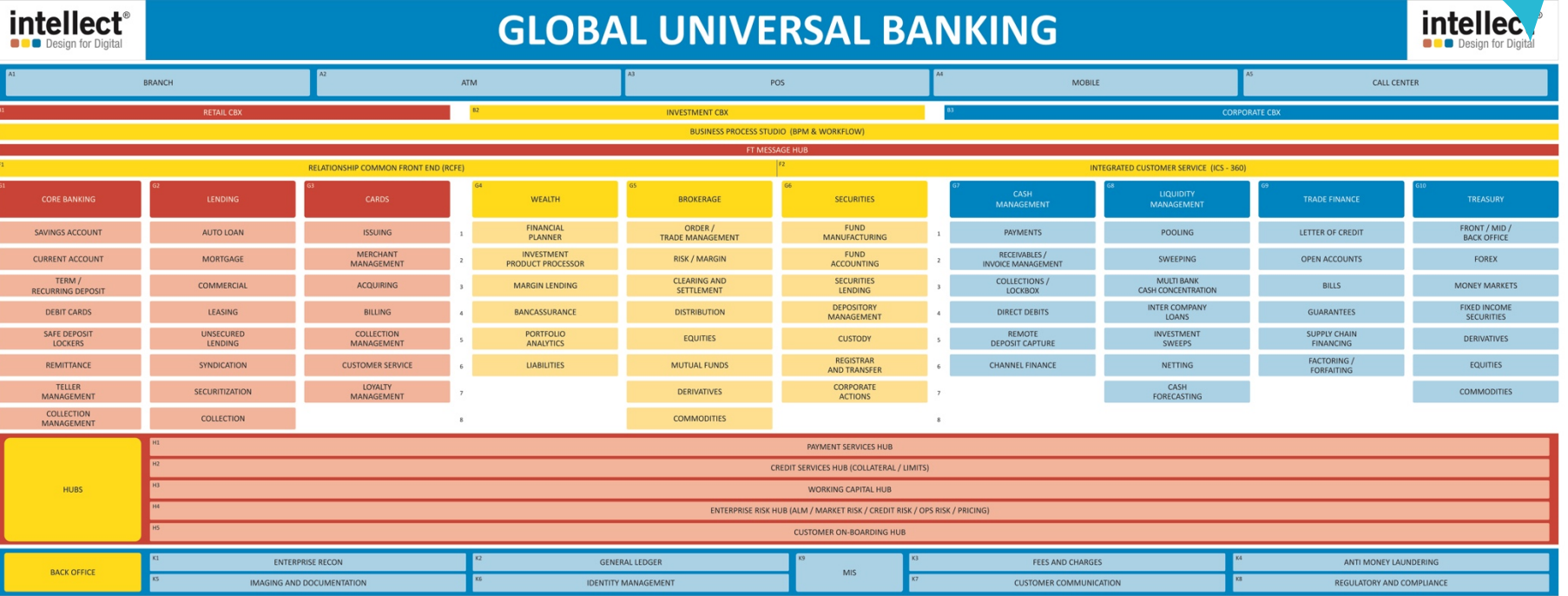
Banking is **extremely complex** and has huge a knowledge base

Our challenge was to **'Connect the dots'** between various knowledge packets spread around Products, Operations and Technologies

We were inspired by Chemistry's Periodic table and **designed 'Periodic table'** of Banking

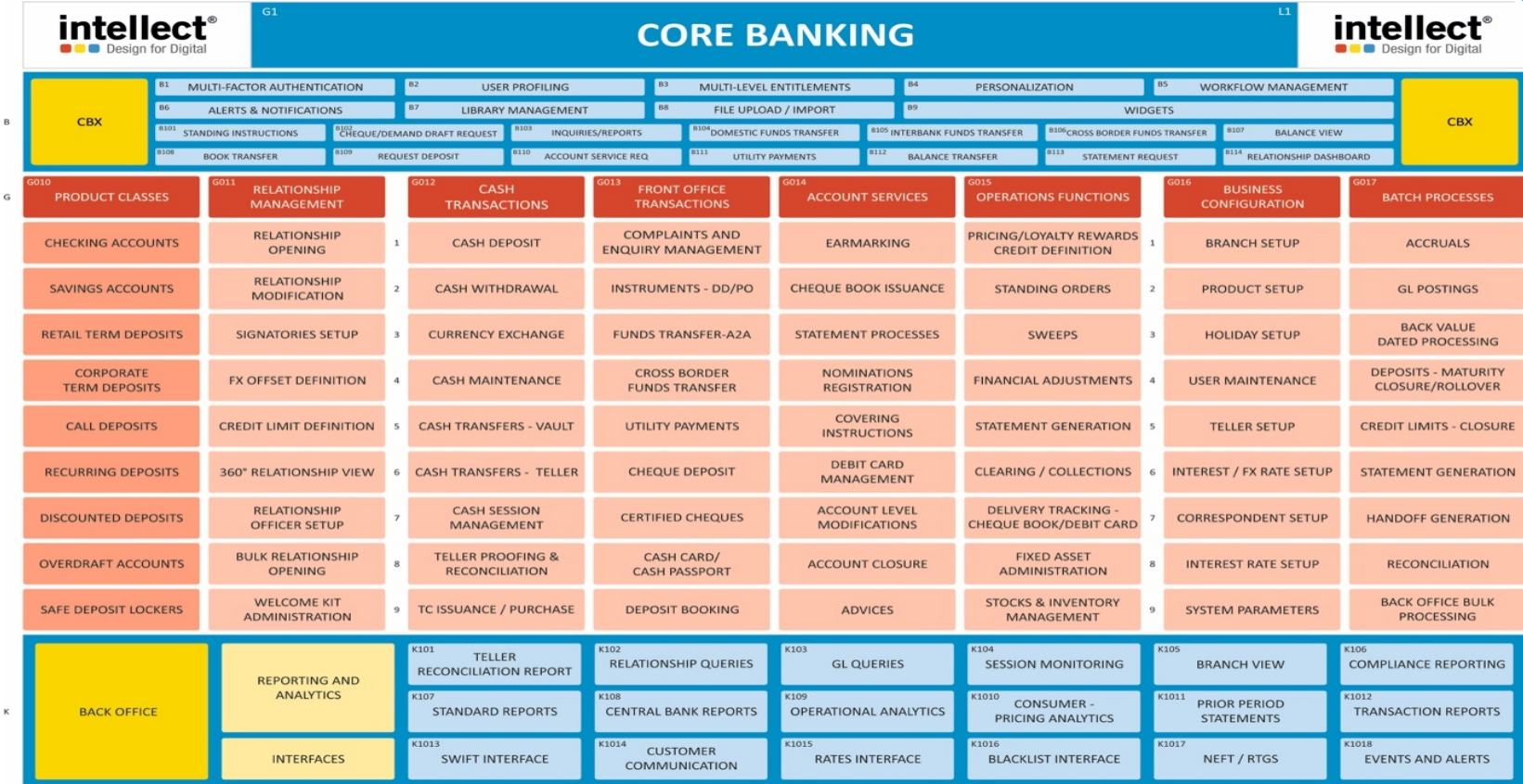
This Periodic table was internally referred to as Level 0 of Knowledge **Framework or simply L0**

L0 - Global Universal Banking



L 1 - Level 1

L1 – Intellect Digital Core - IDC



L1 – Digital Cards

2. Observing Patterns and Developing Frameworks

intellect® Design for Digital		CARDS										intellect® Design for Digital								
B	CBX	B1	MULTI-FACTOR AUTHENTICATION	B2	USER PROFILING	B3	MULTI-LEVEL ENTITLEMENTS	B4	PERSONALIZATION	B5	WORKFLOW MANAGEMENT	CBX								
		B6	ALERTS & NOTIFICATIONS	B7	LIBRARY MANAGEMENT	B8	FILE UPLOAD / IMPORT	B9 WIDGETS												
		B301	STATEMENT VIEW	B302	PIN CHANGE	B303	ADDRESS DETAILS VIEW	B304 CARD PAYMENTS												
		B305	OTB / CASH OTB VIEW	B306 UNBILLED/PAYMENT TRANSACTIONS		B307 REQUEST STATUS VIEW		B308 MARKETING PROMOS		B309 CARD STATUS VIEW										
G	G030	PRODUCT CLASSES	G031	CUSTOMER ACQUISITION	G032	AUTHORIZATION	G033	TRANSACTION PROCESSING	G034	PAYMENT PROCESSING	G035	CUSTOMER SERVICES	G036	MERCHANT MANAGEMENT	G037	COLLECTIONS	G038	FRAUD AND RISK MANAGEMENT	G039	LOYALTY MANAGEMENT
	CREDIT CARDS	ORGANIZATION / PRODUCT SET UP	VELOCITY AND LIMITS DEFINITION	TRANSACTION PARAMETERS DEFINITION	1	PAYMENT PARAMETERS SETUP	BLOCK CODES DEFINITION	ACQUIRING PARAMETERS SET UP	1	WORKFLOW SET UP	FEWS PARAMETER DEFINITION	REWARD SCHEMES DEFINITION								
	DEBIT CARDS	CREDIT SEGMENTS DEFINITION	SYSTEM CONFIGURATION	INTEREST RATES DEFINITION	2	PAYMENT ALLOCATION LOGIC DEFINITION	CUSTOMER RELATIONSHIP VIEW	FRANCHISE PARAMETER DEFINITION	2	QUEUE DEFINITION	DATA REFRESH FROM CORE PROCESSES	ELITE SCHEMES SETUP								
	PREPAID CARDS	CONTRACTS DEFINITION	ONLINE / BATCH AUTHORIZATION	BILLING CYCLE PROCESS	3	PAYMENT PROCESSING	LOST / RE-ISSUES AND RENEWALS	TERMINAL MANAGEMENT	3	CUSTOMER SEGMENTATION	FRAUD EXTRACTION AND DETECTION	ACCRUAL AND REDEMPTION								
	BANK CARDS	WORK FLOW SET UP	POLICY CHECKS	INTERCHANGE CLEARING	4	ONLINE OTB REPLENISHMENT	INSTALLMENT SIMULATION	COMMISSIONS AND DISCOUNTS	4	DATA EXTRACTION FROM CARDS HOST	QUEUE ALLOCATION	STOCK MANAGEMENT								
	RETAILER CARDS	BUSINESS RULE ENGINE DEFINITIONS	ONLINE OTB UPDATE	INSTALLMENT PROCESSING	5	DAILY PAYMENT ALLOCATION	CREDIT LIMIT CHANGE	NMAS / MATCH CHECKS	5	QUEUE ALLOCATION	CASE REVIEW	FULFILMENT AND DESPATCH								
	CORPORATE CARDS	APPLICATION DATA CAPTURE	STORE AND FORWARD PROCESSING	COMMISSIONS / FEES / CHARGES COMPUTATION	6	DELINQUENCY TRACKING	CYCLE CODE CHANGE	MERCHANT ENROLMENT	6	WORKLIST ACTIONING	FOLLOW UP AND CLOSURE	POINTS GIFTING								
		SCORING AND EVALUATION	POSITIVE / NEGATIVE BALANCE FILE	ADJUSTMENTS POSTING	7		PRODUCT SWAPS / UPGRADES		7	AGENCY MANAGEMENT	REFERRALS TO COLLECTIONS	COBRAND CONVERSIONS								
		UNDERWRITING AND DECISION	ONLINE AUTHORIZATION	CUSTOMER BILLING	8		UTILITY PAYMENTS SERVICES AND ECS ENROLMENT		8											
		CARD PERSONALISATION AND ACTIVATION	POSITIVE / NEGATIVE BALANCE FILE CREATION	STATEMENT OF ACCOUNT	9		CUSTOMER DISPUTES AND CHARGE BACKS		9											
	PIN GENERATION AND MANAGEMENT		CREDIT RESTRUCTURING	10		CUSTOMER COMMUNICATION AND ALERTS		10												
K	BACK OFFICE	REPORTS AND ANALYTICS	K301	APPLICATION PROCESSING REPORTS	K302	FINANCIAL ACCOUNTING REPORTS	K303	INTERCHANGE AND SETTLEMENT REPORTS	K304	SCHEME COMPLIANT QUARTERLY REPORTS	K305	AUTHORISATION REPORTS	K306	FRAUD AND RISK MANAGEMENT REPORTS	K307	COLLECTIONS REPORTS	K308	CREDIT REPORTS		
		INTERFACES	K309	CREDIT BUREAU INTERFACES	K310	EMBOSSING FILES	K311	PBF/NBF FILES	K312	ECS FILES	K313	UTILITY PAYMENTS MANDATES AND CHARGES								
		K314	STATEMENTS OF ACCOUNTS PRINTING	K315	DEBT COLLECTION AND RECOVERY COMPANIES	K316	DATAWAREHOUSE FEED	K317	ACCOUNTING INTERFACES											

L1 – Digital Lending

2. Observing Patterns and Developing Frameworks

intellect® Design for Digital		G2 LENDING						L1		intellect® Design for Digital				
B	CBX	B1	MULTI-FACTOR AUTHENTICATION	B2	USER PROFILING	B3	MULTI-LEVEL ENTITLEMENTS	B4	PERSONALIZATION	B5	WORKFLOW MANAGEMENT			
		B6	ALERTS & NOTIFICATIONS	B7	LIBRARY MANAGEMENT	B8	FILE UPLOAD / IMPORT	B9 WIDGETS						
		B201	ACCOUNT QUERIES	B202	DISBURSEMENT DETAILS	B203	DISBURSEMENT INITIATION	B204 CASHFLOW SCHEDULES						
		B205 OUTSTANDING INFORMATION		B206 PREPAYMENT REQUEST		B207 LOAN INITIATION		B208 LOAN SIMULATOR						
G	G020	PRODUCT CLASSES	G021	CUSTOMER LIMITS	G022	COLLATERAL MANAGEMENT	G023	SOURCING	G024	LOAN INITIATION	G025	LOAN SERVICING	G026	DEBT MANAGEMENT
		RETAIL LOANS		LIMITS DEFINITION	1	COLLATERAL DEFINITION		MULTI-STAGE APPLICATION DEFINITION		LOAN TEMPLATE DEFINITION	1	REPAYMENTS - MULTIPLE PAYMENT MODES		CONTACT MANAGEMENT
		MORTGAGE LOANS		ACCOUNT LINKAGE	2	ASSET LINKING / DE-LINKING		IMAGING / DOCUMENTS CAPTURE		LOAN SIMULATOR	2	STATEMENT GENERATION/QUERIES		RELATIONSHIP VIEW
		COMMODITY FINANCING		COVERAGE DEFINITION	3	GUARANTOR LINKING		VERIFICATION AND REVIEW		REPAYMENT SCHEDULE GENERATION	3	NON-FINANCIAL UPDATES		DYNAMIC STAT-CARD GENERATION
		SHORT TERM INVENTORY FUNDING		ONE STEP CREDIT LIMIT DEFINITION	4	PORTFOLIO OF COLLATERALS		APPROVAL DASHBOARDS		DISBURSAL INITIATION	4	LOAN TOP-UP / ROLLOVER		CUSTOMER RESPONSE MANAGEMENT
		PROJECT FINANCE		LIMITS EARMARKING	5	COLLATERAL EXECUTION		DEVIATION RULES		DISBURSAL - MULTIPLE BENEFICIARIES	5	DISBURSAL RESCHEDULE		LEGAL / REPOSSESSION
		WORKING CAPITAL LOANS		360° LIMIT VIEW	6	COLLATERAL INSURANCE DEFINITION		AUTOMATED SCORING		CUSTOMER COMMUNICATION - ADVICE GENERATION	6	PAYMENT DUES RESCHEDULE		REFER / ROUTE ACCOUNTS
		EQUIPMENT & VEHICLE FINANCE		LIMITS UTILIZATION	7	PLEDGING / DE-PLEDGING		UNDERWRITING		LOAN SYNDICATION	7	LOAN SECURITIZATION		DEBT PORTFOLIO SEGMENTATION
		DEPOSIT LINKED LOANS		LIMITS CLOSURE	8	EARMARKING					8	REPAYMENTS FILE UPLOAD		COLLECTORS LOAD BALANCING
		DISCOUNTED LOANS			9	COLLATERAL RELEASE					9	INTEREST RATE SETUP		
K	BACK OFFICE	REPORTING AND ANALYTICS		K201	DELINQUENCY REPORTS	K202	ACCOUNTING ENTRIES QUERY	K203	PRE-CLOSURE SIMULATION	K204	COMPLIANCE REPORTING	K205 CENTRAL BANK REPORTING		
		INTERFACE		K206	STANDARD REPORTS	K207	COLLATERAL REPORTS	K208	OPERATIONAL ANALYTICS	K209	ACCURAL COMPONENTS REPORTS	K210 BREACH REPORTS - COLLATERAL AND LIMITS REPORTS		
				K211	ACCOUNTING ENTRIES - GL HANDOFF	K212	CREDIT SCORE	K213	RATES/FX INTERFACE	K214	MULTI CHANNEL PAYMENTS	K215 CUSTOMER / ACCOUNTS DATA		

L1 – Trade

2. Observing Patterns and Developing Frameworks

intellect™ Design for Digital		TRADE								intellect™ Design for Digital								
B	CBX	B1	MULTI-FACTOR AUTHENTICATION	B2	USER PROFILING	B3	MULTI-LEVEL ENTITLEMENTS	B4	PERSONALIZATION	B5	WORKFLOW MANAGEMENT	CBX						
		B6	ALERTS & NOTIFICATIONS	B7	LIBRARY MANAGEMENT	B8	FILE UPLOAD / IMPORT	B9	WIDGETS									
		B901	LETTER OF CREDIT	B902	BANK GUARANTEES	B903	TRUST RECEIPT	B904	BILL DISCOUNTING	B905	DOCUMENTARY COLLECTION							
		B906	ACCOUNT AND INVOICE FINANCING		B907	EXPORT LC ADVISING	B908	ACCEPTANCE OF BILL LODGEMENT	B909	SETTLEMENT INSTRUCTIONS								
G	G090	PRODUCT CLASSES	G091	OPERATIONS	G092	CHARGES	G093	LIMIT MONITORING	G094	SWIFT	G095	WORKFLOW	G096	IMAGING	G097	VALUE ADDED SERVICES	G098	COMMON SERVICES
		IMPORT / EXPORT LC	ISSUANCE	PREFERENTIAL PRICING	HIERARCHICAL LIMITS	1	MT7xx - LCS	PROCESS MODELLER	1	SCANNING	LC COMPARATOR	CUSTOMER COMMUNICATION						
		TRANSFER LC	AMENDMENT / ADJUSTMENT	FIXED / TIERED PRICING	MULTI-ENTITY	2	M176x - GUARANTEE	PROCESS ORCHESTRATOR	2	REMOTE SCANNING	PLUG-IN CLAUSES	DUE DATE MANAGEMENT						
		REVOLVING LC	ADVISING / PRE-ADVISING	ONLINE CHARGING	REVOLVING / NON REVOLVING	3	MT4xx - COLLECTIONS	MANUAL PROCESSING	3	BATCH UPLOAD	CONFIGURABLE UI	TRACERS						
		IMPORT / EXPORT BILL	CONFIRMATION	VOLUME BASED CHARGING	CENTRALIZED EXPOSURE TRACKING	4	Mtx9x - PROPRIETARY MESSAGES	AUTO PROCESSING	4	IMAGE SERVER	FOLDER VIEW	ALERTS AND NOTIFICATIONS						
		INWARD/OUTWARD COLLECTION D/A	CANCELLATION	TENOR BASED CHARGING	REAL TIME LIMIT MONITORING	5	Mtx99 - FREE FORMAT MESSAGES	EVENT BASED PROCESSING	5	LOCAL CACHING	FILE EXPORTS	SWIFT TSU SUPPORT						
		INWARD/OUTWARD COLLECTION D/P	ACCEPTANCE	ACCRUAL	LINE BOOKING AND RELEASE	6	Mt202 / MT103 - PAYMENT MESSAGES	PRIORITY PROCESSING	6	IMAGE VIEWER	EMAIL / FAX INTEGRATION	BOLERO XML SUPPORT						
		SHIPPING GUARANTEE/ DELIVERY ORDER	RETIREMENT	AMORTIZATION	MODIFY FACILITY & LIMITS	7	AUTO REGISTRATION	QUEUE MANAGEMENT	7	IMAGE ANNOTATION	COPY TRANSACTION	BANK / CUSTOMER REMINDERS						
		BANK GAURANTEE	CLAIM	OVERRIDE CHARGES	PRODUCT / ACCOUNT LIMITS	8	DUPLICATE CHECKS	LOAD BALANCING	8	IMAGE MANIPULATION	BUILT-IN AUTHORIZATION MATRIX	TEMPLATE DEFINITION						
		BILL DISCOUNTING	REINSTATEMENT	REFUNDS	MULTI-CURRENCY LIMITS	9	SWIFT GENERATION	DELEGATION	9	INTELLIGENT IMAGE MATCHING	MULTI-LINGUAL CORRESPONDENCES	DEDUPLICATION						
		PRE AND POST SHIPMENT FINANCE	BOOKING	PERIODIC CHARGING	LIMITS UTILIZATION ACROSS RELATIONSHIP	10	ACK / NACK STATUS UPDATE	ESCALATION	10	IMAGE DATA MAPPING	CORRESPONDENCE PREVIEW							
		IMPORT LOAN / TRUST RECEIPTS	DISBURSEMENT	ADJUSTMENT CHARGES		11	SWIFT VALIDATIONS	SERVICE LEVEL AGREEMENTS	11	ARCHIVAL								
		OPEN ACCOUNT FINANCE	SETTLEMENT	PASS THROUGH CHARGES		12		AUDIT TRAIL	12									
K	COMMON SERVICES	K901	CENTRAL BANK REPORTING	K902	REGULATORY REPORTS	K903	MIS REPORTS	K904	EXCEPTION REPORTING	K905	DASHBOARDS							
		K906	CORE	K907	TREASURY	K908	SWIFT	K909	AML	K910	CREDIT LIMITS (3 RD PARTY)							

L1 – Liquidity

2.
Observing
Patterns and
Developing
Frameworks

intellect® Design for Digital		LIQUIDITY										intellect® Design for Digital												
B	CBX	B1 MULTI-FACTOR AUTHENTICATION		B2 USER PROFILING		B3 MULTI-LEVEL ENTITLEMENTS		B4 PERSONALIZATION		B5 WORKFLOW MANAGEMENT		CBX												
		B6 ALERTS & NOTIFICATIONS		B7 LIBRARY MANAGEMENT		B8 FILE UPLOAD / IMPORT		B9 WIDGETS																
		B001 SWEEP SETUP		B002 SWEEP AMENDMENT		B003 NOTIONAL POOL INQUIRIES		B004 BALANCE DASHBOARD		B005 SWEEP INQUIRIES			B006 INTER-COMPANY LOANS		B007 INVESTMENTS		B008 SWEEP SIMULATION							
G	G080	PRODUCT CLASSES	G081	SWEEP INSTRUCTION SETUP	G082	SWEEP EXECUTION	G083	ACCOUNTING ENTRY POSTING	G084	INVESTMENT SWEEPS SETUP	G085	INVESTMENTS	G086	DISINVESTMENTS	G087	INTER COMPANY SETUP	G088	INTER COMPANY LOAN EXECUTION	G089	NOTIONAL POOL SETUP	G0810	NOTIONAL POOLING EXECUTION	G0811	BACK VALUE PROCESSING
		SWEEPS	CONTROL ACCOUNT SETUP	INSTRUCTION IDENTIFICATION	INTERNAL ACCOUNTS ENTRIES GENERATION	1	FUNDS SETUP	BALANCE RETRIEVAL	BALANCE RETRIEVAL	BRANCH AND CURRENCY SETUP	1	LOAN TRACKING	SIMPLE POOL SETUP	ACCOUNT BALANCE RETRIEVAL	BACK VALUE TRANSACTION FIRING									
		MULTI BANK CASH CONCENTRATION	CONTRA ACCOUNT SETUP	INTERNAL ACCOUNT LIST GENERATION	EXTERNAL ACCOUNTS ENTRIES GENERATION	2	TIME DEPOSIT SETUP	SWEEP AMOUNT CALCULATION	SWEEP AMOUNT CALCULATION	ENRUST LOAN PARAMETERS	2	DAILY INTEREST ACCRUAL	AGGREGATE POOL SETUP	POOL INTEREST CALCULATION	TRANSACTION AMOUNT MOVEMENT									
		D ZERO SWEEPS	SWEEP RULES SETUP	INTERNAL BALANCE REQUEST	TRANSACTION REFERENCE GENERATION	3	CONTROL ACCOUNT SETUP	CHECK CONSTRAINTS TIME DEPOSIT	INVESTED AMOUNT CHECKING	BANK COMISSION SETUP	3	TRACKING LOAN MATURITY	SUB PRODUCT DEFINITION	PARTICIPANT INTEREST CALCULATION	UPDATED INTEREST CALCULATION									
		INTER COMPANY TRANSFERS	SETUP OVERDRAFT LIMITS	EXTERNAL ACCOUNT LIST GENERATION	TRANSACTION CODE ATTACHMENT	4	SWEEP DETAILS SETUP	CHECK CONSTRAINTS MUTUAL FUNDS	TIME DEPOSIT UNIT CHECK	MATURITY HANDLING	4	LIMITS TRACKING	PRINCIPAL CREATION	ADVANTAGE CALCULATION	REEXECUTE D 0 SWEEPS									
		ENRUST LOANS	SWEEP CONSTRAINTS SETUP	EXTERNAL BALANCE REQUEST	ACCOUNTING ENTRY HANDOVER	5	COMMISSION ACCOUNT SETUP	INSTRUCTION CONSTRAINTS CHECK	FUNDS UNIT CHECK	HEADER ACCOUNT SETUP	5	TAX POSTING	INTEREST RATE SETUPS	BANK SHARE CALCULATION	REEXECUTE TIME TRIGGERED SWEEPS									
		INVESTMENTS	SETUP EXECUTION MODE	FAILURE MARKING FOR NO RESPONSES	STATUS CHECK ON ACKNOWLEDGEMENT	6	INTEREST ACCOUNT SETUP	INVESTMENT PRIORITY DETERMINATION	DISINVESTMENT PRIORITY	PARTICIPANTS SETUP	6	LOAN ROLLOVER	INTEREST TYPE CREATION	CUSTOMER TREASURY SHARE	REEXECUTE EOD SWEEPS									
		NETTING	SETUP EXECUTION FREQUENCY	SWEEP PRIORITY DETERMINATION	EXCEPTION ALERTS GENERATION	7	PROCEEDS ACCOUNT SETUP	INVESTMENT AMOUNT DETERMINATION	BREAKING LOGIC DETERMINATION	ATTACH INTERCOMPANY LOAN	7	AGREEMENT ROLLOVER	BALANCE SET OFF POOLING	NET ADVANTAGE CALCULATION	RE EXECUTE POOLING									
		NOTIONAL POOLING CASH CONCENTRATION	SETUP NON WORKING DAY	SWEEP CONSTRAINTS APPLICATION	INSTRUCTIONS UPDATION SUCCESS	8	SWEEP CONSTRAINT SETUP	REPORTING	REPORTING	INTEREST PARAMETERS SETUP	8	REPAYMENTS HANDLING	INTEREST ACCRUAL	ALLOCATION	UPDATE BACK VALUE INTEREST RATE									
		INTEREST OPTIMIZATION	SETUP FAILURE LEVELS	CORE SWEEPS PROCESS	PROCESS COMPLETION MARKING	9	EXECUTION FREQUENCY SETUP			LOAN PARAMETER SETUP	9	INTEREST CALCULATION	INTEREST SETTLEMENT	RE ALLOCATION	BACK VALUE INTEREST CALCULATION									
		INTEREST ENHANCEMENT	SETUP VALIDITY	FUND AVAILABILITY CHECK		10	PERIODICITY SETUP			LIMIT DETAILS SETUP	10	INTEREST ACCRUAL AND POSTING	POOL SIMULATION	INTEREST RATE OPTIMIZATION										
		HYBRID POOLS	SETUP GROUP SWEEP RULES	ACCOUNTING ENTRY GENERATION		11	INVESTMENT PRIORITY			TAX DETAILS SETUP	11	ACTIVE TRANSACTION	ALLOCATION AND RE ALLOCATION	INTEREST ACCRUAL AND POSTING										
K	BACK OFFICE	REPORTS AND ANALYTICS		K801 SWEEP SETUP REPORT		K802 SWEEP EXECUTION REPORT		K803 POOL SIMULATION		K804 SWEEP FAILURE REPORT		K805 INTEREST ALLOCATION REPORT												
		INTERFACES		K806 INTEREST RATE UPLOAD		K807 ACCOUNT BALANCE FETCH		K808 PAYMENT GATEWAY		K809 CUSTOMER DETAILS		K810 ACCOUNTING ENTRIES HANDOFF												

L1 – RM Office (Digital Wealth)

2.
Observing
Patterns and
Developing
Frameworks

intellect® Design for Digital		G4 WEALTH MANAGEMENT								L1 intellect® Design for Digital								
B	CBX	B1	MULTI-FACTOR AUTHENTICATION	B2	USER PROFILING	B3	MULTI-LEVEL ENTITLEMENTS	B4	PERSONALIZATION	B5	WORKFLOW MANAGEMENT	CBX						
		B6	ALERTS & NOTIFICATIONS	B7	LIBRARY MANAGEMENT	B8	FILE UPLOAD / IMPORT	B9		WIDGETS								
		B401	FINANCIAL PLANNING	B402	ORDER MANAGEMENT	B403	PORTFOLIO VIEW	B404	PORTFOLIO PERFORMANCE	B405	SERVICE REQUEST							
		B406	RELATIONSHIP MANAGER DASHBOARDS	B407	STREAMING PRICES AND RATES	B408	KNOWLEDGE CENTER	B409	REPORTS REPOSITORY	B410	ONLINE QUERIES							
G	G040	PRODUCT CLASSES	G041	RELATIONSHIP SERVICES	G042	FINANCIAL NEED ANALYSIS	G043	PORTFOLIO ANALYTICS	G044	ORDER MANAGEMENT	G045	TRADE MANAGEMENT	G046	PORTFOLIO SERVICE	G047	MARGIN LENDING	G048	FEES & COMMISSION
	MUTUAL FUNDS	PROSPECT MANAGEMENT	CLIENT PROFILING	1	360-DEGREE PORTFOLIO VIEW	ORDER CAPTURE	TRADE CAPTURE	1	TRADE CORRECTION	FACILITY GROUP SETUP	FEES AND COMMISSION SETUP							
	PE, RE AND HEDGE FUNDS	CONTACT MANAGEMENT	ASSET ALLOCATION	2	MULTI-DIMENSIONAL DRILLDOWN	ORDER VALIDATION	RECONCILIATION	2	TRANSFERS	HAIRCUT DEFINITION	CUSTOMER FEES							
	FIXED INCOME	RELATIONSHIP MANAGEMENT	FINANCIAL POSITION ANALYSIS	3	GAIN / LOSS ANALYTICS	BATCHING / TRACKING	TRADE ALLOCATION	3	DRAWDOWN MANAGEMENT	CONCENTRATION RISK DEFINITION	DISTRIBUTION COMMISSION							
	EQUITIES	SERVICE LOG SYSTEM	GOAL PLANNING	4	PERFORMANCE ATTRIBUTION	ORDER ROUTING	CONTRACTS	4	ASSIGNMENT	CROSS CURRENCY RISK DEFINITION	TRAILER FEES							
	STRUCTURED PRODUCTS	CAMPAIGN MANAGEMENT	INSURANCE PLANNING	5	CASH FLOW PROJECTIONS	FIX / SWIFT SUPPORT	ADVICE GENERATION	5	CORPORATE ACTIONS	MARGIN MONITORING (PORTFOLIO LEVEL)	RM & BROKERS COMMISSION							
	COMMODITIES	REFERRAL MANAGEMENT	RETIREMENT PLANNING	6	PORTFOLIO REVALUATION	DEALER BLOTTER	SETTLEMENT	6	ALERTS MANAGEMENT	SIMULATION	BILLING							
	DERIVATIVES	CUSTOMER COMMUNICATION	PORTFOLIO CONSTRUCTION	7	RISK-ADJUSTED RETURN ANALYTICS	EXECUTION CAPTURE		7	MARKET INFO	PORTFOLIO - FACILITY MAPPING								
	INSURANCE LINKED INVESTMENTS		DEVIATION ANALYSIS	8	RELATIVE RETURN ANALYTICS	INSURANCE PROCESSING		8	DOCUMENT REPOSITORY	COLLATERAL MANAGEMENT								
	FX LINKED INVESTMENTS		SIMULATION	9	MARKET PERFORMANCE	IPO/ NFO PROCESSING		9										
DEPOSITS / FINANCING			10	SYNTHETIC INDICES	LIMIT MANAGEMENT		10											
K	BACK OFFICE	REPORTS AND ANALYTICS	K401	CONSOLIDATED CUSTOMER REPORTS	K402	FINANCIAL PLAN & CASHFLOWS	K403	PORTFOLIO COMPOSITION AND DEVIATION	K404	PORTFOLIO PERFORMANCE	K405	PERFORMANCE ATTRIBUTION						
			K406	RELATIONSHIP MANAGEMENT REPORTS	K407	BACK OFFICE & CONTROL	K408	LEVERAGE POSITION & EXPOSURE	K409	COMPLIANCE AND REGULATORY REPORTS	K410	QUERIES AND REPORTS						
		INTERFACES	K411	DEPOSITORY / CUSTODIAN	K412	INSURANCE AND RATE PROVIDERS	K413	CORE BANKING / GENERAL LEDGER	K414	EXCHANGE / BROKER	K415	FUND HOUSE / R&T						

L1 – Treasury

2. Observing Patterns and Developing Frameworks

intellect® Design for Digital		TREASURY								intellect® Design for Digital	
CBX		MULTI-FACTOR AUTHENTICATION		USER PROFILING		MULTI-LEVEL ENTITLEMENTS		PERSONALIZATION		CBX	
		FILE UPLOAD / IMPORT		ALERTS & NOTIFICATIONS		WORKFLOW MANAGEMENT					
TREASURY PRODUCT CLASSES	DEAL ENTRY	RISK & P / L	FRONT OFFICE ONLINE QUERIES	WORKFLOW	LIMITS MANAGEMENT & RATES	RECONCILIATION	SETTLEMENT	CASH FLOW MANAGEMENT	ACCOUNTING	REGULATORY	
FX - SPOT & FORWARD	UPLOAD DEALS	INTEREST RATE RISK	DEAL QUERY	QUEUE CONFIGURATION	DEALER DEAL LIMIT	CONFIRMATION MATCHING	MULTIPLE SETTLEMENT INSTRUCTIONS	MULTI ASSET CLASS / PRODUCT	ACCOUNTING CRITERIA	CURRENCY WISE POSITION	
FX - SWAPS	EXTERNAL BLOTTER	COUNTERPARTY RISK MONITORING	BLOTTERS	DEAL TEMPLATES	OVER SOLD CURRENCY IN USD	RECON RULES	SPLIT CURRENCY SETTLEMENT	CASHFLOW BLOTTER	ACCOUNT TEMPLATES	GAP POSITION REPORT	
FX - NDFs	B2B DEALS	DEALER POSITION MANAGEMENT	DEAL COMPARE	USER PREFERENCE	COUNTERPARTY LIMITS	RULE HIERARCHY	CLS SETTLEMENT	CASHFLOW ADJUSTMENTS	PRODUCT A/C.ING SETUP	INTEREST RATE REASONABILITY	
MM - DEPOSIT & PLACEMENT	DEAL TEMPLATES	TREASURY / CURRENCY LIMITS CHECK	PREFERENCE SETTINGS	EVENT ROUTERS	PSR / SR LIMITS	INCOMING MESSAGE ADAPTER	NETTING	FUNDS TRANSFER	ACCOUNT EVENTS & RULES FRAMEWORK	SECURITY WISE POSITION	
MM - FUNDING SWAP	AMORTIZATION	PROJECTED CASH FLOWS	USER CONSOLE	ONLINE EXTERNAL SYSTEM DEAL STP	BUY / SELL CURRENCY NOP LIMIT	SWIFT MESSAGE PARSER	SWIFT MESSAGING	HISTORIC VIEW	TRADE REVERSALS A/C. ING	SETTLEMENT POSITION	
FIS - FIXED & FLOATING BONDS	REPRICING	HISTORICAL VIEWS	CASH FLOW QUERY	SWIFT MESSAGE STP	DEALER LIMIT POSITION	DATA PARSER	CUT-OFF TIMES	INTRA-DAY RECON	REVALUATION	FCY OUTSTANDING POSITION REPORTS	
FIS - ZERO COUPON BONDS	REPO PROCESSING	MARK TO MARKET	POSITION BLOTTER	MESSAGE BLOTTER	DEALER MAT POSITION	USER LEVEL RECON RULES	RULE BASED SETTLEMENTS	EOD RECON	ACCRUALS BOOK	INTER BANK BORROWINGS / LENDING	
FIS - AMORTIZING BONDS	AUTO SQUARING	RISK VIEW	POSITION PROFIT PAGE	WORKFLOW BLOTTERS	TRANSACTION DATE HOLIDAY	EXCEPTION MANAGER	AGGREGATION	PAYMENT MESSAGES	TRADING BOOK	DEALER LIMITS UTILIZATION	
REPOS	INTER DESK POSITION TRANSFER	RISK ADJUSTMENTS	ACCOUNTING	EXCEPTION MANAGER	MATURITY DATE HOLIDAY	CASE MANAGER	SWIFT MESSAGE GENERATOR	TOP DOWN DRILL DOWN	CONTRA A/C. ING	COUNTERPARTY LIMITS REPORT	
OPTIONS & FUTURES	CASHFLOW ADJUSTMENTS	OPTION GREEKS	SWIFT VIEWER	BUSINESS RULES ENGINE	SPOT DATE HOLIDAY	NOSTRO RECON	CONFIRMATION	NOSTRO MANAGEMENT	3RD PARTY A/C. ING	REPOS / REVERSE REPOS FOR THE DAY	
INTEREST RATE SWAP	LIQUIDITY MANAGEMENT	LIQ RATIO	WHAT IF ANALYSIS								
FORWARD RATE AGREEMENT											

BACK OFFICE	REPORTS AND ANALYTICS	FRONT OFFICE AND RISK MANAGEMENT	CORPORATE SALES DESK TRADES - ONLINE	PAYMENT, CLEARING AND SETTLEMENT SYSTEMS	BACK OFFICE - SETTLEMENTS ACCOUNTING	GL / CORE AND OTHER BACK OFFICE APPLICATIONS
	INTERFACES	REUTERS DEALING SYSTEM (D3K)	OTHER ONLINE TRADING SYSTEMS / CUSTOMNER PORTALS	OPERATIONS - CONFIRMATIONS / DEALS	RISK SYSTEMS	

L 2 - Level 2

L2: Remote Deposit Cheque – User Journey

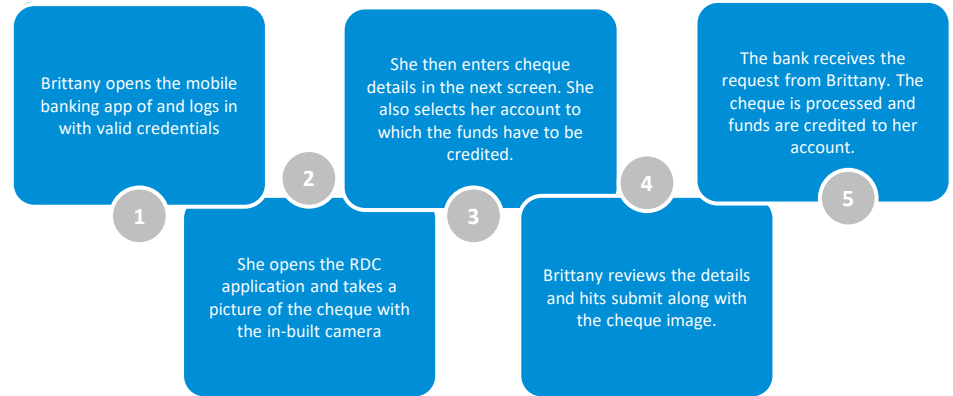
Persona

Brittany is 30 years old and works as a telecom engineer.

Scenario

Brittany received a cheque from one of her friend and she doesn't have time to walk into the branch and deposit the cheque.

Process Flow



Key takeaways

Remote
Deposit
Capture

0
1

Quick & easy

0
2

Paperless

0
3

No need to visit branch
anymore for depositing
a cheque.



L 3 - Level 3

L3: Remote Deposit Cheque – Confluence Documentation

2.
Observing
Patterns and
Developing
Frameworks

Remote Cheque Deposit - Digital Face 18.2

https://intefact-face.atlassian.net/wiki/spaces/DF/pages/584417434/Remote+Cheque+Deposit

Digital Face 18.2 / Remote Cheque Deposit

The request goes to IDC for approval

The status of the request is visible in front office (Approved/Pending/Rejected)

User Journey

Initiate Cheque Deposit

1. Customer Logs into the DF
2. Customer Clicks on "Remote Cheque Deposit"
3. ROC App opens where customer can initiate a cheque deposit
 - a. Select the account to deposit
 - b. Capture the image of the cheque
4. If the cheque image capture is successful, the image is sent to the BOT
5. If Customer feels that the image is not clear, they can re-capture the image
6. The image is then sent to the BOT
7. BOT reads the cheque and populates the fields
8. There can be two scenarios
 - a. If the BOT is able to read the cheque, the fields are populated
 - b. If the BOT is unable to read the cheque, the customer is prompted to re-capture the image
9. All the fields are populated
10. The fields which can not be populated are highlighted in red
11. Customer checks the details and clicks on "Initiate Cheque Deposit"
12. Confirmation screen will be displayed
13. Two options will be available for the customer
 - a. If customer clicks on "Initiate Cheque Deposit", the request goes to IDC for approval
 - b. Customer can view the status of the cheques that are remotely deposited by clicking on "View Cheque Deposit Status" option.

WireFrames:

DFXXX_WF01: Remote Cheque Deposit Opening Page Wire Frame

citibank Citibank (Hong Kong) Limited 16-Apr-07

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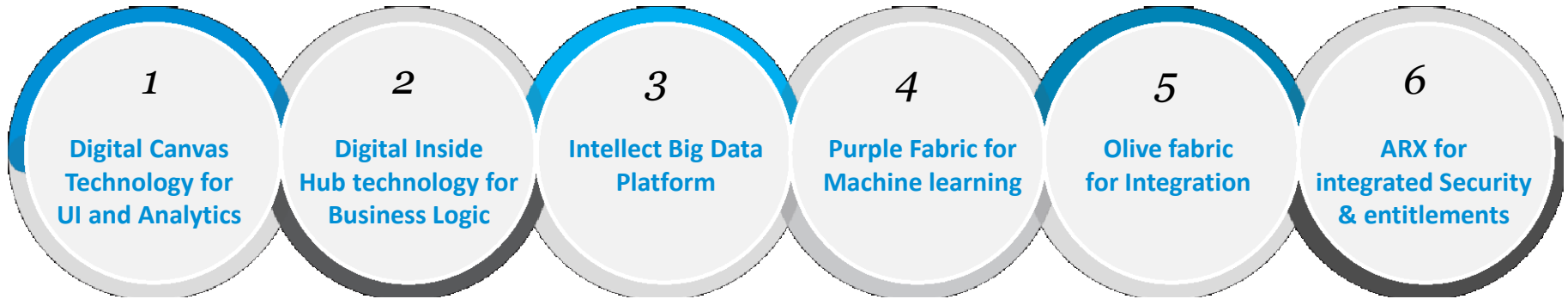
Roadmap to develop a Robust and Agile Product



- We realized that coding was the biggest source of defects, instability and rigidity
- So to build a robust and agile product, we needed low coding technologies that would minimise code
- We therefore invested heavily in Low Coding platforms first

6 LOW CODING PLATFORMS

- We designed and invested in 6 Low Coding Banking Technologies on which we built our Products





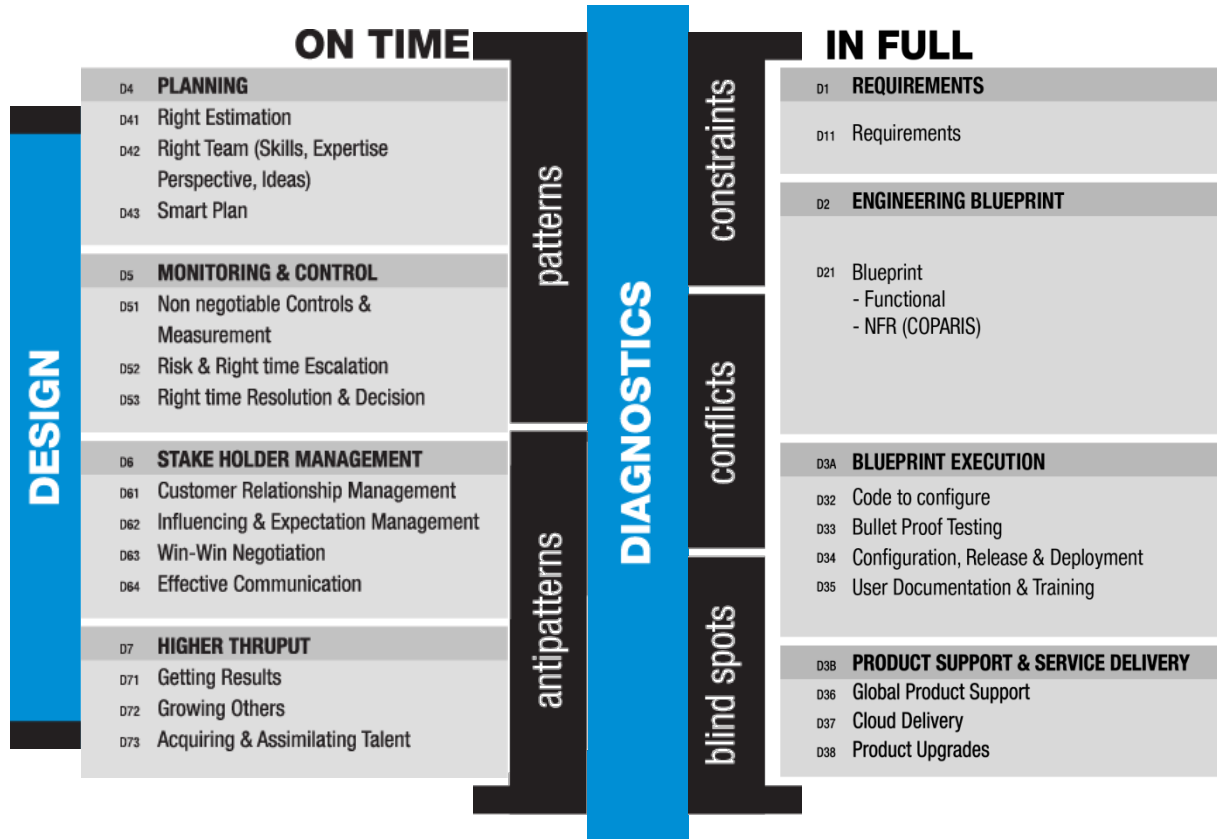
**4.
Delivery
Excellence**

Delivery Excellence

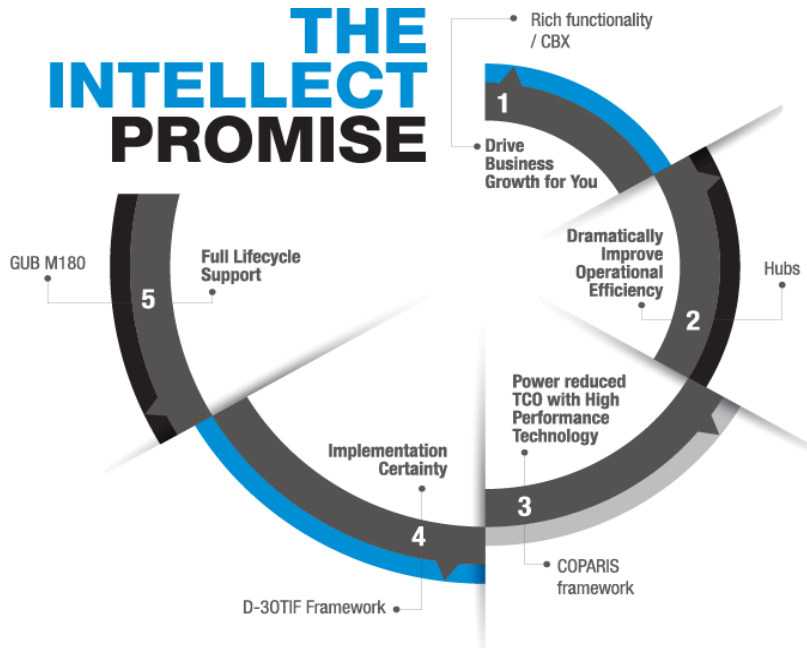
- Delivery was considered a mystery, prone to defects, failures scope/ time/ cost over-runs
- So, we developed a robust Delivery Excellence Framework
- To deliver our Brand Promise of D-3 OTIF



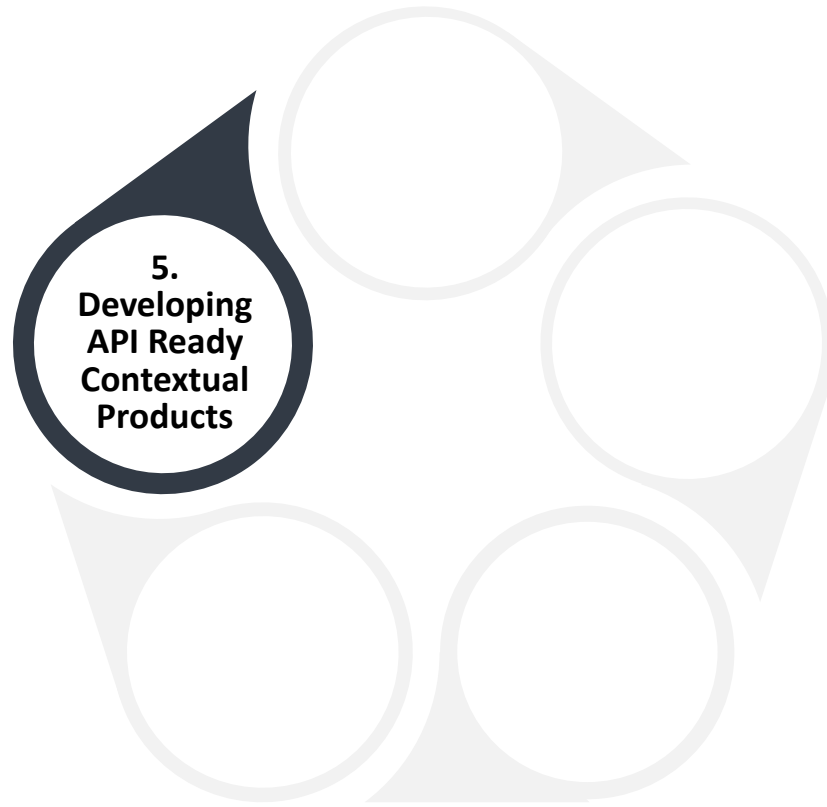
Delivery Excellence - D-3 OTIF



Implementation certainty and Model Bank based on Best in Class User Journeys



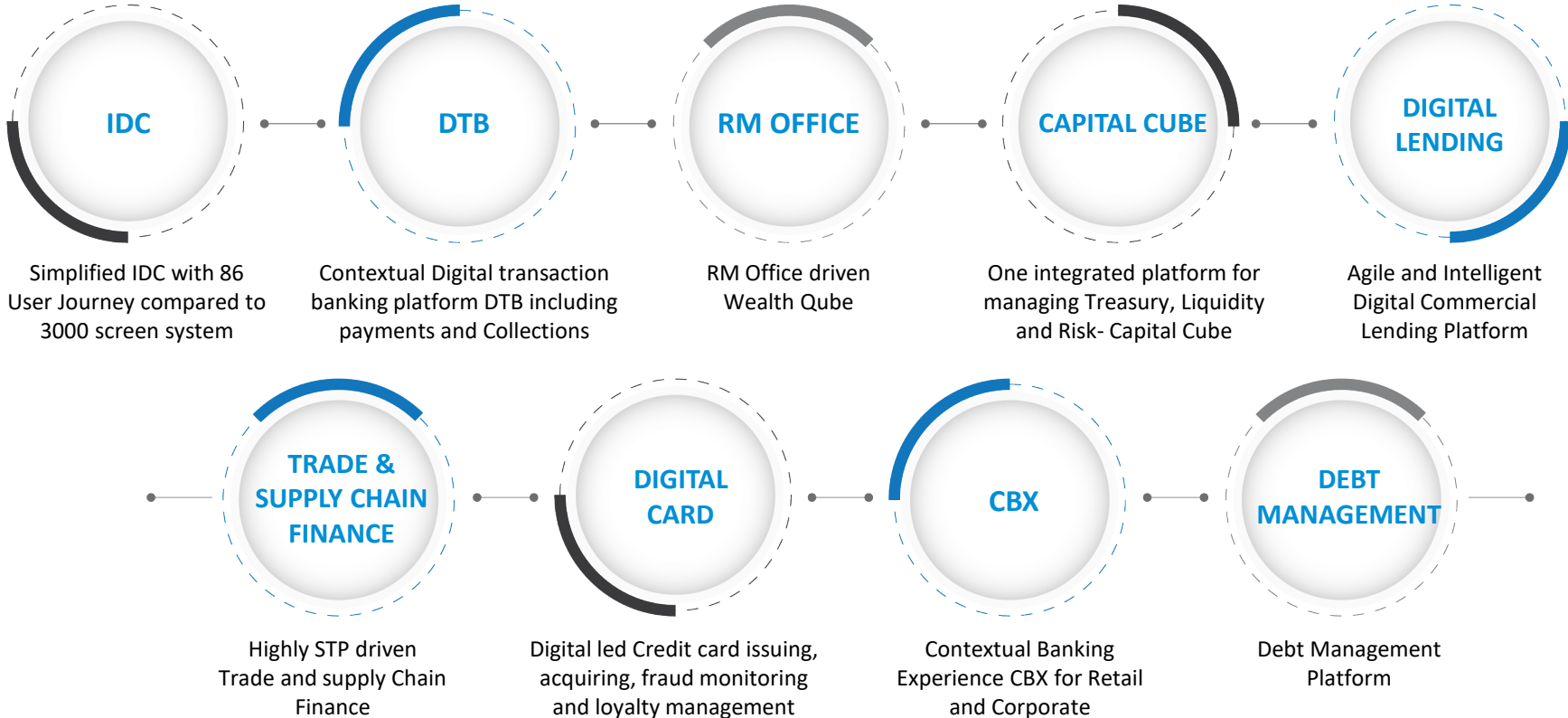
- Our Products integrate Business, Operations and Technology and bring value add in terms of Business Benefits, Operational saves and contemporary technology
- Delivery Excellence and Support models ensuring Life cycle value by ensuring D-3 OTIF and providing life time support



API first and Contextual Products

Connecting to API lead architecture and AI/ML

5.
Developing
API Ready
Contextual
Products



With Power of Complete Suite of Banking Products,
Intellect invites you to Reimagine your Products/Services

**Drive your operating costs down by over 20% and
increase customer acquisitions by 50%**



Inviting you to 8012 FinTech Design Center for
Reimagining your Banking landscape with your
Management teams