

September 20, 2017

INTELLECT/SEC/2017-18

**1. The National Stock Exchange of India Ltd.,**

Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra Kurla Complex,  
Bandra (E), Mumbai – 400 051

**2. The Bombay Stock Exchange Ltd.,**

1st Floor, New Trade Ring, Rotunda Building, PJ Towers,  
Dalal Street, Fort, Mumbai – 400 001.

Dear Sirs,

**Sub :- Intimation under Regulation 30(6) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to Regulation 30(6) and other relevant clauses of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the presentations being made to analysts and institutional investors on September 20th, 2017.

Kindly take the above information on record.

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

www.intellectdesign.com

# **BANKING ON INTELLECT**

Investor and Analyst Summit | September 20, 2017

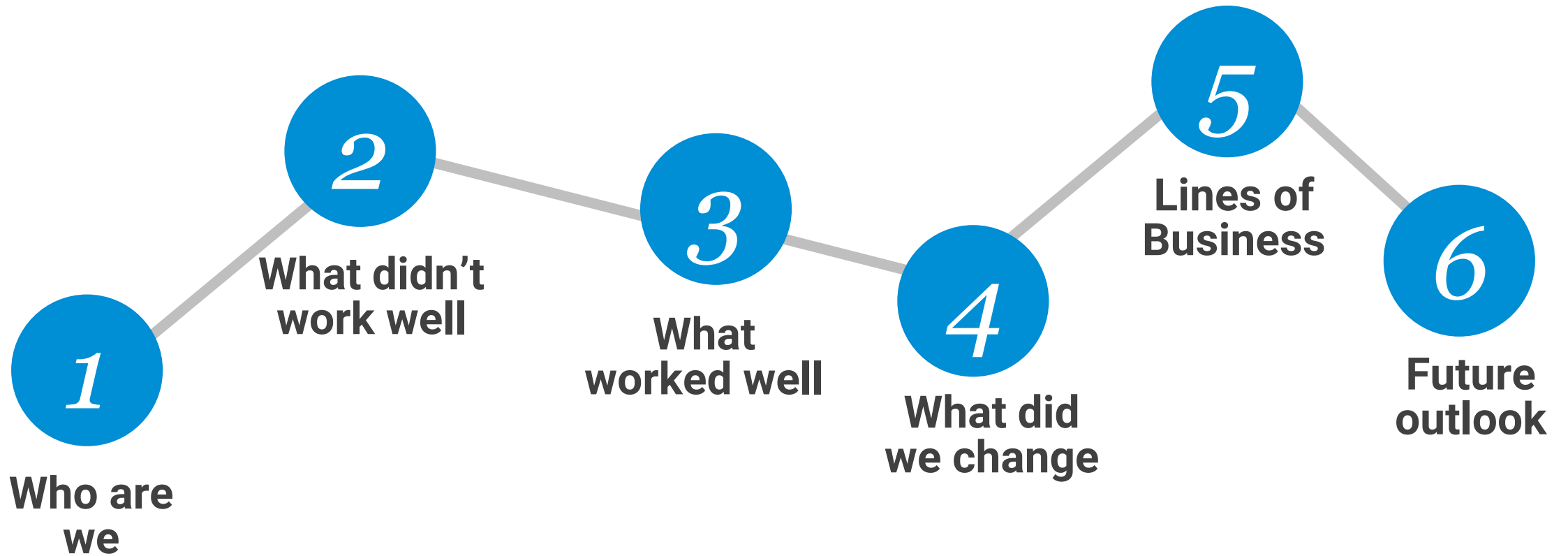


# Safe Harbor Statement

Certain statements in this release concerning our future prospects are forward-looking statements. Forward-looking statements by their nature involve a number of risks and uncertainties that could cause actual results to differ materially from market expectations. These risks and uncertainties include, but are not limited to our ability to manage growth, intense competition among Indian and overseas IT Products companies, various factors which may affect our cost advantage, such as wage increases or an appreciating Rupee, our ability to attract and retain highly skilled professionals, time and cost overruns on fixed-price, fixed-time frame contracts, client concentration, restrictions on immigration, our ability to manage our international operations, reduced demand for technology in our key focus areas, disruptions in telecommunication networks, our ability to successfully complete and integrate potential acquisitions, liability for damages on our service contracts, the success of the companies in which Intellect Design Arena has made strategic investments, withdrawal of governmental fiscal incentives, political instability, legal restrictions on raising capital or acquiring companies outside India, unauthorized use of our intellectual property and general economic conditions affecting our industry.

Intellect Design Arena may, from time to time, make additional written and oral forward-looking statements, including our reports to shareholders. These forward-looking statements represent only the Company's current intentions, beliefs or expectations, and any forward-looking statement speaks only as of the date on which it was made. The Company assumes no obligation to revise or update any forward-looking statements.

# Structure of Presentation



1



# WHO ARE WE?



# Intellect is World #2 in Digital Banking



DIGITAL CHOSEN WELL AHEAD OF TIME



# Global FinTech Leader for BFSI

**iGTB™**  
THE WORLD'S FIRST COMPLETE GLOBAL  
TRANSACTION BANKING PLATFORM

**intellect  
SEEC™**  
WE INNOVATE TO SIMPLIFY INSURANCE

**iGCB™**  
SUPERIOR DIGITAL ARCHITECTURE .  
TOTAL CUSTOMER 360

**iRTM™**  
INTEGRATED RISK, TREASURY &  
MARKETS PLATFORM RUNNING  
THE LARGEST TREASURY OPERATIONS  
IN THE WORLD



LED BY INDEPENDENT LEADERSHIP TEAMS



# WHAT DIDN'T WORK WELL



# What Didn't Work Well

Our Guidance in 2016 failed to deliver

1

2

Unexpected Global events like Brexit jerked the guidance

Delay in Fund raising by 2 quarters

3

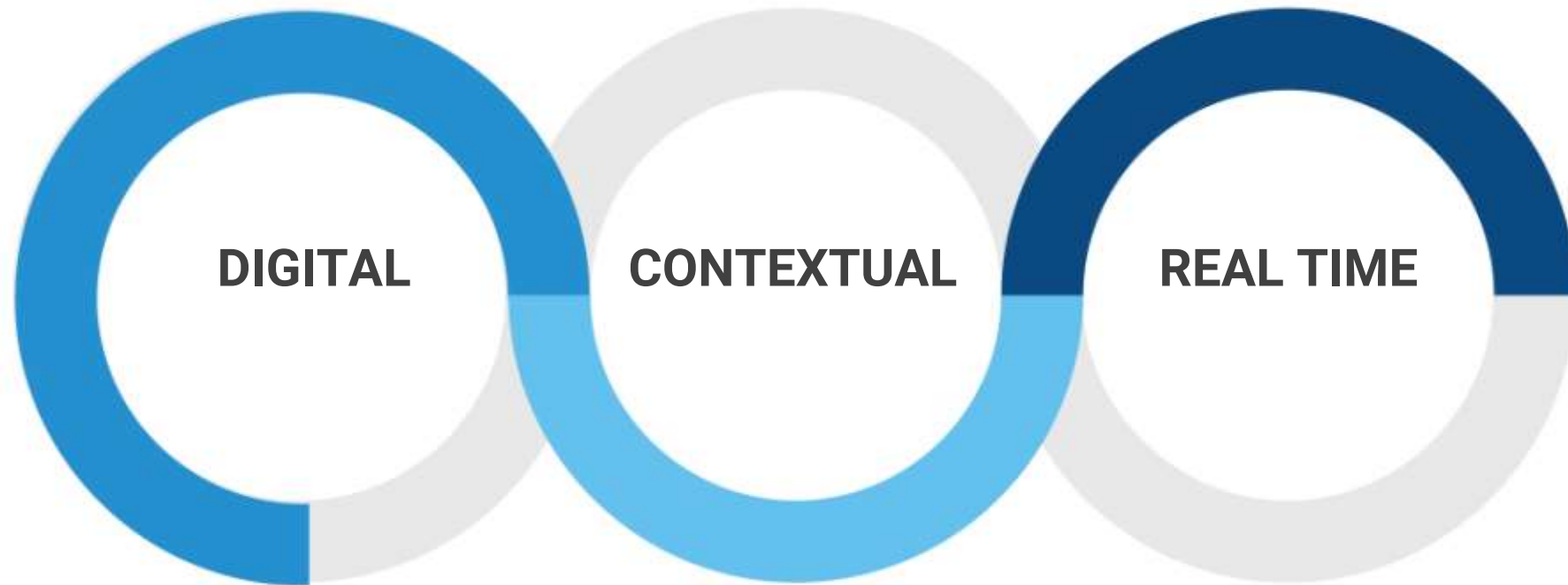
4

DSO went up to 180 days and now corrected to 157 days in last 2 quarters



# WHAT WORKED WELL

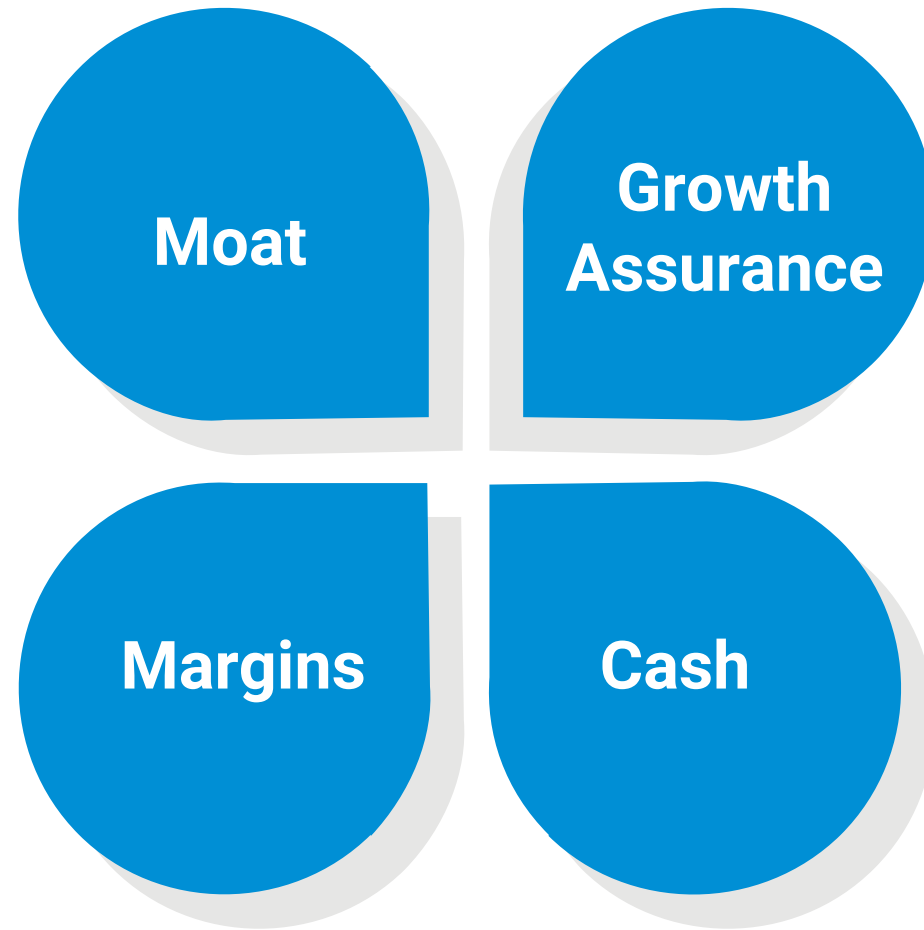
# Intellect Strategy



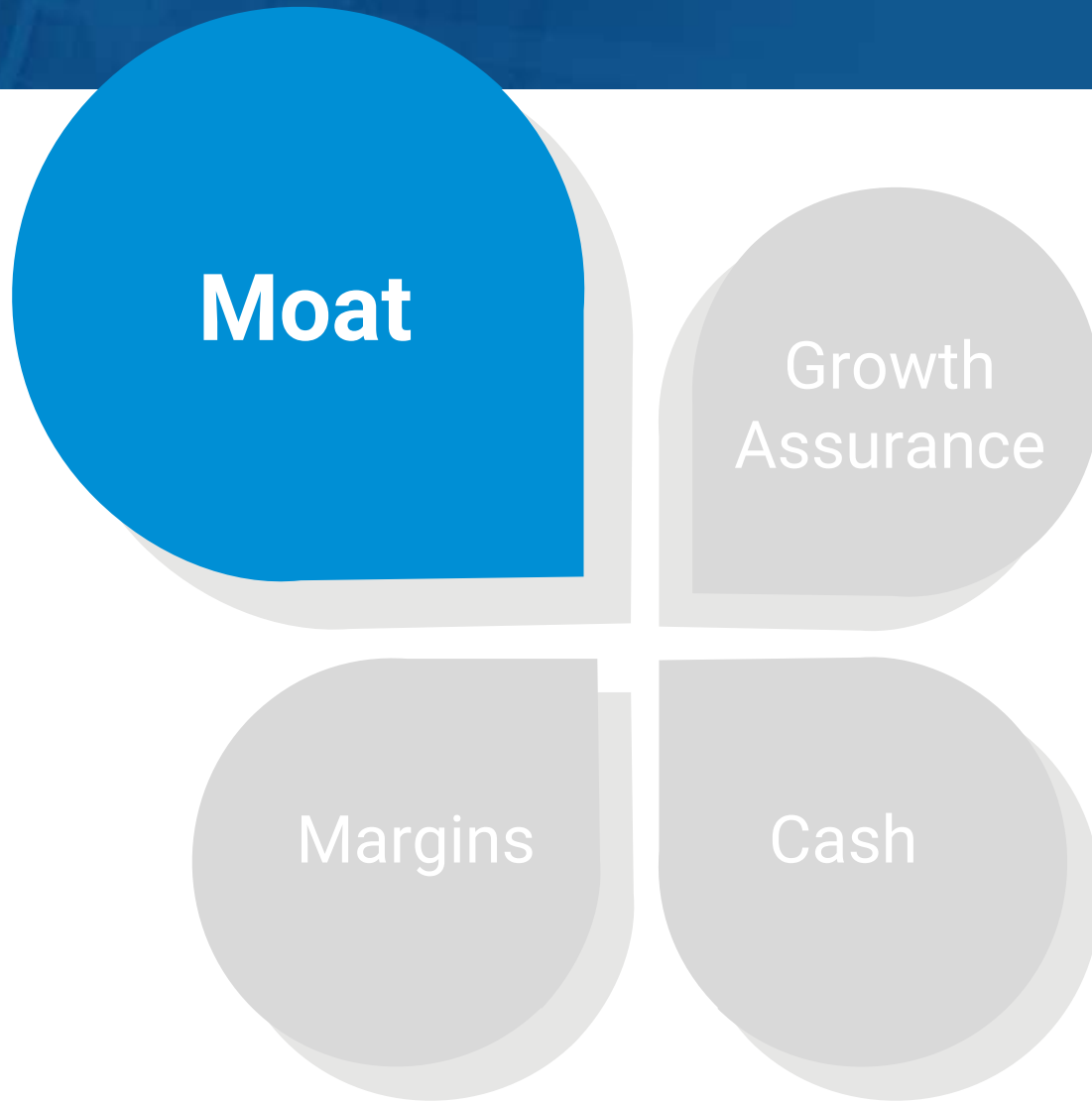
# Intellect Journey



# Four Elements



# Four Elements



# Economic Moat

Intangible Assets	Cost Advantage	Switching Cost to customer	Network Effect
Brand Awareness to Brand call for RFP to Brand Pull	Cost of Engineering and Delivery – 2 times effective than competition	Early Start	Early Start
Technology – Complete DIGITAL 3.0 stack (Digital + ML + Big data + Cloud)	Right mix of Global talent in US and India	Difficult to Enter and Difficult to Displace	Succeeding in Network effect in one of the 4 chosen businesses



**Last 2% = 200%**







# Digital 3.0

CX, API Services, Contextual  
(ML, Bigdata, Cloud Native)



DIFFERENTIATED IP STRATEGY



# DIGITAL TRANSFORMATION DEALS



# DIGITAL TRANSFORMATION DEALS



भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA



## DIGITAL TRANSFORMATION DEALS



ST. JAMES'S PLACE  
WEALTH MANAGEMENT



DIGITAL TRANSFORMATION DEALS



## DIGITAL TRANSFORMATION DEALS



**Utkarsh Small Finance Bank**



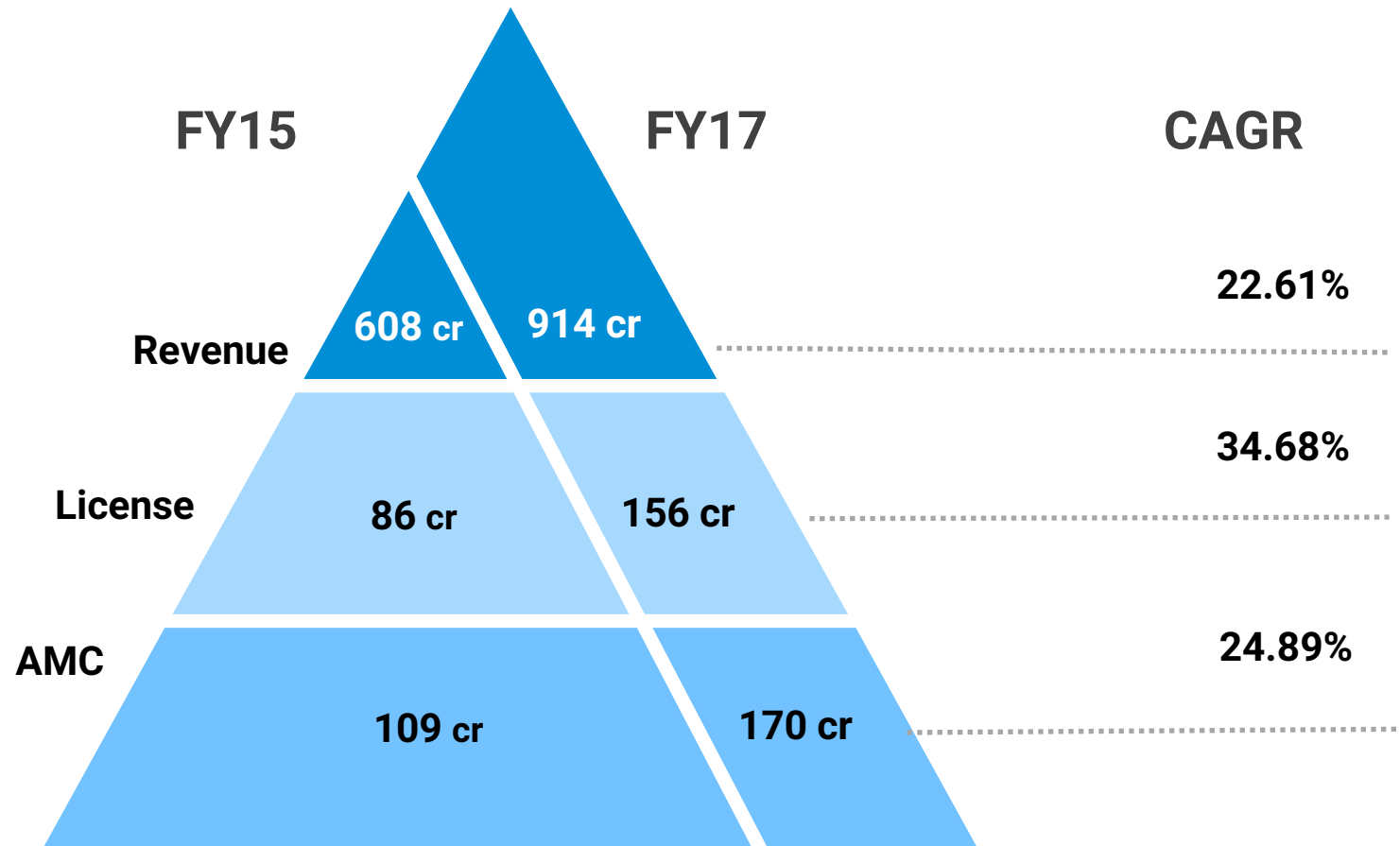
**DIGITAL TRANSFORMATION DEALS**

# Four Elements





# CONSISTENT GROWTH





**EBITDA and Net  
Profit Positive**  
since Q4 FY 17

**50%**  
Consistent  
margins





# WHAT DID WE CHANGE

# What did we change

Focus on License  
Value from Deal  
Value

Sharpening the  
Closure Process

**Deal as a Project vs  
Deal as a Process**

Focus on  
Collections

Principal  
Solution Provider



# FOUR LINES OF BUSINESS

Four Revenue Streams



# iGTB™ | GLOBAL TRANSACTION BANKING

Digital Corporate Online Cash Management

Contextual Payments

Digital Liquidity

Digital Supply Chain Finance

Trade Finance

Invested in business to drive dominant position in Global markets

Premium Brand and Premium Pricing

Very Healthy pipeline -  
**15** deals in Finals

Marquee wins  
**71** of Total Customers  
**20** Wins in last 4 quarters



# intellect SEEC™

## INSURANCE

Digital  
Distribution

Xponent  
ML based  
intelligent  
underwriting  
workstation

Risk Analyst

Entering US market with  
Disruptive technologies  
for technology lazy  
customers

**4** Customers  
signed on Cloud in  
US (Most difficult  
fort to crack)

Digital  
transformation  
deals with  
**3** giants – LIC,  
SJP and a leading  
Canadian Insurer

Marquee wins  
**17** of Total Customers  
**4** Wins in last 4 quarters



**iGCB™** | **GLOBAL  
CONSUMER  
BANKING**

Intellect  
Digital Core

Intellect  
Digital lending

Intellect  
Quantum for  
Central banks

Intellect  
Credit cards

Large Market with sharp focus on Tier 2 and Tier 3 banks.

Most comprehensive Digital platform with Built-in Bots

Central banking product – Quantum – A leader in the segment

Marquee wins  
**116** of Total Customers  
**23** Wins in last 4 quarters





## RISK, TREASURY & MARKETS

One Treasury  
(BASEL III based  
Treasury)

One Markets

Trust Banking  
& Wealth

Wealth is a big  
market and great  
pipeline

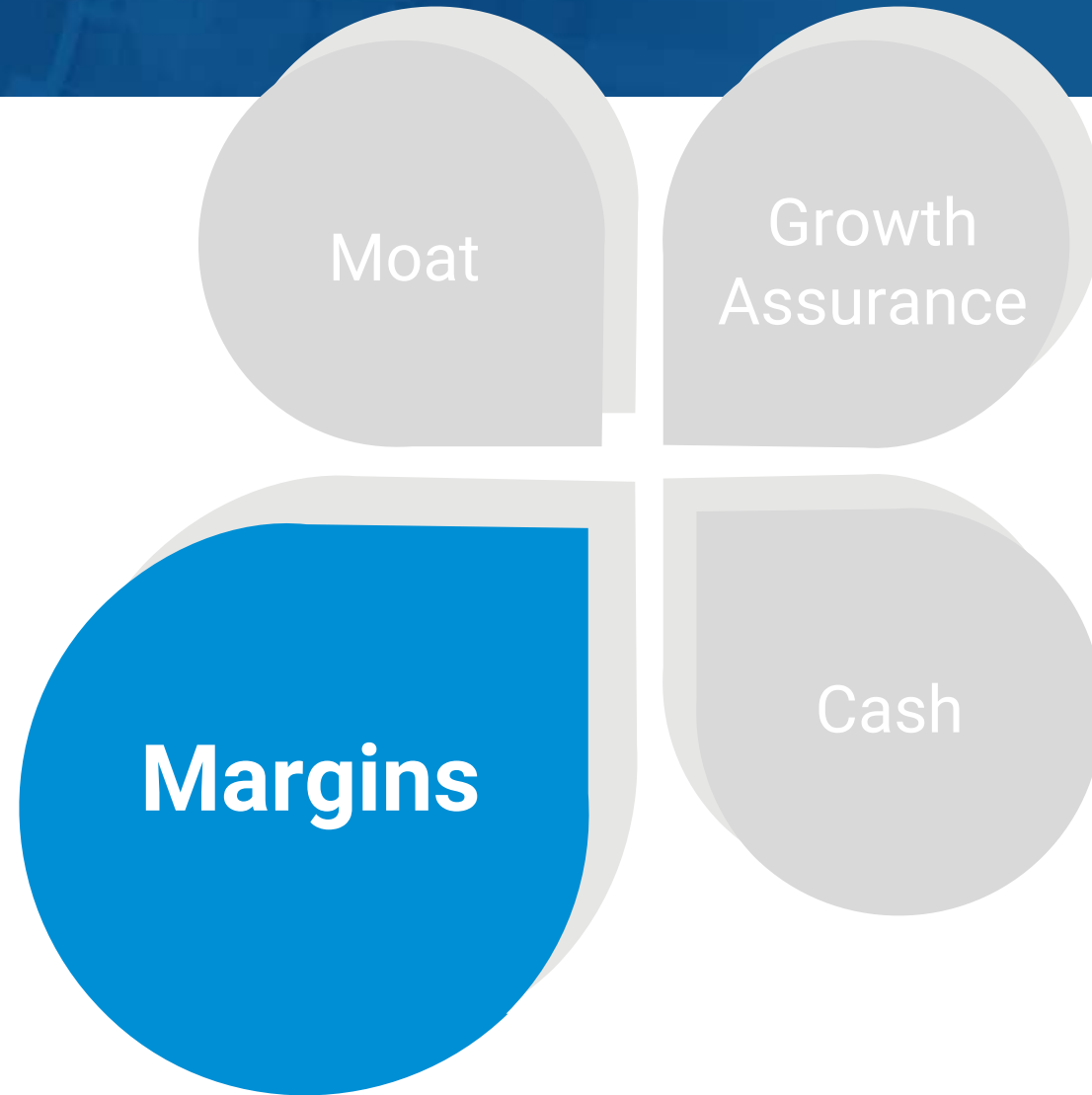
WestPac, Citi,  
RBI – marquee  
customers

Digital Equity  
Portal

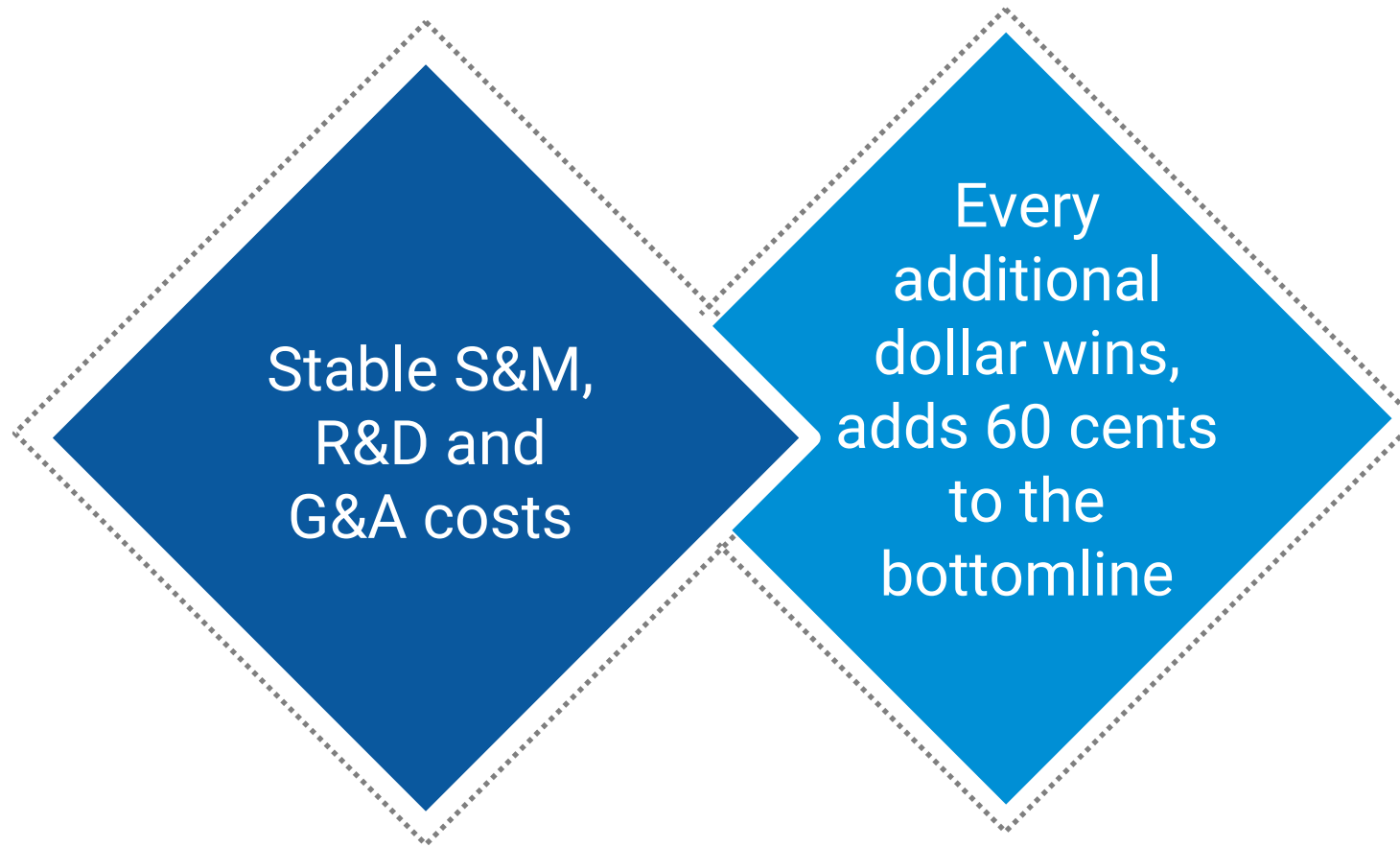
Trust Banking is  
a sharp market

Marquee wins  
**74** of Total Customers  
**16** Wins in last 4 quarters

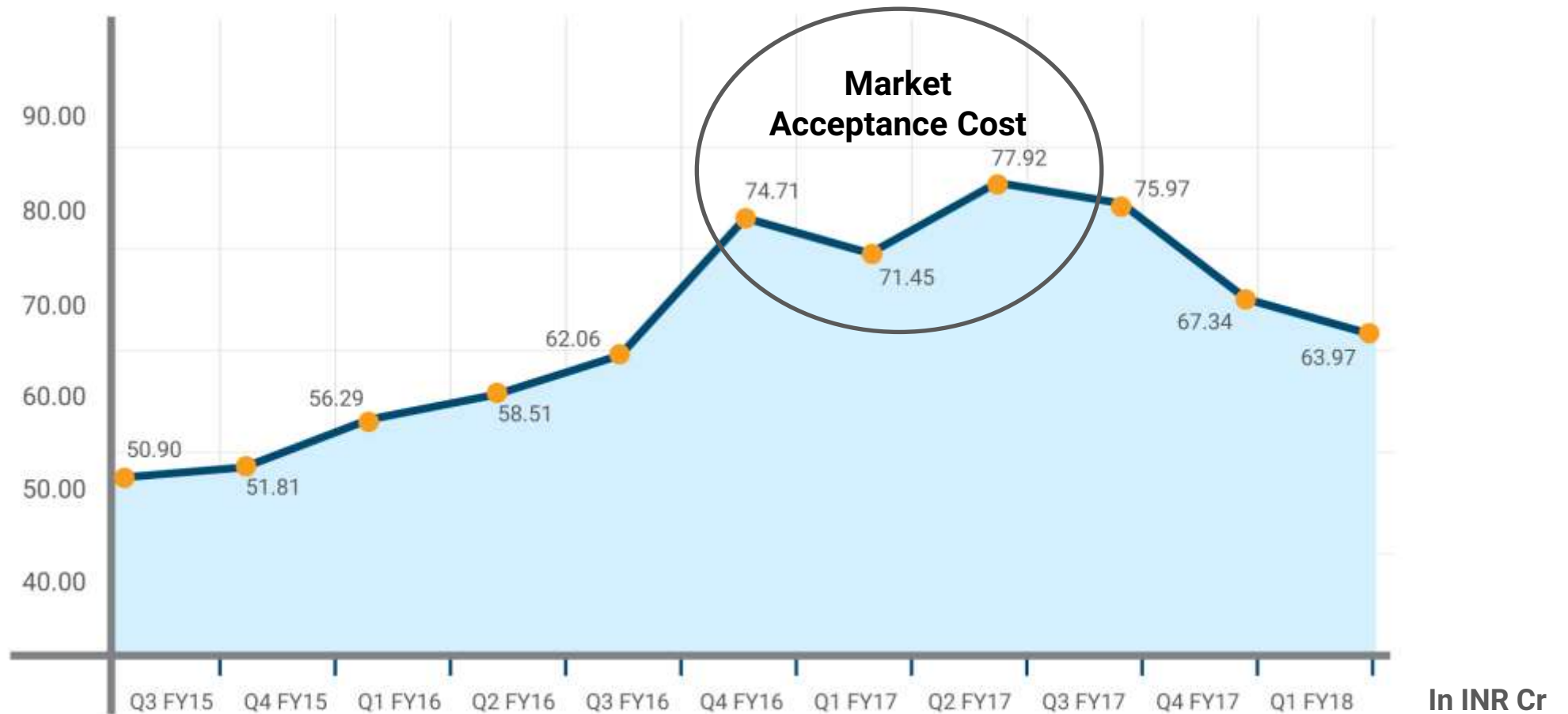
# Four Elements



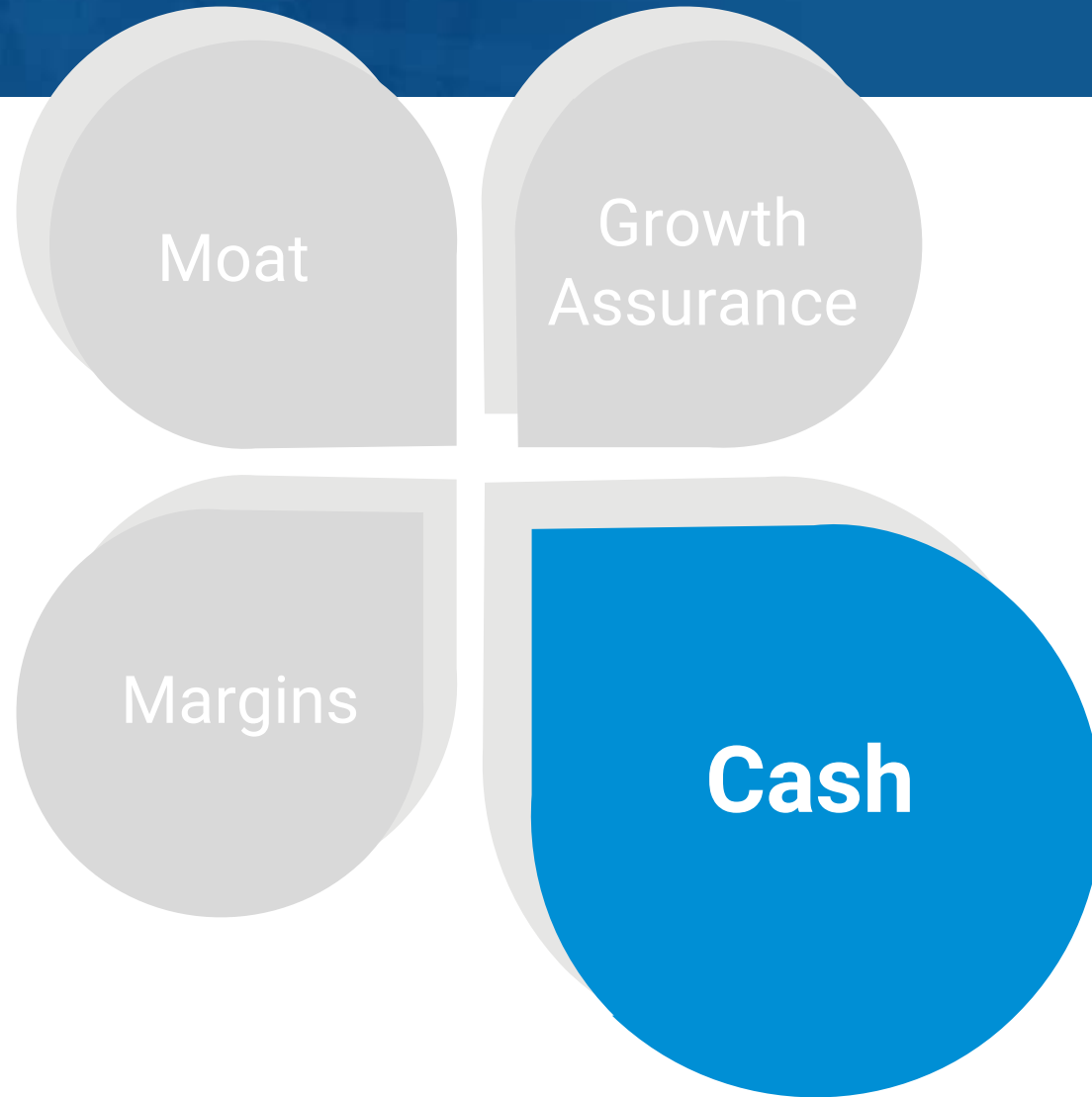
# Driving Higher Margins



# Sales & Marketing cost




# Four Elements



# Cash Position



Rights issue for \$30 Mn completed



Promoter Loan to be repaid by surplus real estate liquidation



Focus on Collections



# FUTURE OUTLOOK

# Future Outlook

Moving to higher deal value based on product differentiation

Focus on growing License Revenues

Market awareness costs are behind us







# Strategic Sales Engagements

*“Deal as a project vs deal as a process”*



# Strategic Sales Engagement

## *Goal definition*



**Support the achievement of iGTB 's Strategy to drive global growth by delivering:**

- Solutions architecture of market-centric and client-centric solutions, where iGTB product and services assets are leveraged across product groups to achieve greater value for clients and iGTB overall.
- Sales support and education to drive the initial execution and delivery of strategic solutions across iGTB focus Markets
- Client Engagement support for strategic positioning of iGTB solutions and product strategies for defined transformational journeys across Emerging Markets
- Engagement and Market Enablement procedures that improve linkage and cooperation between internal Intellect teams and enables alignment of market goals and objectives across Markets Geo with iGTB product groups and the solutions offered.
- Measureable results in market and client engagements that lead to incremental TCV and revenue growth across the emerging markets through innovation and solution-centric sales strategies and solution architecture.

# Strategic Sales Engagement

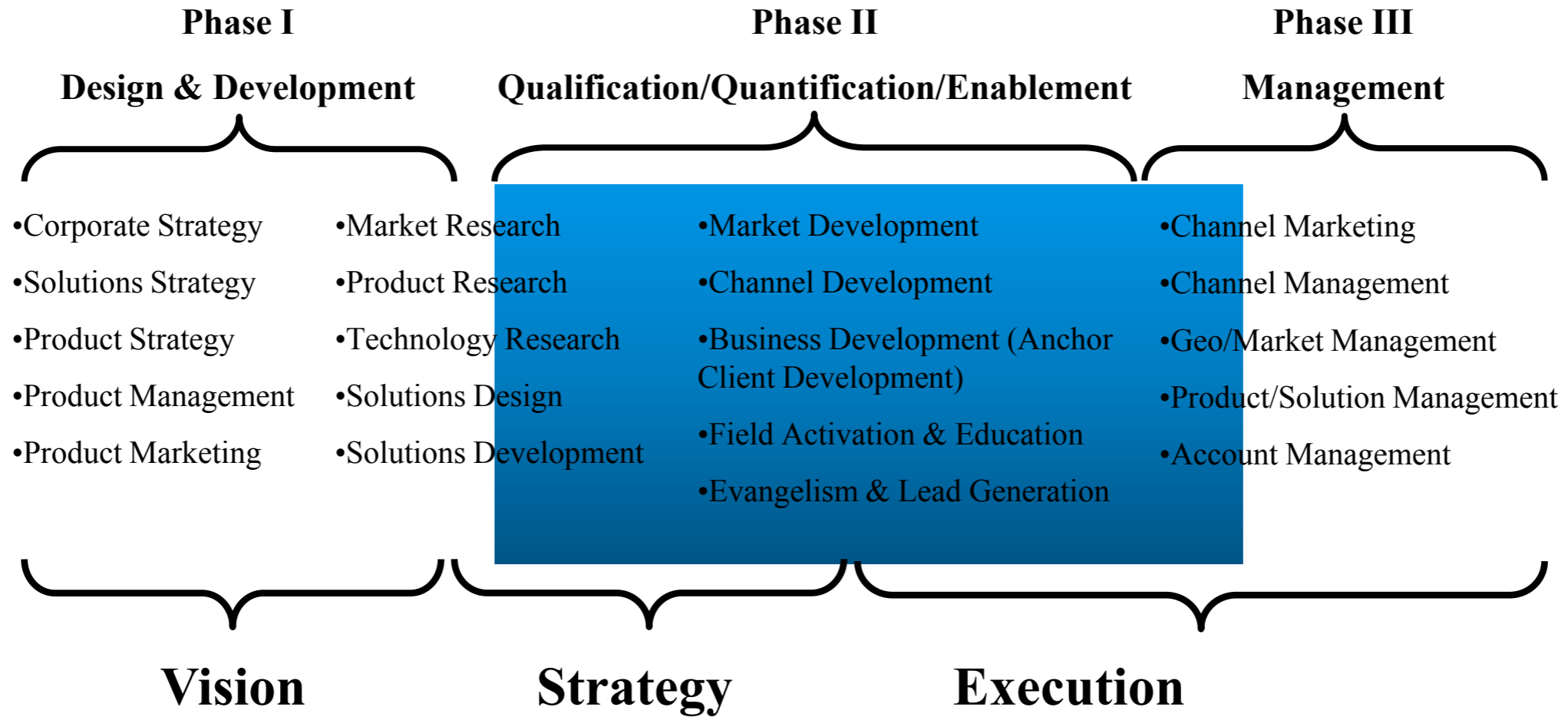
## *Key Objectives*



- Increase Sales capability and subsequently account revenue contribution to iGTB/Intellect growth objectives (increased wallet share)
  - Direct support for strategic client engagements
  - Sales education on key strategic offerings and positioning of iGTB strategies and assets mapped against the defined strategic and business requirements of a bank
- Transform sales approach to a more solution-oriented approach
  - Proactive approach led by Thought leadership and industry vetted point-of-view
  - Strategic differentiation in solution design based upon aggregate solution capabilities (asset leverage across product groups, with focus on Digital & Payments)
  - Design Solutions Architecture for key accounts that aligns with strategic imperatives and business objectives
- Elevate relationship coverage and perception of iGTB/Intellect in key accounts to become a strategic partner (instead of a technology vendor)
- Identify the asset and capabilities gaps that need to be both strategically and tactically filled to address the market segment (Geo or Business Segment) specific requirements that will fuel the growth

# Strategic Sales Engagement

*Focus area*



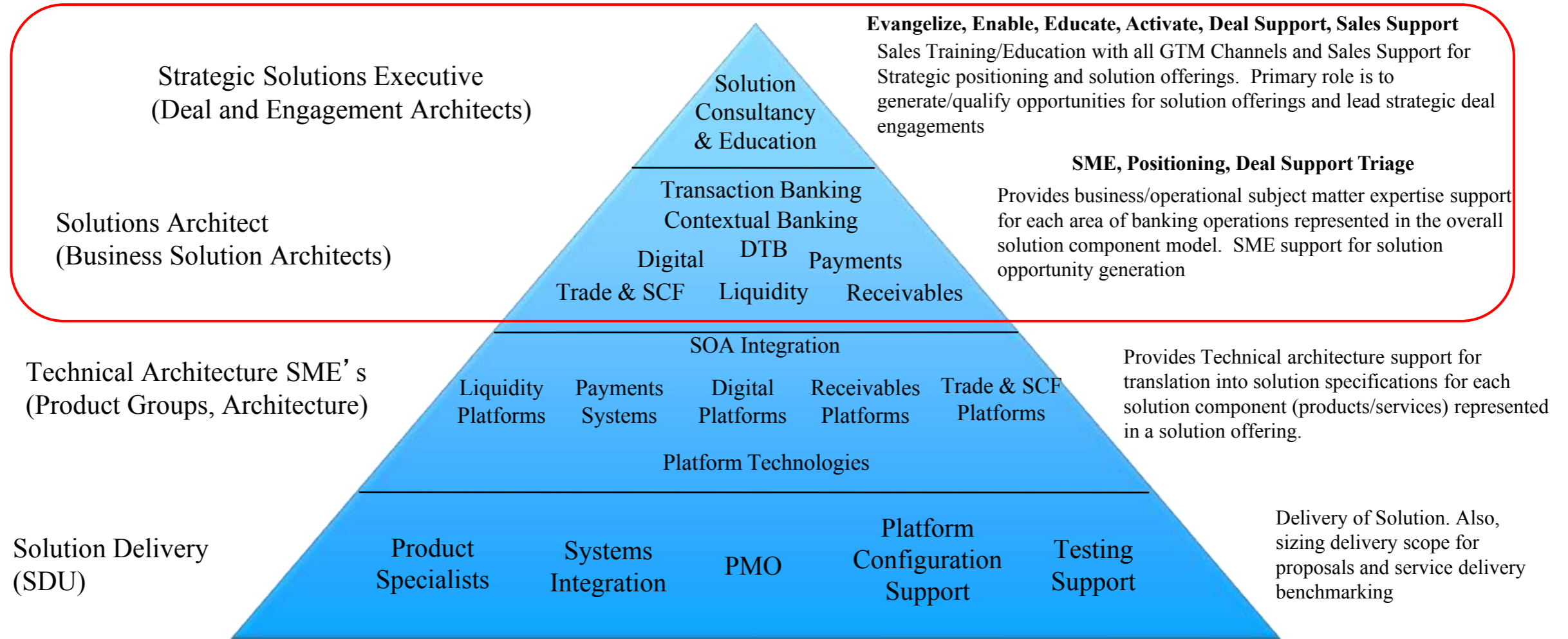
# Strategic Sales Engagement

*Key enabling capabilities*



## Functional Resource

## Primary Role



# Account Planning and Engagement

*Need to understand the needs, pains and goals of our customers and prospects*



IF YOU KNOW THE ENEMY  
BETTER THAN  
YOU KNOW YOURSELF  
THE OUTCOME OF THE BATTLE  
HAS ALREADY BEEN DECIDED.

SUN TZU  
The Art of War

# Account Planning and Engagement

Research, analysis, synthesize and define plan of approach



## CUSTOMER JOURNEYS

Currently redesigning 5 benefits of:

- NPS increase of
- Costs savings of
- Revenue benefit

Will deliver further 10 re

### EVERYDAY ACCOUNT ONBOARD



- Ca en cu
- 50 no cal
- Si ap

22

## CORPORATE & INSTITUTIONAL BANKING: DISCIPLINED GROWTH

### OUR FOCUS

- Enhance strong position in higher returning sectors: Unis, risk management
- Simplification, streamlining
- Connecting investors with capital-lite solutions
- Disciplined use of balance sheet

### GROWTH IN HIGHER RETURN

~40% of 1H17 revenue from  
3-Year Revenue CAGR

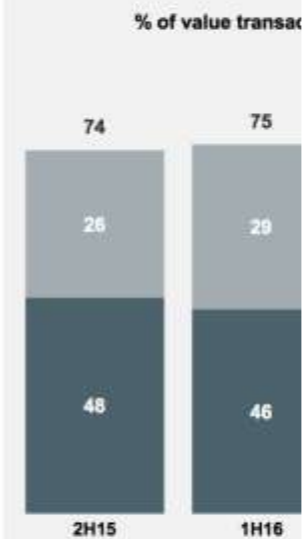


FIG, Infrastructure, Govt &

25

## AUSTRALIAN DIGITAL TAKEUP

### CONTINUED MIGRATION TO



■ Internet Banking

40

## CORPORATE & INSTITUTIONAL BANKING

### FINANCING 46% OF REVENUE

- Meeting borrowing customer needs by connecting them with our own balance sheet and deploying our own balance sheet
- Core business lending
  - Debt capital markets
  - Securitisation
  - Project finance
  - Asset financing & leasing

#### Highlights:

- #1 overall DCM quality of year
- #2 overall relationship strength
- Australian Issuer Offshore House of the Year<sup>3</sup>
- Australian Securitisation House of the Year and #1 in league table for 3 years<sup>3</sup>
- Leading arranger of projects for Australian renewable energy
- Innovative new funding solutions (Green and Gender Bonds)

(1) 2016 Peter Lee Associates Debt Securities Outlook  
(2) 2016 Peter Lee Associates Large Corporate Issuance  
(3) Kanga News  
(4) Project Finance International 2006-2016 Asia Pacific  
(5) 2016 Peter Lee Associates Interest Rate Derivatives  
(6) Euromoney FX Poll 2016  
(7) 2016 Peter Lee Associates Debt Securities Outlook  
(8) 2016 Peter Lee Associates Foreign Exchange  
(9) Australian Custodial Services Association

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## CORPORATE & INSTITUTIONAL BANKING: DIGITAL & SIMPLIFICATION INITIATIVES

### FICC DIGITAL INITIATIVES

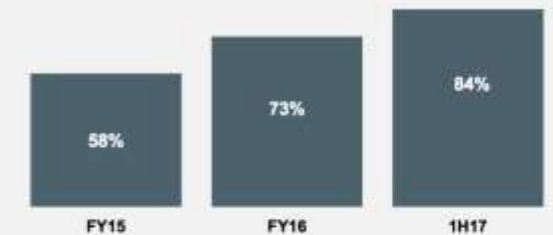
- NAB StarXchange: fully automated, institutional global FX
- NAB Connect FX dealing hours and deal limits extended, 84% of all SME & Corporate sales booked electronically
- Electronic market making and risk management extended across Emerging Market currencies and swaps

### FICC BUSINESS MODEL SIMPLIFICATION

- Changes in trading, sales and support functions to digitise processing and adapt to regulatory changes
- Increased digital trade booking and processing for fixed income, FX and interest rate derivatives
- Streamlining and automating workflow
- Markets business migrating from >14 legacy systems to 2 main systems over next 18 months, \$139bn value of fixed income trades migrated so far

52

### NAB DIGITAL FX TRANSACTIONS AS SHARE OF TOTAL



### FICC DIGITAL CUSTOMERS BY SEGMENT





# Account Planning and Engagement

*Understand the plan and define strategy, manage the process*



- **WHAT**

- What are we proposing?

- **WHY**

- Why is this an issue in the market?
- Why would the bank buy the proposed solution
- Why would that be good for iGTB

- **HOW**

- How are we going to engage with the bank

- **WHERE**

- Where in the bank and who do we need to engage

- **WHEN**

- When is the bank budget cycle
- When do we aim for the closing of engagement

# Account Planning and Engagement

*Strategic Design Thinking and Engagement with prospects leveraging FT8012*

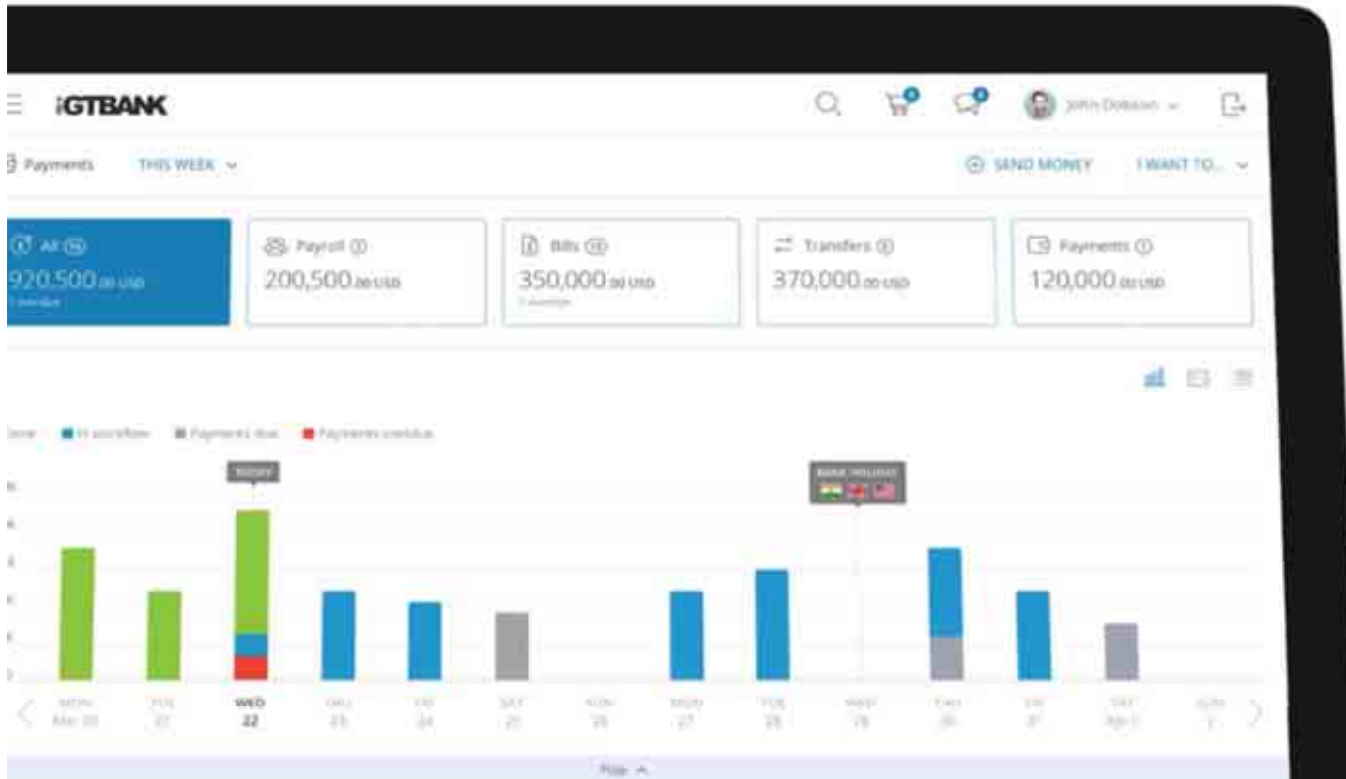




**GLOBAL  
TRANSACTION  
BANKING**



# **THE WORLD'S FIRST COMPLETE GLOBAL TRANSACTION BANKING PLATFORM**



Intellect – Digital 3.0 Strategy  
API First and Experience-led Digital Banking for the 21<sup>st</sup> century.

# Digital Agenda for today

Mumbai, September 20 2017

- ✓ Market trends and focus areas?
- ✓ Which problems are worth solving through Product IP?
- ✓ Product-strategy highlights.



*Where is  
Intellect's Digital  
Focus today?*



BANKS: OPERATE on a NARROW SYSTEM

CREATED for the INDUSTRIAL REVOLUTION

A close-up portrait of Jeff Bezos, the CEO of Amazon. He is looking slightly to the right of the camera with a neutral expression. He is wearing a white button-down shirt under a dark blue blazer. The background is solid black.

“You are not going to die, you are going to turn digital”

Jeff Bezos, Amazon






DIGITAL REVOLUTION

NEW FORMS of COMMERCE and TRADE

# From Number of Branches to Number of Stars

App Store > Finance > U.S. Bancorp



**U.S. Bank**

U.S. Bancorp >

Details Ratings and Reviews Related

Customer Ratings

Current Version All Versions

Average Rating: 8,892 Ratings

Click to rate:

★★★★★	2,121
★★★★	3,110
★★★	737
★★	885
★	8,140

Customer Reviews

Write a Review App Support

2,127 Customer Reviews [See More](#)

You still have a way to go... by K@12r - Jun 25, 2016

US bank needs to look at its competitors' apps. Some these apps are raved about for reasons that make me envious. Now I'm not going to switch banks because of an app but it make me wish. The biggest examples is the passwords and you have to be online to just see your account. It's easy to screw up a password with a small keyboard on a bad day. If you mess up enough times You HAVE change it, and take out your information. If you knew your pass... [more](#)

Was this review helpful? Yes | No | Report a Concern

---

**Worst banking app ever** by PS1100 - Mar 14, 2016

I have several banks (not by choice) and this app is the worst of them all. To see ongoing scheduled transfers I have to go to the history page. Doesn't history imply it already happened? You click deposit and you get an overview of what mobile deposit is. I've used it. I don't need an overview. Maybe a "don't show this again" checkbox could be added? Also, I'm already looking at my checking account, click deposit, see the overview of what it is, then I have to select which account I want! Context passing is a basic function in almost every app made in 2014...yet this is 2016. My Platinum checking gets free mobile deposit but not the Platinum Money Market? What?! This app does not match your 5 star service guarantee! Oh wait, you got rid of the guarantee. Happily I'm in the process of moving to a new bank. This has gone on long enough. Mobile apps aren't new. In fact, your old app was incredible. I could see everything and easily accomplish any task I needed. Now I need to click twice as many buttons. Call the loss and just go back. But it is too late for me. The mortgage refi is almost done so once that's complete I can close the rest.

Was this review helpful? Yes | No | Report a Concern

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**Helpful app** by Melissa Gustafson - Jun 15, 2012

I do think this app is pretty decent for a banking app. Yes, there are some others that are better, but it's up there. We personally LOVE the deposit from the phone as we live 30 miles from the nearest bank/ATM that allows deposits. So we use it every 2 weeks when my boyfriend gets paid. For everyone that says it's down for maintenance, you need to go on a computer or go to the full site, log into your account, and sign up for deposit point before trying it on yo... [more](#)

Was this review helpful? Yes | No | Report a Concern

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**Not customer friendly** by Peajo - Nov 16, 2011

US Bank has "upgraded" this app by increasing the frustration level for its customers. Yes, people should keep a record of their transactions and balance, but in today's era of instant transactions, there is no reason why a bank cannot provide very accurate, up-to-date information. By not showing available balance information, one begins to question the motives behind US Bank's change. You can only hope that it was not born of a desire to increase overdraft fee... [more](#)

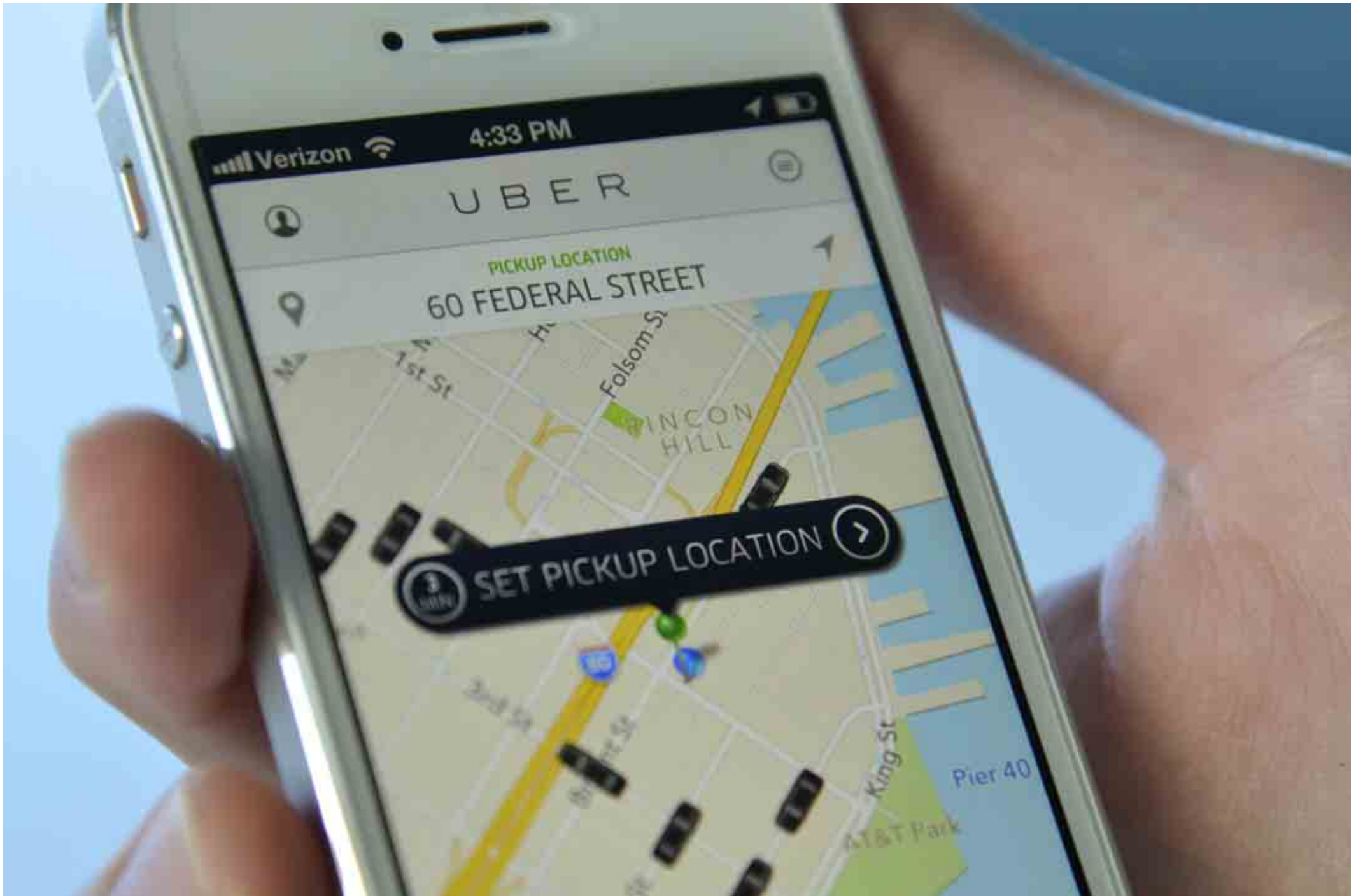
Was this review helpful? Yes | No | Report a Concern



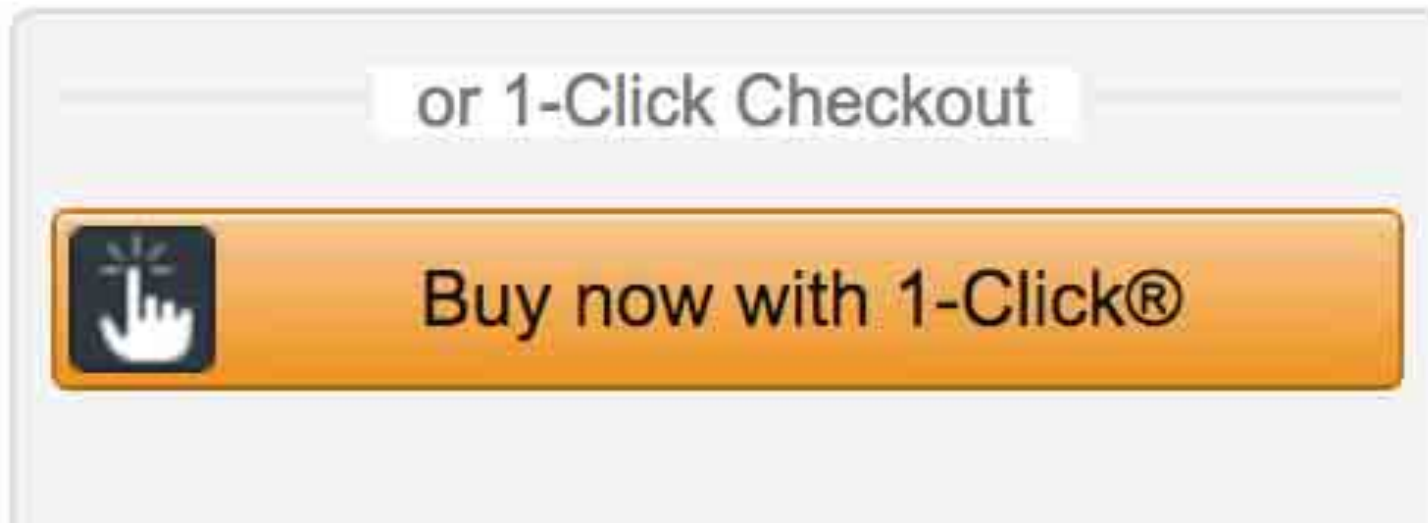
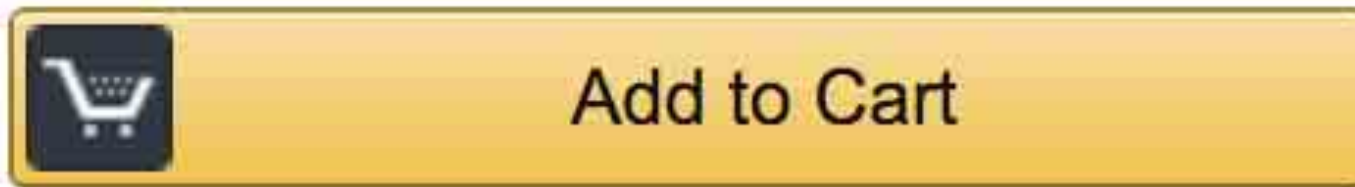
# Service and Product Availability At Any Device



# Instant Accessible



# Provisioning and Origination: Friction less



# Commoditization: Open Banking



# APIs already power the world



# Bank's API roadmap: Prepare to Comply & Compete



## **PREPARE TO COMPLY**

Prepare IT architecture for dealing with real-time third party access to account data & payments; do the groundwork well before standards are finalized – develop and test your API in good time.

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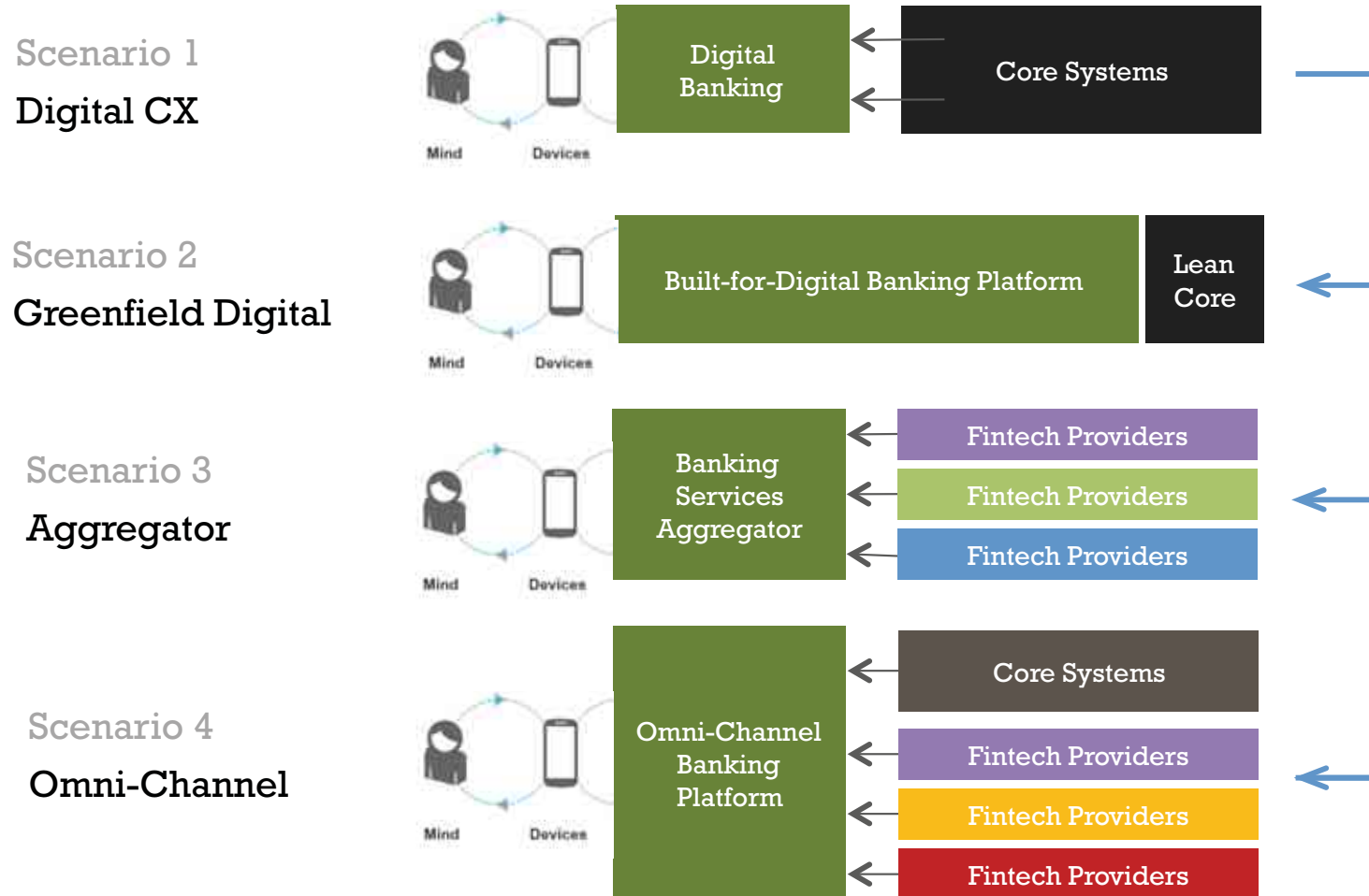
## **PREPARE TO COMPETE**

Develop market-leading post-PSD2 products and services ahead of your competitors – use your API to bring innovative personalized digital banking solutions to market as soon as you can.





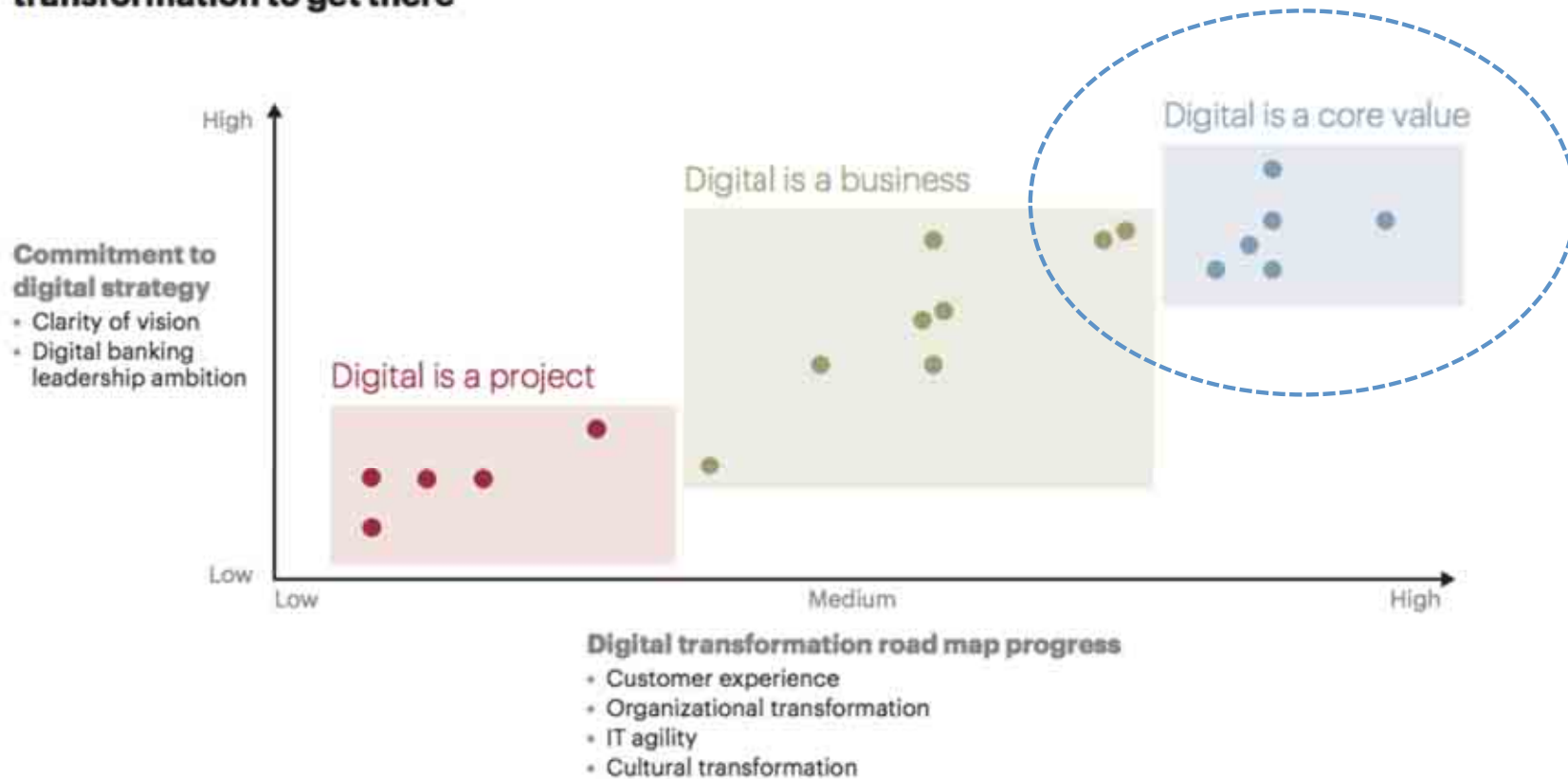
# New Business Models on the Horizon



# Banks want to become Digital Leaders

Figure 2

**Most banks want to become digital banking leaders and are deeply engaged in the transformation to get there**



Source: A.T. Kearney analysis

# Boardrooms are changing





## Digital McKinsey

OUR INSIGHTS

HOW WE HELP CLIENTS

OUR PEOPLE



**Michael Bender** →

Senior Partner,  
Chicago

Leads McKinsey's Business Technology Office in North America. Helps leading companies across industries shape digital strategy, harness Big Data...



**Satty Bhens** →

Digital Partner, New York

A leader of Digital Labs, helps clients implement technology practices that accelerate how the business delivers value

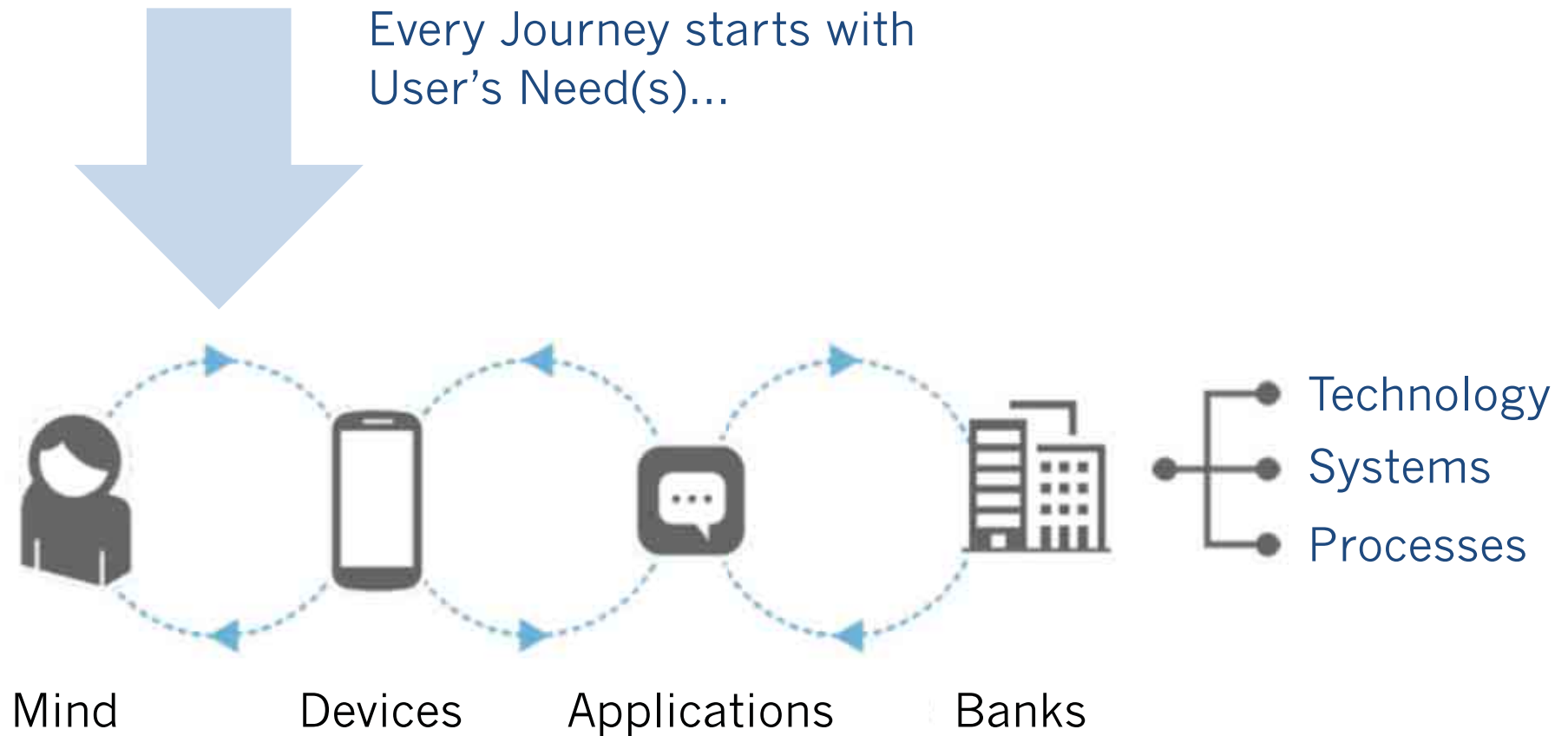


**Simon Blackburn** →

Senior Partner,  
Sydney

Helps public- and private-sector clients achieve lasting improvements in their performance, with a focus on implementing transformational change...

# Shift to Digital through change in customer behavior

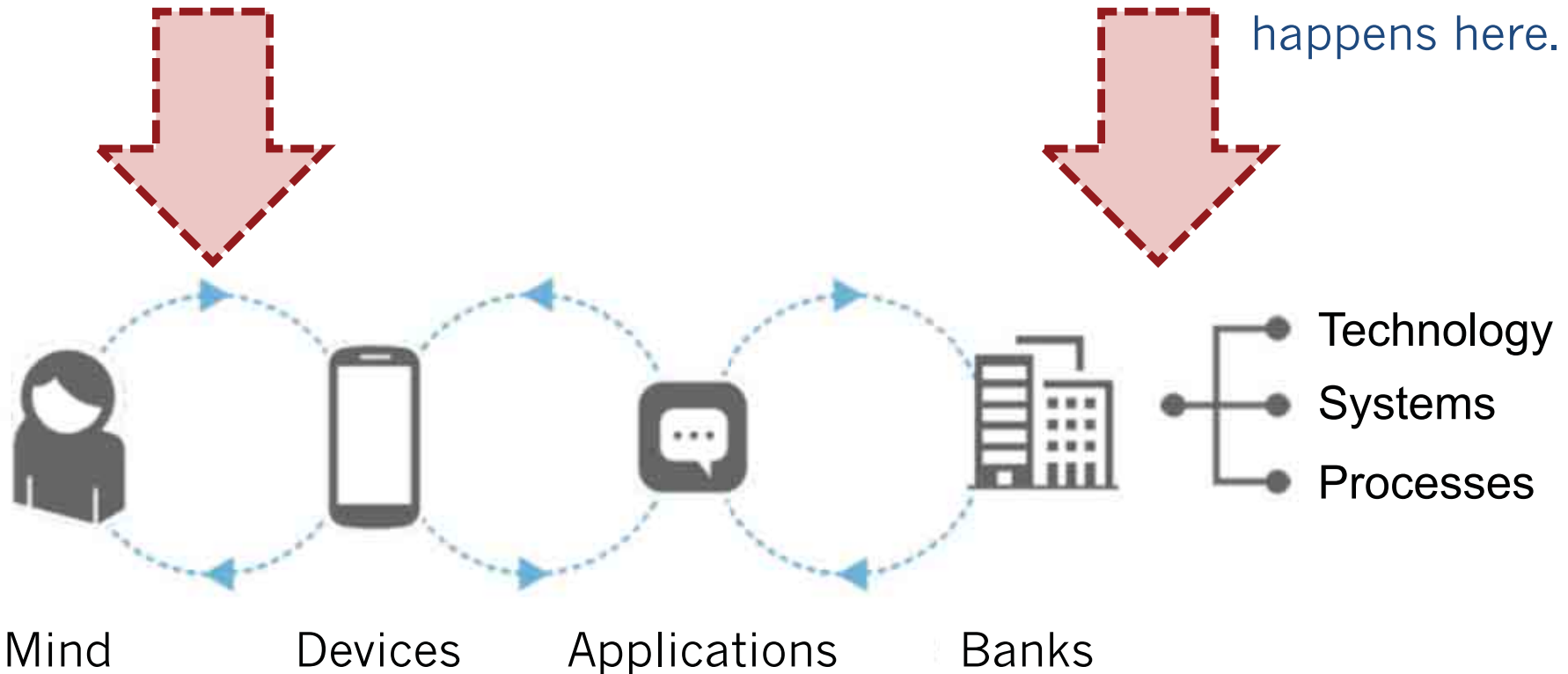


# Shift to Digital

## Where Intellect chose to play

Magic happens here.

Hard work and complexity happens here.



# *Digital Market and Product Strategy*

To transform customers, Intellect transformed.

**Early  
2016**





# Product Structure transformed

**Early  
2016**



# Journey to Product- Market Fitment



# Transformed into Digital Product Suites



Now



# How we 'crossed the chasm'?



# Product Evolution 2016 - 2020

**1** BaaP Tier 1/2



**2** BPaaS Cloud



PaaS Partner  
SI Enablement

**3** BaaS Cloud



# Co-Innovate with Launching Customers



Digital deals drive **60%+** revenue,  
and pipeline

**70%+** sales conversion  
on digital transformational deals.

Avg. deal size more than doubled.

# CBX drives value of most deals

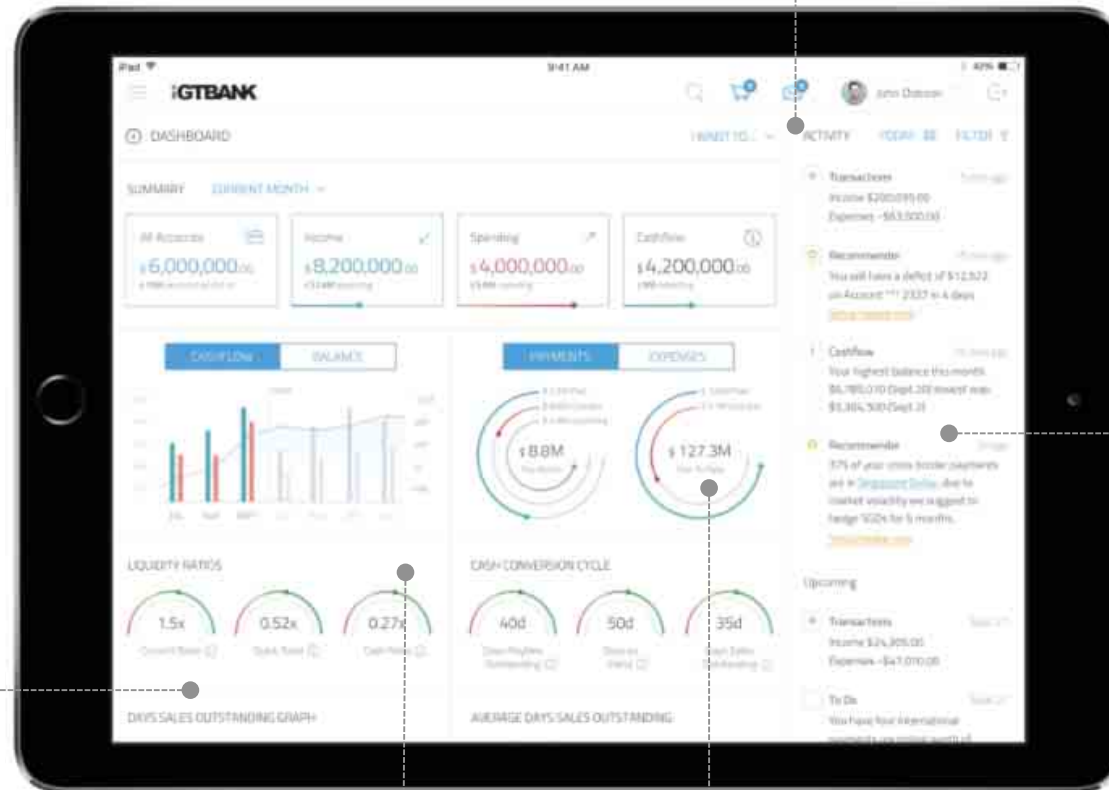




# Intellect's Contextual Banking Xperience Platform for Opti-Channel Delivery

Desktop, Tablet,  
Responsive- and Native Mobile optimized

Contextual and Predictive  
through machine learning



Deploy Anywhere:  
Cloud Native &  
On Premise

CLOUD  FOUNDRY

API first and  
Micro Services based

Pluggable and  
Extensible Architecture

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



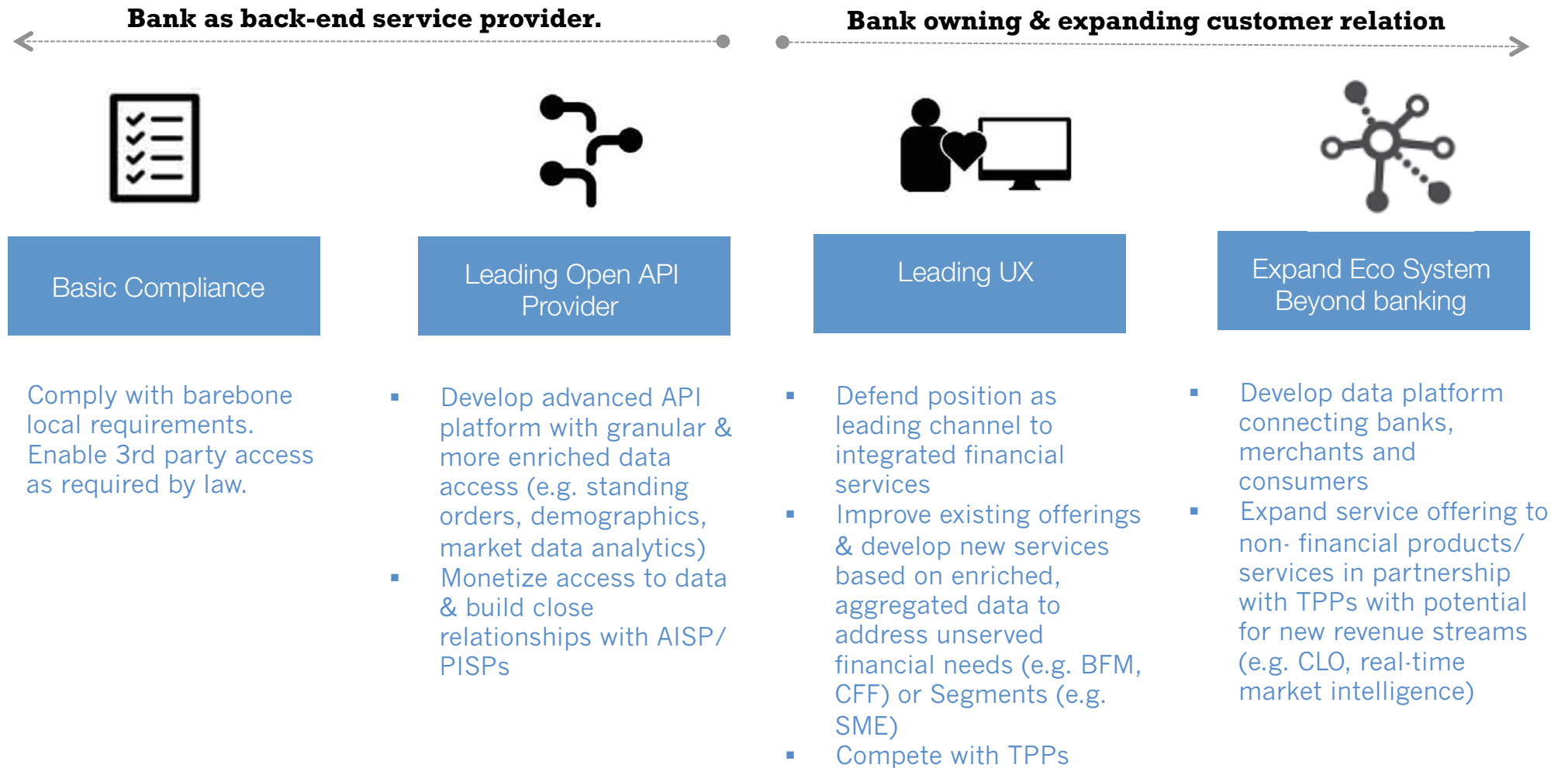


API-FIRST

ARCHITECTURE

# Banks have various strategic options

## Strategic Options (not mutually exclusive)





TRANSFORMATION

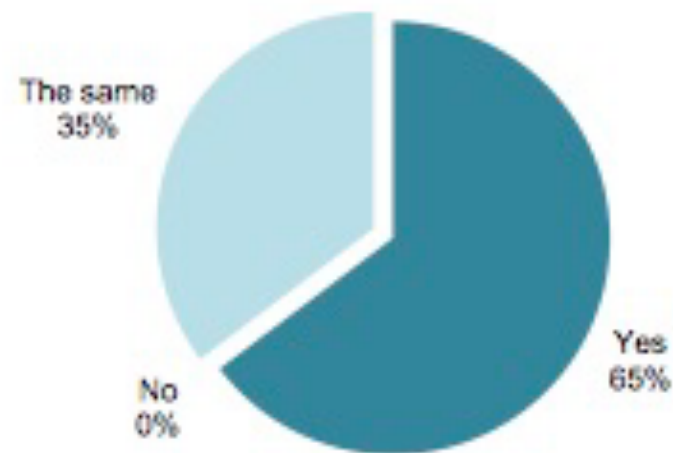
ACCELERATORS

# Buy versus Build

**Figure 11: Buy vs. Build**

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**Q. Is your bank buying more from technology vendors than it did in the past? (N=34)**

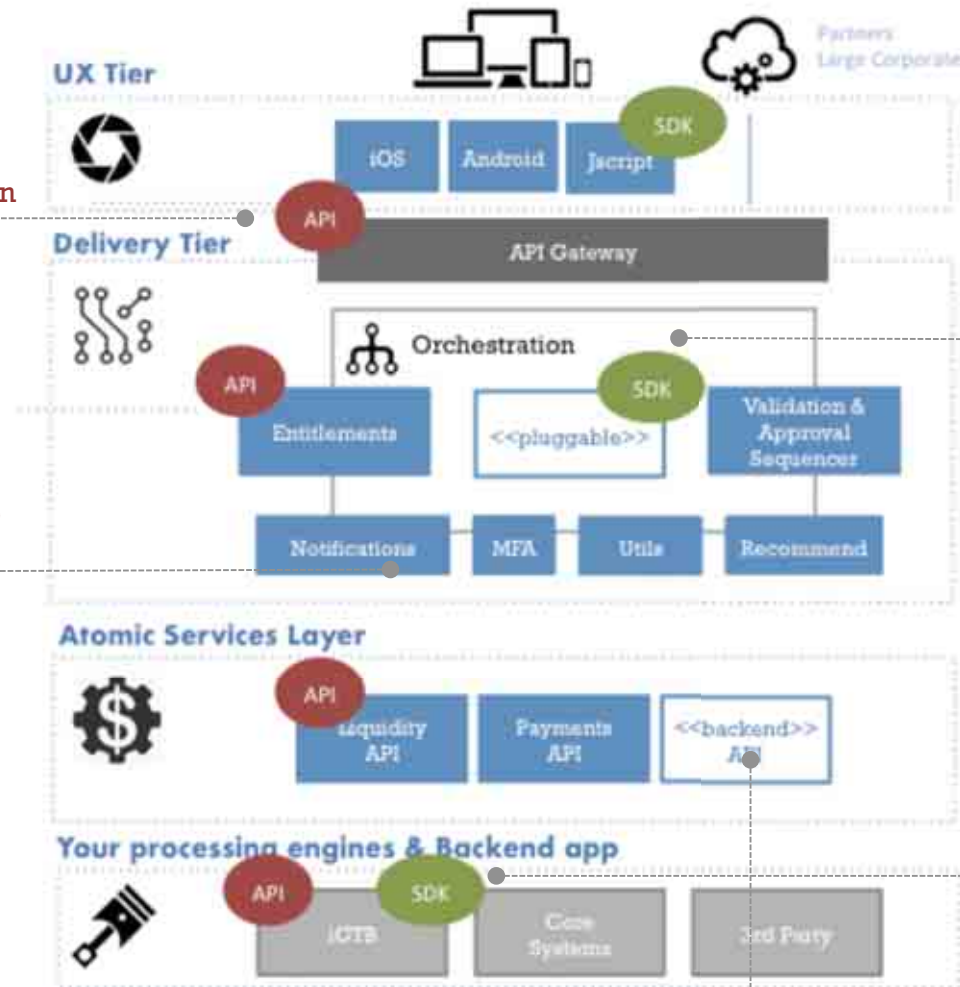


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Source: Aite Group survey of 34 large and midsize banks around the globe, June to July 2017

# Architecture modernization Aimed at Tier 1/2 preferences

APIs and Extension Points:  
One code base for each region



Customizations can be configured or are separated from product code

95% based on OSS, and 100% open standards based.

SDK to accelerate 'wrapping' of backend apps

CI/CD enabled through automation

**60+ APIs Delivered**

**First white-label  
Cloud-native, API-first and  
Micro-Services based Architecture**

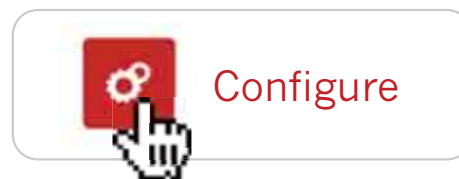
**SDKs empower 3<sup>rd</sup> parties and banks  
to extend the value of the platform, or tailor.**

# IP Delivery: Componentized and A-la-carte





# Address needs for segment, geo and markets





INNOVATE ON THE GLASS

INCREASE SELF-SERVICE  
ADOPTION

# Current UX priorities at FIs

**Figure 6: Importance of User Experience**

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Q. How high a priority is it for your bank to enhance user experience for your cash management/transaction banking customers? (N=34)



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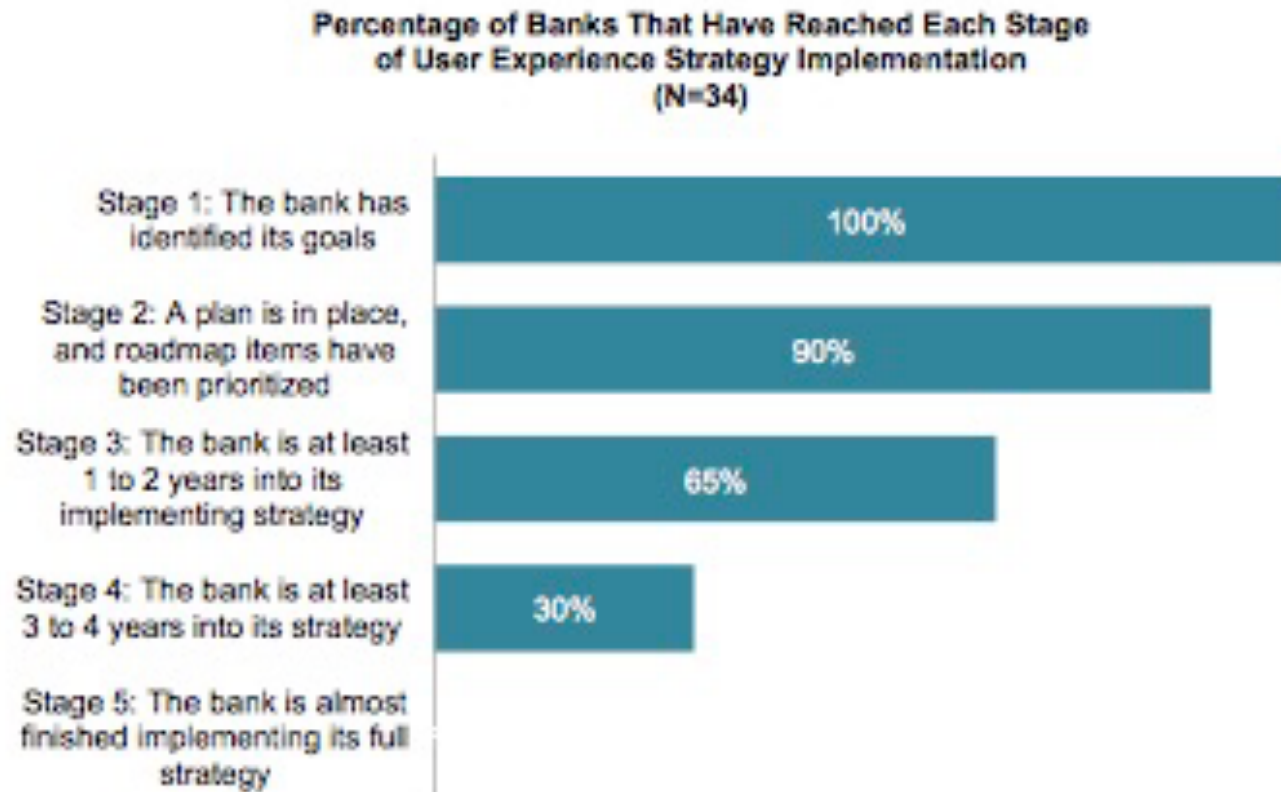
Source: Aite Group survey of 34 large and midsize banks around the globe, June to July 2017

# User Experience at Center of Every IT Decision



**Figure 5: Stages of User Experience**

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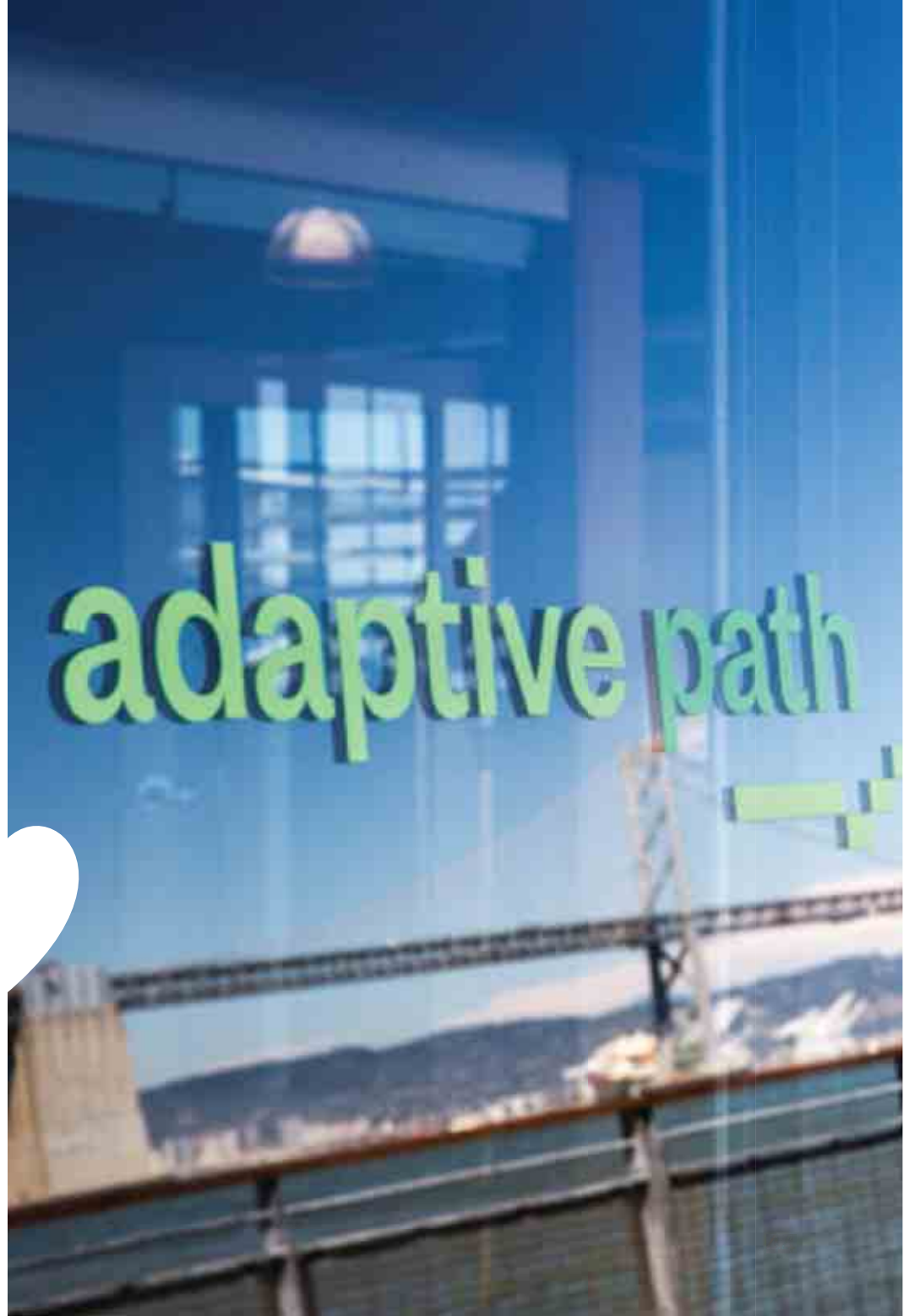


---

Source: Aite Group estimates based on Aite Group survey of 34 large and midsize banks around the globe, June to July 2017

# Lack of talent and knowledge at our clients





# Leverage: Global Design Centers and Studios



**Riga**

**New York**

**Toronto**

**Chennai**





# World Class UX: 400 User Journeys delivered



Deeply tied to domain



A man in a dark suit and a woman in a grey jacket and green scarf are engaged in a conversation in a dark, industrial setting. The woman is gesturing with her right hand. The background shows a building with windows and a dark sky.

INNOVATION AREAS

BECOME INTEGRAL PART  
& PRINCIPAL BANKER

# Amazon and Siri-like experiences



# Leverage of Machine Learning and AI

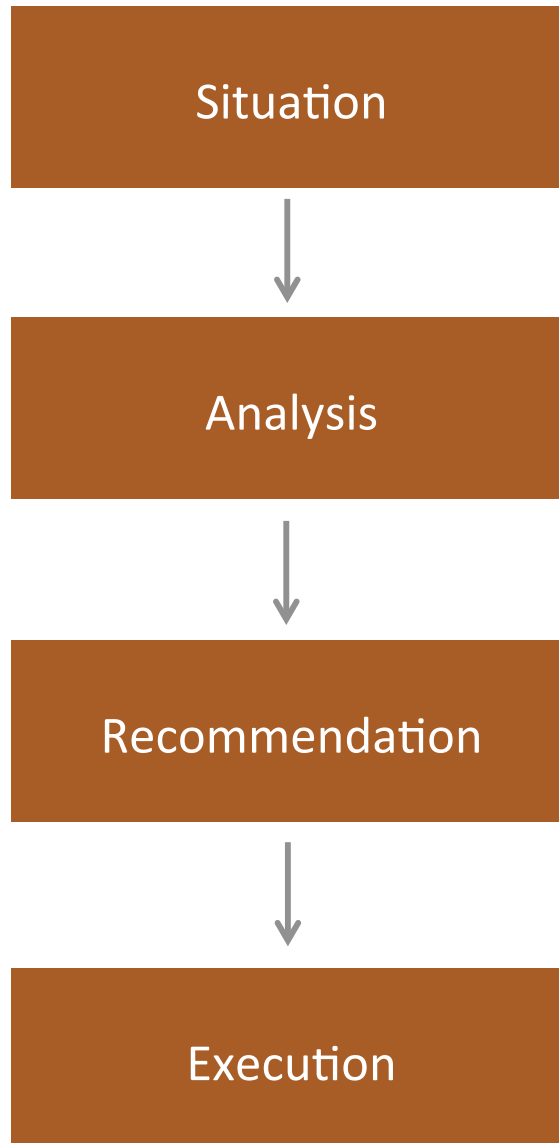


FOCUS AREAS

ATTACHED TO  
REVENUE



# The Contextual Bank Cross-Selling is hard



Resulting in context-rich experiences:

- Situational Interfaces
- Location aware services
- In the moment special offers and advise
- Real time business intelligence
- Customized Services



Best Next Offer

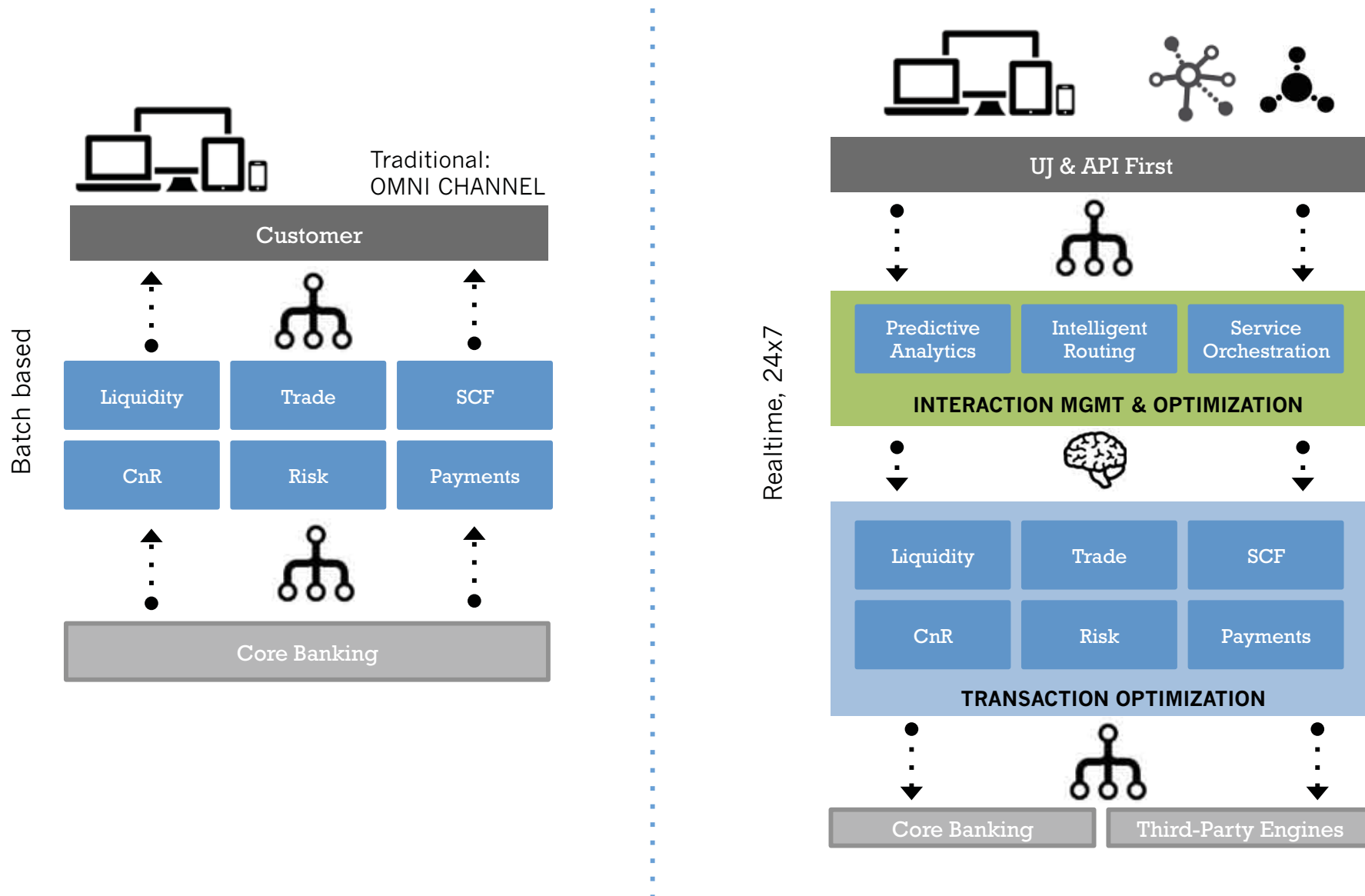


Best Next Action



# Beyond the competition

## From Transaction-Centric to Business-Aware







# Example AI/ML: Hedge FX

The screenshot shows a financial dashboard with a sidebar on the left containing navigation items like 'DA...', 'SUMM...', 'All Ac...', '\$6...', and 'x 10M'. The main content area is titled 'Recommended solutions' and features a bar chart icon with a dollar sign. Below the title, there is a paragraph explaining the importance of currency risk and a list of three recommended solutions. Each solution includes a description, a 'RECOMMENDED' or 'FLEXIBLE' tag, a cost indicator (like 'FREE' or '\$\$\$'), and a thumbs-up icon. At the bottom, there is a blue button labeled 'SET RATE ALERT'.

## Recommended solutions

Falling and rising exchange rates are difficult to budget. Currency risk is important due to volatile exchange rate movements. It can swallow profits and threaten your available assets. These options can help you protect your available assets.

**6 invoices** worth 28,944.22 SGD that needs to be paid in next 3 months

- Forward contract** RECOMMENDED  
A forward contract is a binding agreement between you & the bank to exchange two currencies at a specified future date, or date range, at a price agreed upon today. FREE 👍👍
- Currency option**  
A currency option is a contract where you will pay the bank a premium (cost) today to have the right (but not the obligation) to exchange specified currencies on or before a specified future date, at a price agreed upon today. \$\$\$ 👍👍👍
- Create alert** FLEXIBLE  
Ask the bank to alert you when a particular exchange rate moves outside parameters you can set. FREE 👍

To avoid FX exposure, find out if your supplier would be willing to invoice in your local currency. Alternatively, if you anticipate an ongoing requirement to settle invoices in SGD, why not talk to us about [opening a SGD account](#).

**SET RATE ALERT**



# Example AI/ML: Account Shortfall

**Insufficient funds to complete payment**

Completing all the payments you want to make from the account \*\*\*1234 would leave you with a deficit of \$10,000. Please find below our recommendations for processing these payments today.

**Partial payment**

You can make partial payments on these invoices today and pay the remaining sum at a later date.

These are the invoices for which your vendor will accept partial payments:

ADL Resources	10,000.00 USD
Anadarko Petroleum Corporation	15,000.00 USD
Carlisle Companies	5,000.00 USD

**Transfer funds from different account**

These accounts hold available funds that can be transferred to complete the invoice payment.

Secondary Checking Account balance	20,000.00 USD
Tokyo General Account balance	2,000,000.00 JPY
IFT USD 1010008	19534.30 USD

**Inter-company loan** RECOMMENDED

You can loan yourself the money and define the payment terms that best fit your business needs. Use it to fuel your turnover and develop your business.

Amount	Time	Yearly rate	Monthly payment
\$ 10,000.00	1 year	2.5%	\$ 845.00

[APPLY FOR AN INTER-COMPANY LOAN](#)

Save these preferences to heal your account deficit through a sweep. You can change these preferences later.

# Enable Banks to become Digital Leaders, and help them 'disrupt the disruptors'

Our focus:

- ✓ Financial Services = Retail, Wealth, Corporate, Insurance
- ✓ Accelerate execution of their DIGITAL TRANSFORMATION roadmap
- ✓ Need to transform their business model to remain relevant

For Banks: Take (back) control of Digital Strategy

- ✓ Drastically Improve SELF SERVICE and ORIGINATION
- ✓ Contextual: TRUSTED ADVISOR and PRINCIPAL BANKER
- ✓ At the Moment-of-Truth : CROSS- & UP-SELLING
- ✓ Agility: Continuously IMPROVE and INNOVATE (new features)

A photograph of a desk in a dimly lit office at night. In the foreground, a white sign with bold red text reads "STAY FOCUSED & KEEP SHIPPING". Below the main text, there is a small logo and some fine print. To the right of the sign is a silver laptop displaying a social media page. Next to the laptop is a clear plastic bottle of Gatorade with a yellow liquid. In the background, there are several computer monitors, including a large white iMac, and office chairs. The scene is illuminated by the cool blue light of the computer screens.

**STAY  
FOCUSED  
& KEEP  
SHIPPING**

DESIGNED BY [unreadable] FOR [unreadable]

Q&A



**iGTB**<sup>™</sup> | THE WORLD'S FIRST  
COMPLETE GLOBAL  
TRANSACTION  
BANKING PLATFORM

**intellect**<sup>™</sup>  
Design for Digital

**INVESTOR PRESENTATION**  
Mumbai, India  
20 Sep 2017



**Manish Maakan**  
CEO - iGTB

# Our Agenda for Today

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**1** Key Market Trends

**2** Competitive Landscape

**3** Our Strategy

**4** Key Deal Wins

**5** Why Do Customers Buy iGTB

**6** Where are we Today

**7** Our Leadership Journey

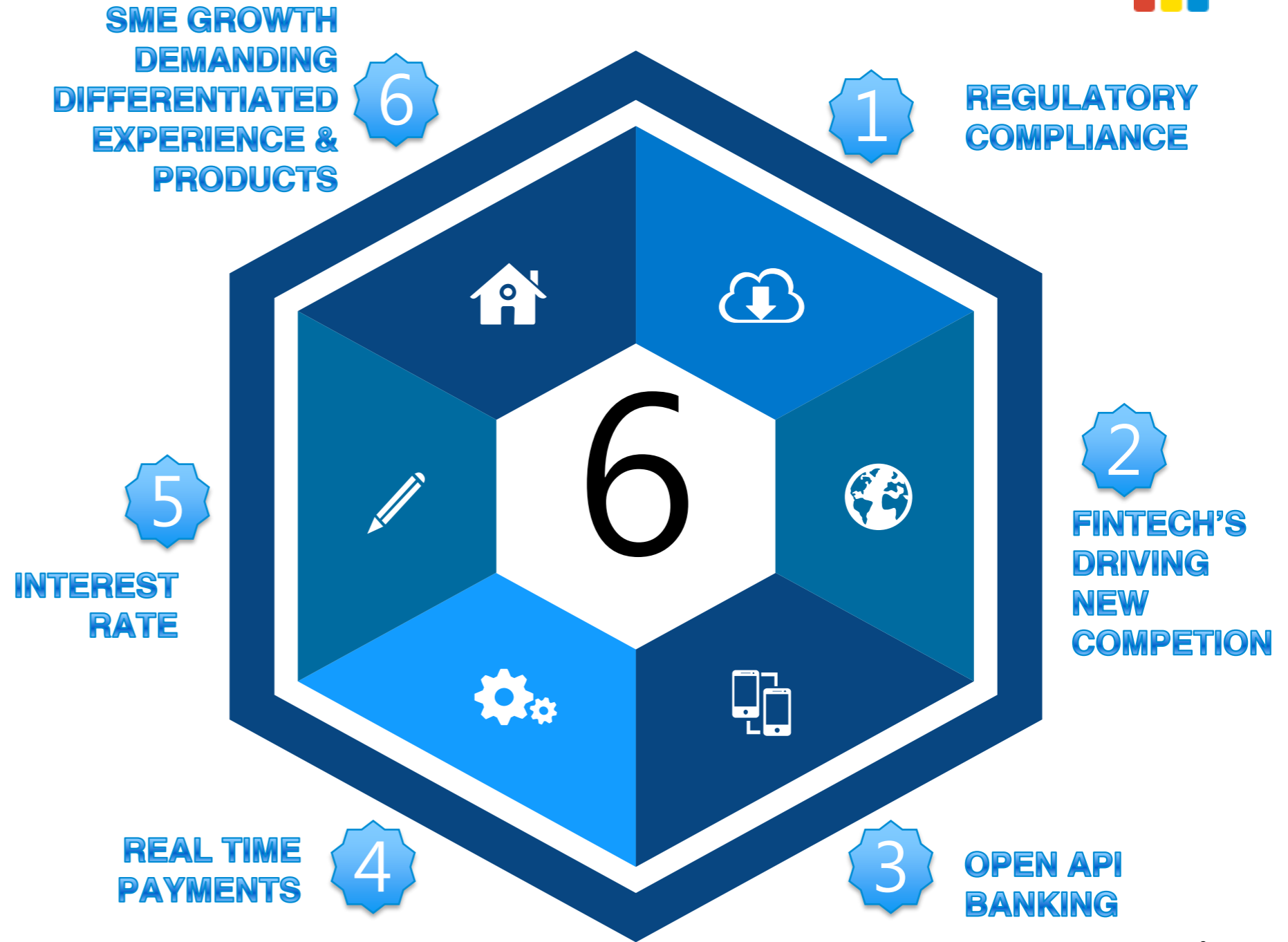
**8** Digital 3.0 - Contextual Banking



1

# Key Market Trends

# KEY MARKET TRENDS





## Address Top-of-mind CEO Issues?

- Increasing Return on Equity (ROE)
- Improving Cost to Income
- Setting Right Revenues Streams which are Flat or Declining
- Intense Risk, Regulatory Pressures and Scrutiny
- From Being a Price Taker Service Provider to a Key Partner
- Doing More with Less Customers: Big Game Hunting

# KEY MARKET TRENDS

## Banks increasing Spending on IT Services and Solutions



- Factors such as low growth, margin pressure, declining returns on equity, high competition and regulatory requirements are pushing banks towards more efficient and cost-effective IT solutions provided by third-party vendors
- Banks spend 7-8% of their revenue on IT services and solutions – the largest expense compared to other verticals
- Global banking software spend was approximately \$37 billion in 2015, with spending expected to rise at a 4% CAGR over FY 15-18
- Spending on third-party IT software (approximately \$8 billion in 2015) is expected to increase at a 8% CAGR

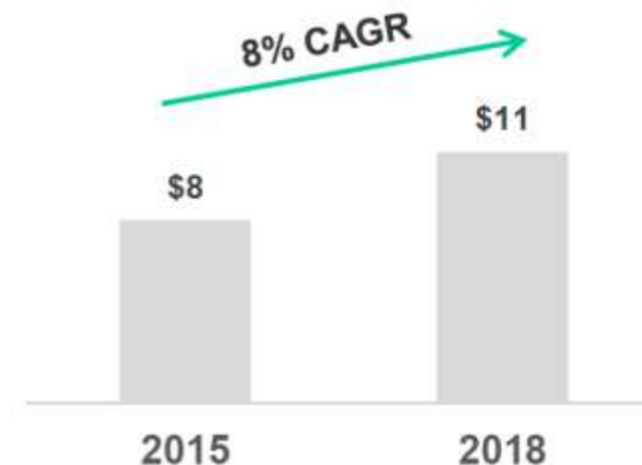
### Spending on IT Software

(\$ in bn)



### Spending on Third-Party Software

(\$ in bn)





2

# Competition Landscape

# SIGNIFICANT CONSOLIDATION IN PAYMENTS SPACE

**FIS to Acquire Clear2Pay to Expand Global Payments Business** 03 SEP 2014

FIS to Pay \$493.3 Million for Clear2Pay to Boost Global Payments Capabilities

**FIS acquires software service company SunGard for \$9.1 Bn** 30 NOV 2015



**Fiserv acquires real-time payments platform with Dovetail purchase**

Aug. 22, 2017

**Fiserv to acquire Monitise for £70 million**

13 June 2017 | 8588 views | 2

**GTCR Announces Acquisition of BankServ**

August 16, 2011

\$ 300 M

**GTCR Announces Proposal to Acquire Fundtech**

September 14, 2011

\$ 390 M

**Fundtech and BankServ Complete Merger** 30 NOV 2011

**D+H closes \$1.25 bln acquisition of GTCR-backed Fundtech & Merged with Misys**

April 30, 2015

**Vista Equity Partners closes \$4.8 bln acquisition of DH Corp**

June 13, 2017 By Kirk Falconer

**FINASTRA**  
**THE FUTURE OF FINANCE IS OPEN**  
 Misys and D+H join forces to create the third largest Fintech in the world.  
[LEARN MORE](#)  
 FINASTRA.COM

**GTCR to acquire Sage Payment Solutions for \$260m**

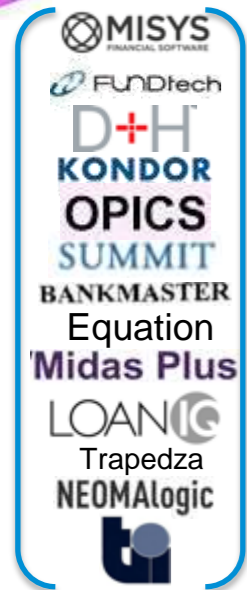
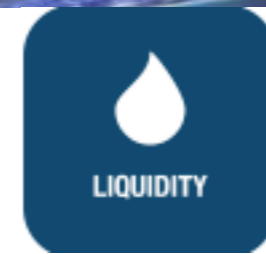
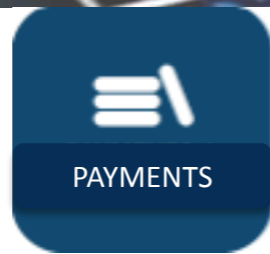
5 June, 2017 Written by Antony Peyton

**Mastercard wins approval for £700m**

**Vocalink deal**

11 APR 2017

# FINTECH COMPETITION SPACE





3

# Our Product Strategy

# PRODUCT STRATEGY



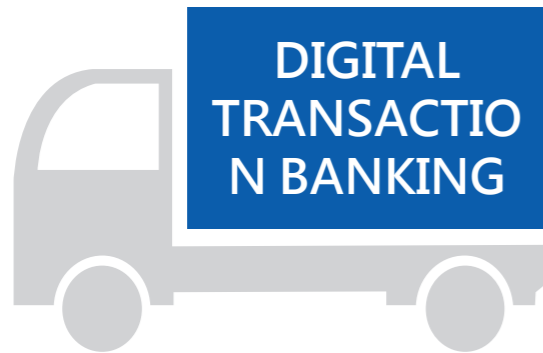
Co-Innovate & Accelerate Digital aspirations of Innovative Banks



Growing Fast in US, Canada, UK, Europe, Australia



Challenge Legacy Trade Vendors with Modern Trade & SCF Platform with Strong Risk Analytics



Lead with DTB in Growth Markets. Model Bank enable Rapid Go To Market for Banks



Manage Corporate Liquidity with Advanced Dynamic Liquidity Platform & Digital Deposit Manager



5

# Why Do Customers Buy iGTB



# HIGHLY RATED BY INDUSTRY ANALYSTS

## IBS INTELLIGENCE

#1 for Payment Systems Worldwide  
#2 for Digital Banking Systems Worldwide  
#4 for Risk Management Systems Worldwide

## AITE

### CORPORATE BANKING EXCHANGE (CBX)

Featured in the "North-East" Quadrant and awarded the "Up-And-Comer" Title  
RECEIVABLES featured amongst leading vendors providing Actionable Receivables Analytics

## FORRESTER

Intellect featured among Leading Global Banking vendors offering Cloud Based Solutions  
PAYMENTS SERVICES HUB featured as one of the Leading Payment Solutions, with highest level of geographic presence and success in Forrester's report

## IDC FINTECH

CBX ranked "#1 Customer Experience" at IDC FinTech Real Results Awards for implementation of CBX at National Bank of Kuwait

## CELENT

CUSTOMER ONBOARDING (COB) & KYC offerings featured among leading solution vendors

## CEB TOWERGROUP

LOAN ORIGATION SYSTEM (LOS) featured with Case Study amongst leading Commercial Loan Origination Systems

TRADE FINANCE adjudged 'Best in Class' for Corporate Client Services

# WHY DO CUSTOMERS BUY iGTB

We are the only player in market with an integrated Digital Transaction Banking offering for Emerging Markets and Modern individual modules with T1 Bank depth



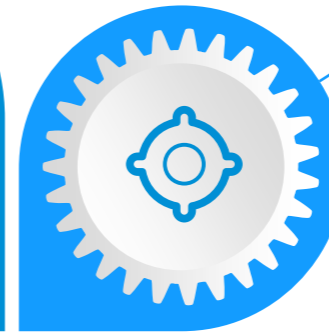
## Design Thinking

- Customer centricity
- Client and industry use cases
- Simplicity, actionable insights & decisioning
- Design centre platform & culture



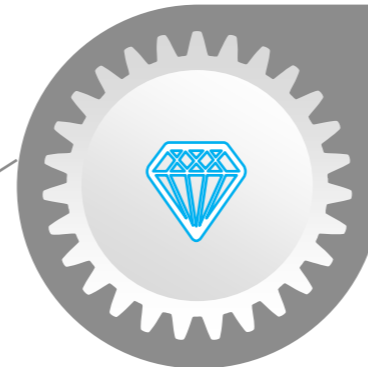
## Business Centricity

- Business context, market/client environment understanding
- Portfolio performance expansion and extensions
- Change management, value creation, business cases



## Product Competency

- Domain knowledge across full transaction banking complex
- End to end product coverage
- Integration versatility
- Digital portal extensibility, omni channel experience
- Model branch framework



## Client Referenceability

- Client endorsement & testimonials
- Strong net promoter scores (forward looking)

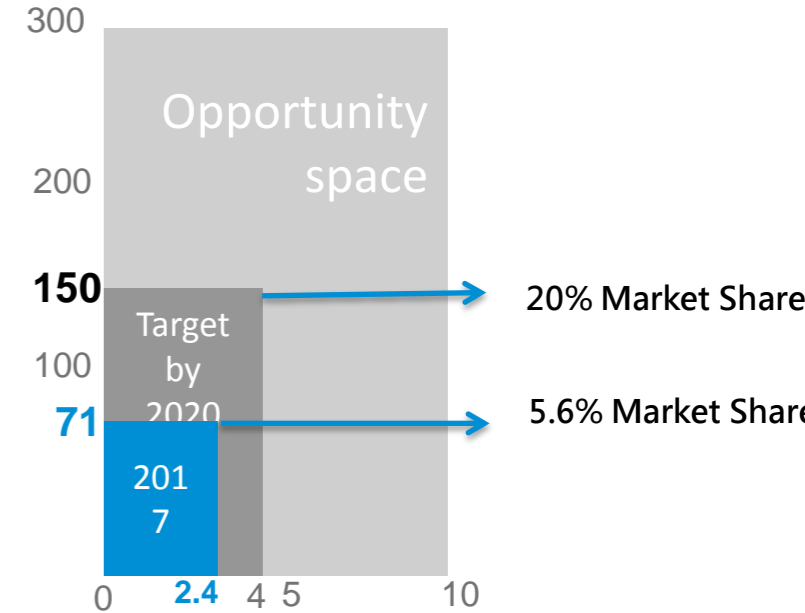




6

Where are we  
Today

# ADDRESSABLE MARKET OPPORTUNITY & PROGRESS

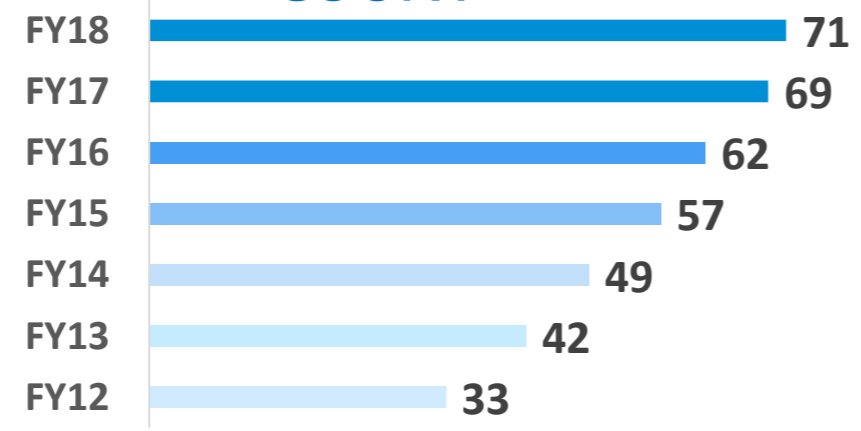


SIGNIFICANT OPPORTUNITY TO GROW ACROSS NEW BANKS

&

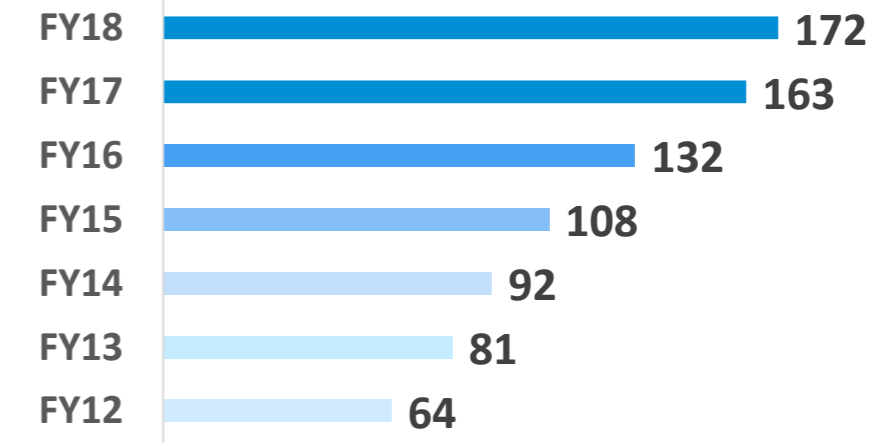
UP-SELL / X-SELL TO EXISTING ACCOUNTS

## TOTAL CUSTOMER COUNT



TARGET MARKET 300 BANKS  
24 % MARKET COVERED

## # OF PRODUCT INSTALLS



OPPORTUNITY TO X-SELL  
10 PRODUCTS PER CUSTOMER  
CURRENTLY 2.42 PRODUCTS / CUSTOMER



# 7

## Our Leadership Journey

- ❑ Analyst Corner & Awards
- ❑ iGTB Oxford School of Transaction Banking
- ❑ Our Customer NPS Stories –Strong Execution driving WIN for our Customers
- ❑ Leadership Team –Enabling the Success

# Awards & Recognition

11 Sep 2017



22 Jul 2016



**Manish Maakan** featured in Treasury & Cash Management Who's Who



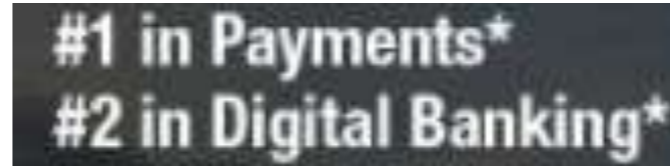
25 Sep 2016



**Phil Cantor** on cover & featured in Fintech Finance



17 May 2017



**Herber de Ruijter** cover story in Global Finance



1 Sep 2016



25 Sep 2016



**Al Carpetto** top story in Financial IT

25 Sep 2016



**Manish Maakan** interview

# iGTB OXFORD SCHOOL OF TRANSACTION BANKING

Next course 14-16 February 2018, Oxford and London

▶ See what happens on the course

Download prospectus

Apply for an invitation

Average Session  
Rating  
**4.3/5.0**

Reserve your place at the annual pre-Sibos GTB Advisory event 14 & 15 October, Toronto

Now  
over 50  
senior

INAUGURAL SESSION  
13-15 July 2016

SECOND SESSION  
26-28 April 2017

NEXT SESSION  
14-16 Feb 2018.

## Transaction Banking Today

Global transaction banking has long been described as a bank's crown jewels because of its steady profit contribution even in the worst economic times, its reputation as a "sticky" core banking service and its long history of strong growth.



DOWNLOAD PROSPECTUS

## Insights & Leadership

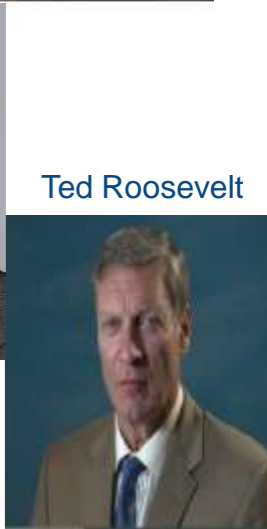
The programme is designed as a highly participatory executive-level learning event. You will hear from seasoned practitioners of transaction banking who have achieved important success in major global and regional financial institutions.



VIEW EVENT AGENDA



Andrew England

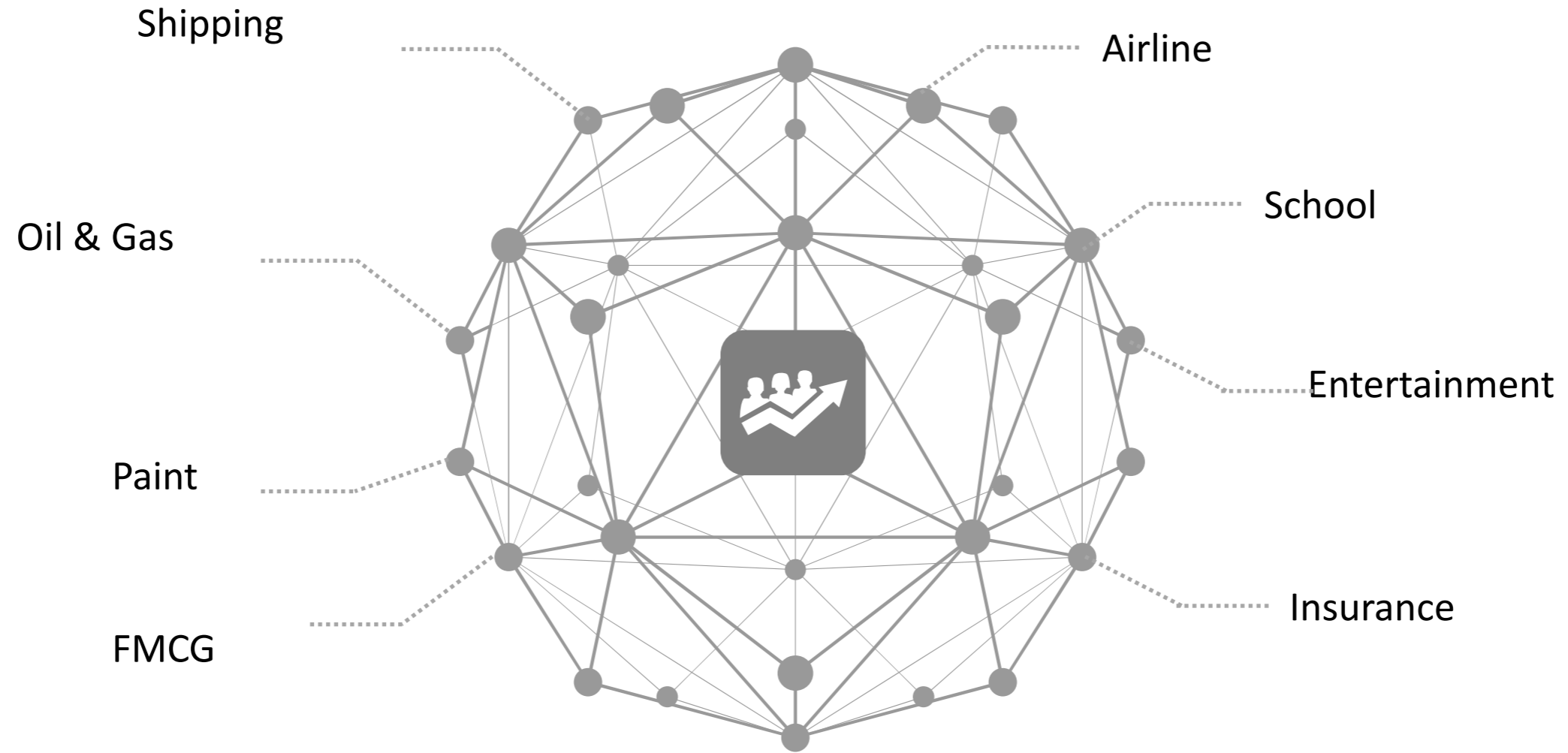


Ted Roosevelt

# INDUSTRY SOLUTIONS



# How Some **Businesses** Have Benefitted





# iGTB LEADERSHIP TEAM



**MANISH MAAKAN**

Chief Executive Officer

27 YRS  
INTELECT, GE, WHIRL  
POOL, E&Y, IBM



**UPPILI SRINIVASAN**

Chief Operations Officer

25 YRS  
INTELLECT, CITI



**ANDREW ENGLAND**

Director, Head of  
Strategy

36 YRS  
INTELLECT, LLOYDS, UNIC  
REDIT, DB, CITI



**MICHEL JACOBS**

Global Sales Head,  
Head of Payments  
& Digital and M&A

25 YRS  
INTELLECT, FIS, eFUNDS,  
S2



**PHIL CANTOR**

Chief Marketing Officer

40 YRS  
INTELLECT, MISYS, SM  
ARTSTREAM, BARCLA  
YS, TSB



**K SRINIVASAN**

Business Head  
Emerging Markets

25 YRS  
INTELLECT, SUNTEC



**ALFRED CARPETTO**

Business Head, Americas  
& Global Accounts

28 YRS  
INTELLECT, KEY  
BANK, RBS, JPMC



**ANAND PANDE**

Head of Supply Chain  
& Trade Finance

28 YRS  
INTELLECT, GROWTH  
PARADIGM, RBS, CITI, ANZ  
, ICICI



**HERBER RE RUIJTER**

Business Head  
iGTB Digital

25 YRS  
INTELLECT, BACKBASE, Z  
yLAB, SDL, VARIOMATICS



**BARRY RHODES**

Business Head  
iGTB Payments

34 YRS  
INTELLECT, FIS, ACI, HAR  
RIS BANK, EDS, CITI



**PAUL HANSFORD**

Global Head  
Service Delivery

31 YRS  
INTELLECT, SMARTST  
REAM, B3, FTDE, REUT  
ERS



**RAMKUMAR P**

Global Head  
Manufacturing

22 YRS  
INTELLECT, JPMC, KOTAK,  
CITI



# THE CONTEXTUAL REVOLUTION

Cash management's answer to Amazon and Siri

Michel Jacobs | Herber De Ruijter



“ It's time for banks to get their mojo back...”



All firms, from SME to multinationals in every industry, want to buy and sell, safely, have the funds to buy and invest the proceeds of sale wisely.



Banks want to be fully digital, drive higher self-service adoption, remain the principal banker of their customers, and upsell and cross-sell their offerings.

Wouldn't it be great if your banking experience showed actual understanding, even anticipation, of what the business is trying to achieve?

## Contextual banking knows what's best-next

Contextual Banking Experience (CBX) from iGTB is a white label digital banking platform to manage firms' cash and trade. CBX provides the 400 user journeys spanning the full complexity of corporate banking as microservices and UI components. Accelerate customer self-service and both upsell and cross-sell services by providing clients with context-aware recommendations on the next best action or offer needed to meet their immediate objectives.



**GLOBAL  
TRANSACTION  
BANKING**



# **THE WORLD'S FIRST COMPLETE GLOBAL TRANSACTION BANKING PLATFORM**

# Investor meeting

**intellect**  
**SEEC**<sup>™</sup>

Xponential is the new normal<sup>®</sup>

[www.intellectseec.com](http://www.intellectseec.com)



**Ten years from now,  
when we look back at how  
this era of Big Data evolved...**

**We will be stunned at how uninformed  
we used to be when we made decisions**

- Billy Bosworth, DataStax CEO (2015)

# Disruption Happens

## Aim 10x (Exponential) not 10% (Linear)

**Linear**



**S Class 2016**

**“Cars with Computers”**

- Looks contemporary
- Built on new technology
- BUT gets outdated every 7 years
- Expensive to run and maintain



**S Class 1980**



**Tesla 2016**

- Electric & partially autonomous
- No engine, no maintenance, no downtime, no emissions, no noise,
- Minimal depreciation
- Always updated automatically

**Fully autonomous vehicles**



**“Computers with Wheels?”**

- Electric + mostly autonomous
- Low cost to no cost vehicles
- Vehicles interacting with each other
- Planning and Logistics networks redefined

**Exponential**

# Insurance is being disrupted!

1

Smart  
Machines

- IoT
- Drones
- Big Data & AI
- Biometrics
- Genetics

2

New  
Paradigms

- Blockchain/Smart Contracts
- New Risks appear/killing others
- Switch on/Switch off coverage
- Consumer channels
- BOTs

3

Non  
Traditional  
Competition

- Social Insurance (Crowd sourced)
- Non-Insurance entrants
- Re-Insurers

4

Non  
Traditional  
People

- Data Science instead of Actuaries
- Behavioral Scientist instead of Underwriters
- Lawyers, lawyers!!
- UX
- Big Data Engineers



# AI and Big Data are profoundly changing End User Technology



# We Saw Some Big Systematic Industry Problems

70%

ON LOW-VALUE  
TASKS



STRUCTURED DATA  
NOT ENOUGH TO ANALYZE  
AND ASSESS RISKS



INSURERS KNOW  
VERY LITTLE ABOUT  
THEIR INSURED

30-40%

COST TO ONLY TOUCH  
A CUSTOMER  
1-2 TIMES

**INSURANCE TODAY**

Reactive . Impersonal . Intermediated

**10x CHANGE**

**INSURANCE TOMORROW**

Proactive . Personal . Disintermediated

**‘Modern’ Insurance Technology  
Its already outdated !**

# Insurance is still stuck in the past paradigms



## Insurance

Digitize a “Paper” process – policy centric, get enough to rate, quote and issues

Enough to know someone like you “homogenous large pools”

Mercy of the intermediary and the dreaded forms

Rating models are based on backward, predominantly internal and structured sources

## Tech fueled industries

Do whatever it takes to know the customer continuously and relentlessly

Know you intimately “pool of one”

Disintermediated, digital and ask less, know more and “converse”

Externally focused using unstructured data

# Exponential Insurance: The Way It Should Be

## Customer

Solutions for what I need,  
customized and priced for  
me



**1) AI Based Robo Advise** : holistic needs  
assessment based recommendation, compliant

**2) UX** : Immediacy & simple experience no  
matter how complex the product

## Intermediary

10X productivity, acting  
as a true advisor, with  
zero paperwork

## Insurer

Expense ratio of no more than 5%

Loss Ratios improve by 10%



**3) Underwrite for future risk propensity for  
each risk** :

Automated with 10X risk insight in 1/10<sup>th</sup> of  
the time and effort

**4) Automated Self Service, simple technology  
stack**

# We rebuilt all our products in the last 3 years because Enterprise Technology has changed fundamentally



**AI Based Decisioning  
Vs. Deterministic Rules based**



**Big Unstructured Data  
Over Little Internal Data**



**Agility over Fitment**



**Algorithms  
over Transaction**



**Cloud over In-premise**



**Mobile over Web**



**Multi-Tenant  
over Single Tenant**



**Configure over Build**

intellect  
SEEC.

Xponential is  
the new normal<sup>®</sup>

=

(Digital)

X

(Big Data)<sup>ML</sup>

Addictive engagement

Intelligent Decisions

=

**Xponential Results**

# The Digital Transformation Imperative !!!

## Challenges

- Limited penetration of D2C
- Low Agent Productivity
- Regulatory Pressure
- Fast Pace end user technology evolution
- User Experience expectations
- Need for frequent product changes
- Automated self service and anywhere – anytime experience



# Our Solution: One Platform to meet your digital objectives



## DISTRIBUTION AND SERVICE PLATFORM



CRM



PAS



CLAIMS



BILLING



## MULTI CHANNEL

Advisor, Customer, Service Center



## MULTI DEVICE

Tablet, phone & Web

TERM LIFE

PERMANENT

ANNUITIES

ACCIDENT

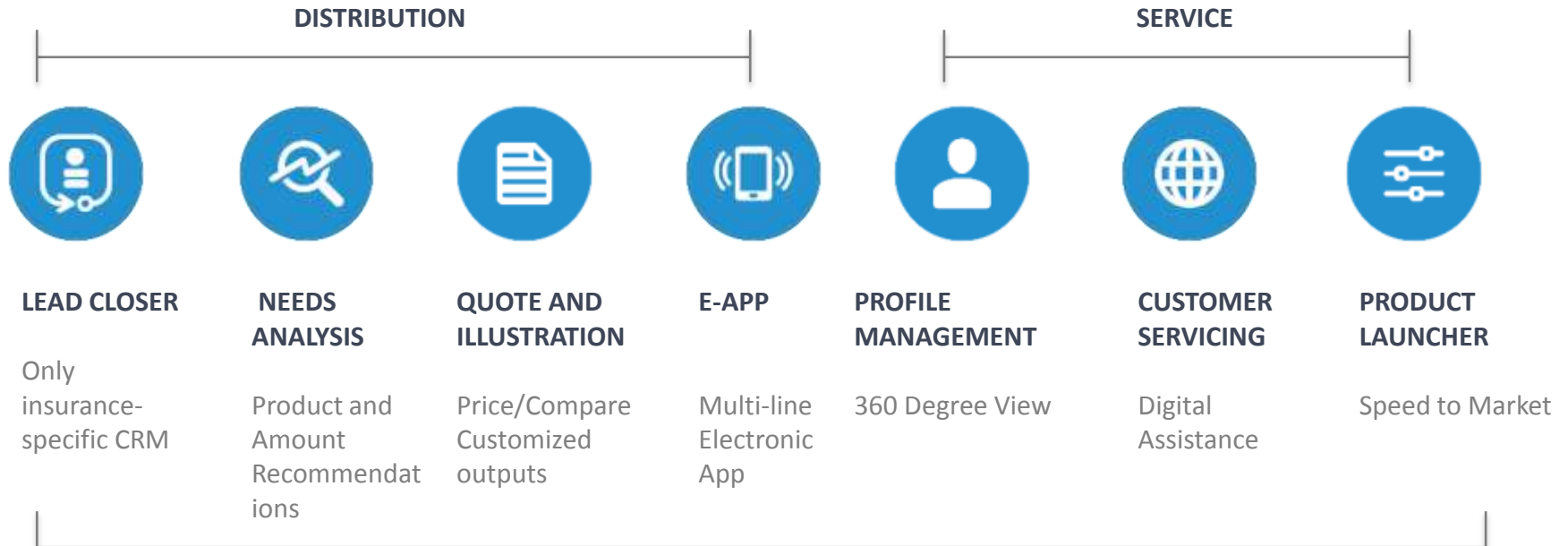


## MULTI PRODUCTS

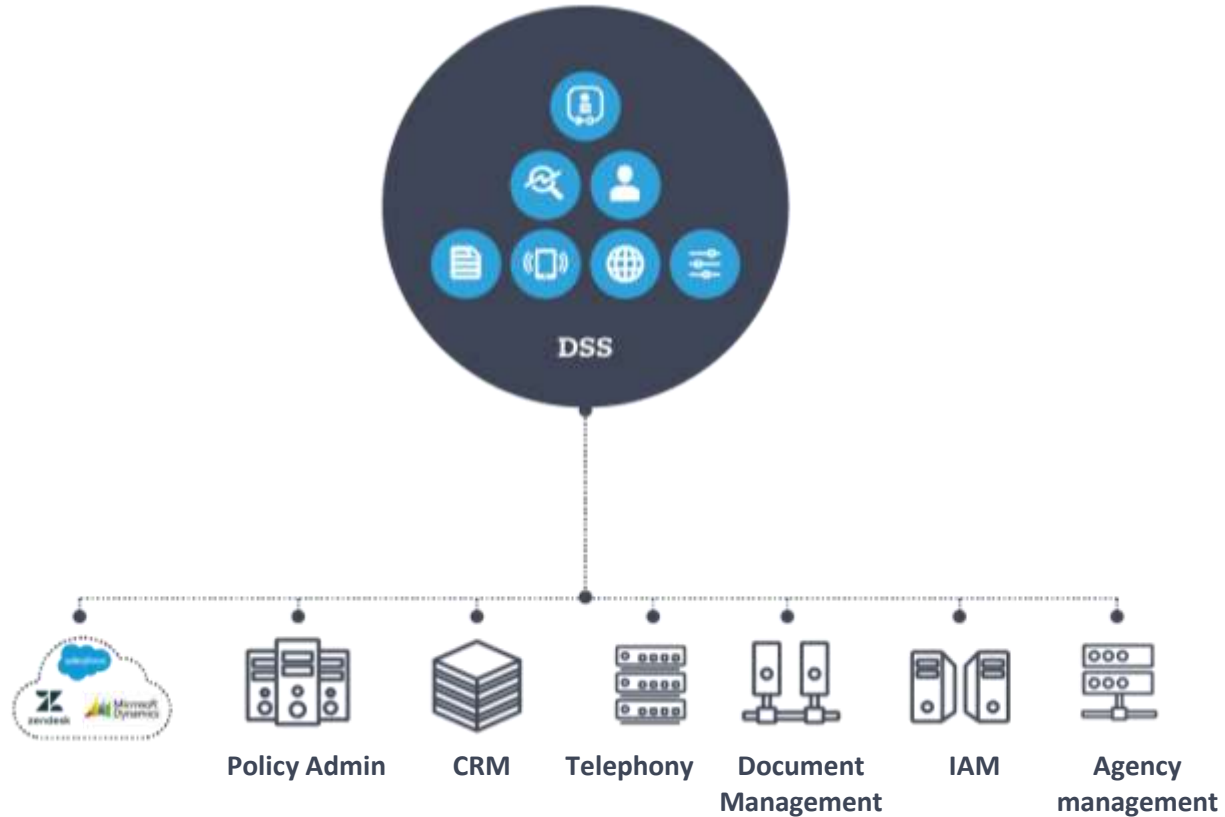
(LIFE, SUPPLEMENTAL, PENS  
IONS, TRAVEL & MORE)

# Intellect Distribution & Service Suite

7 Apps : Multi Channel, Multi Products, Multi Device



# Seamless Integration to 40+ systems



# Technology Designed for...



## User Experience (UX)

- User Centric
- Responsive design
- Single code base: mobile and web
- Multi lingual
- Cross browser compatible



## Configurability

- Theming
- Dynamic and reflexive forms
- Rules based business logic
- Customization via extension and overrides
- Extendible data model (structured & unstructured)
- Product Configuration



## Architecture & Design

- Single page application architecture with hybrid web
- API based – 180+ pre built
- Microservices
- ACORD Industry model
- App based

# Based on a granular set of APIs which make it very suitable to drive a cross enterprise digital framework

App	Example of APIs					
FNA	Personal Details	Family Details	Income Details	Assert Details	Expense Details	Liability Details
	Goal Details	Goal Mapping	Recommendation	Risk information	Delete Need Analysis	
eApp	Agent Applications	Application Details	Applications	Incomplete Application	Save EApp	Application Details
	eApp PDF Status	eApp Report				
PPC	Product Types	Product Search	Product inquiry	Investment Options	Base Rates	Cash value and Dividend Rates
CS	Personal Details	Family Details	Income Details	Assert Details	Expense Details	Liability Details
	Goal Details	Claim Search	Risk information	Policy details	Transfer funds	Beneficiary
PM	Personal Details	Account Details	Policy search	Address	Account Details	
Q&I	Quote Search	Generate Illustration	Generate Quote	Generate PDF		

*Note: APIs shown are illustrative*

# Business Benefits for the insurance carrier



**Reduce operating costs**



**Speed of Product &  
channel Introduction**



**Competitiveness**

intellect  
SEEC.

Xponential is  
the new normal<sup>®</sup>

=

(Digital)

Addictive engagement

X

(Big Data)<sup>ML</sup>

Intelligent Decisions

=

**Xponential Results**

# Artificial Intelligence : 4 Vs

**Volume**

**Velocity**

**Variety**

**Veracity**



# **Quantity and Quality of Risk Data is Exploding!**

# Wearables



Bracelets



Glasses



Smart watch



Smart  
Clothes

- Wearables WILL transform health and medicine, fitness, aging, education, gaming , finance, home and work automation, and many more
- Wearable market predicted to exceed \$6 billion in 2016 and \$30 billion by 2020
- By 2020, Smart Clothing Shipments Will Surpass 10.2 Million Units Annually, While Body Sensor Shipments Will Reach 3.1 Million Units Annually



Smart  
shoes



Contact  
Lenses



Hearable

# Gadgets will monitor your health and tell you more about person's lifestyle than any medical exam



**Sensory Fitness Socks-** sensors communicate with Bluetooth- powered anklet all feeding data to your Smartphone



**Continuous Glucose Monitoring-** monitors and retrospectively review patients glucose



**Smart clothing monitors biometric data** on muscle activity, breathing rate, heart activity zones



**Sleep Sensor-** tracks your sleep



**Smart Shoe Monitor** that analyse running style, distance covered, daily routes etc

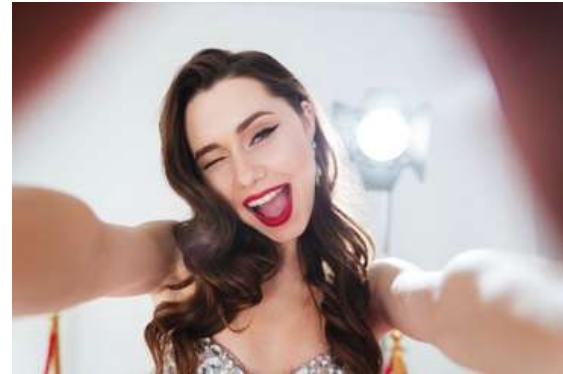
# Big Data Examples : Building Services

- I would like to know if any of Gaffney's Commercial Roofers has been providing high risk services for Heritage roofing using <http://www.nfrc.co.uk/>
- I would like to know if Lawrence's Plumbing currently has insurance (amount and carrier) for Thermal Heating using <http://www.checkatrade.com/>



# Unstructured Big Data Examples : Food and Entertainment

- I would like to see if my local restaurant Cornwell's Fish and Chip shop is also serving alcohol using Yelp Reviews when they are not licensed to do so
- I would like to know if Puddy's Pub also provides Adult Entertainment on the side using timeout.com



# Unstructured Big Data Examples : Commercial Motor

- I would like to know if any of the truck models at McBurnie's Long Haul truck have safety recall incidents using TheTrucker.com



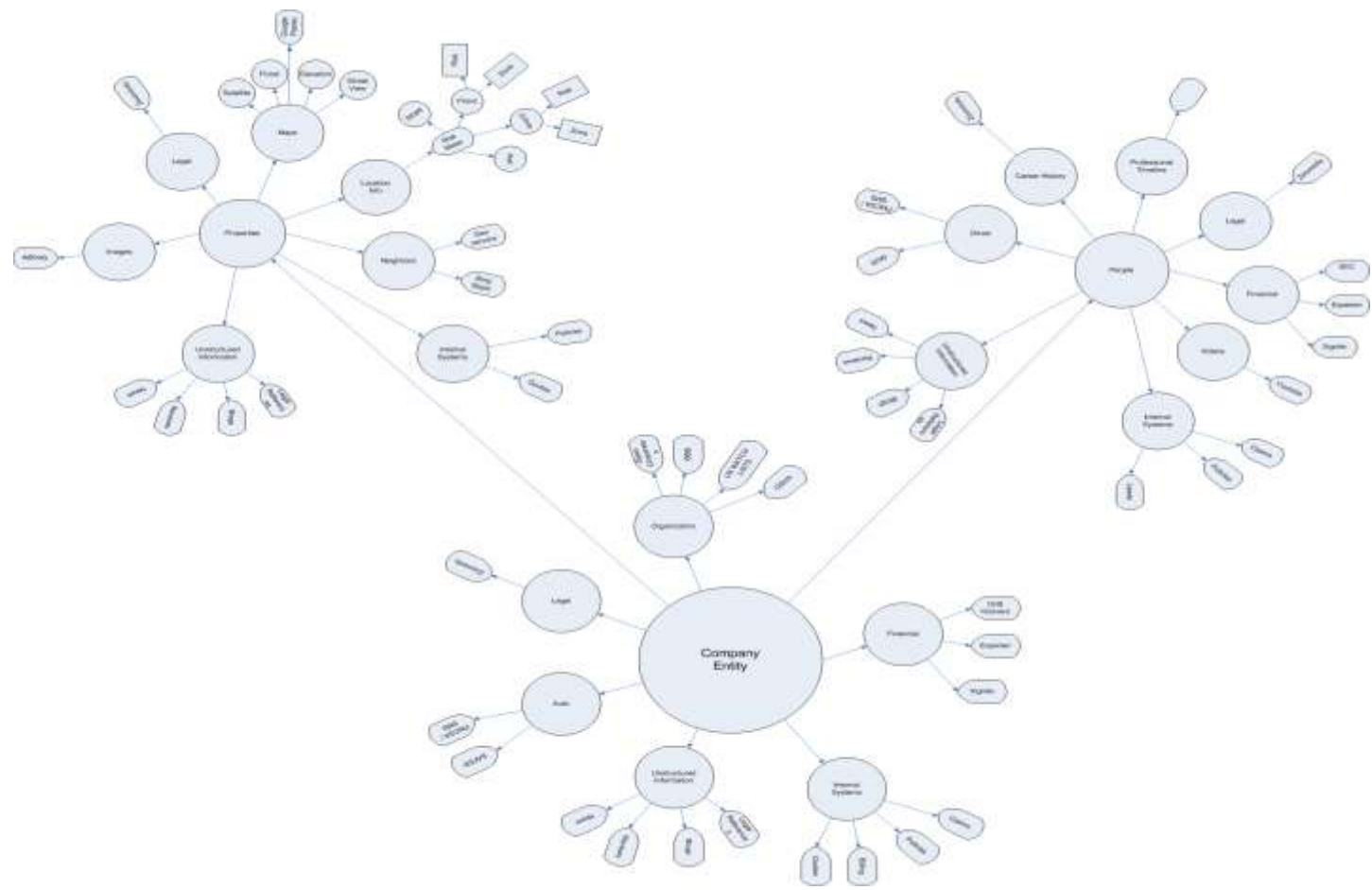
- I would like to see how many time Bristol Bus Drivers have let their drivers work more than 8hrs a day via municipal data on data.gov.uk



# Unstructured Big Data Examples: Industrial and Property Safety

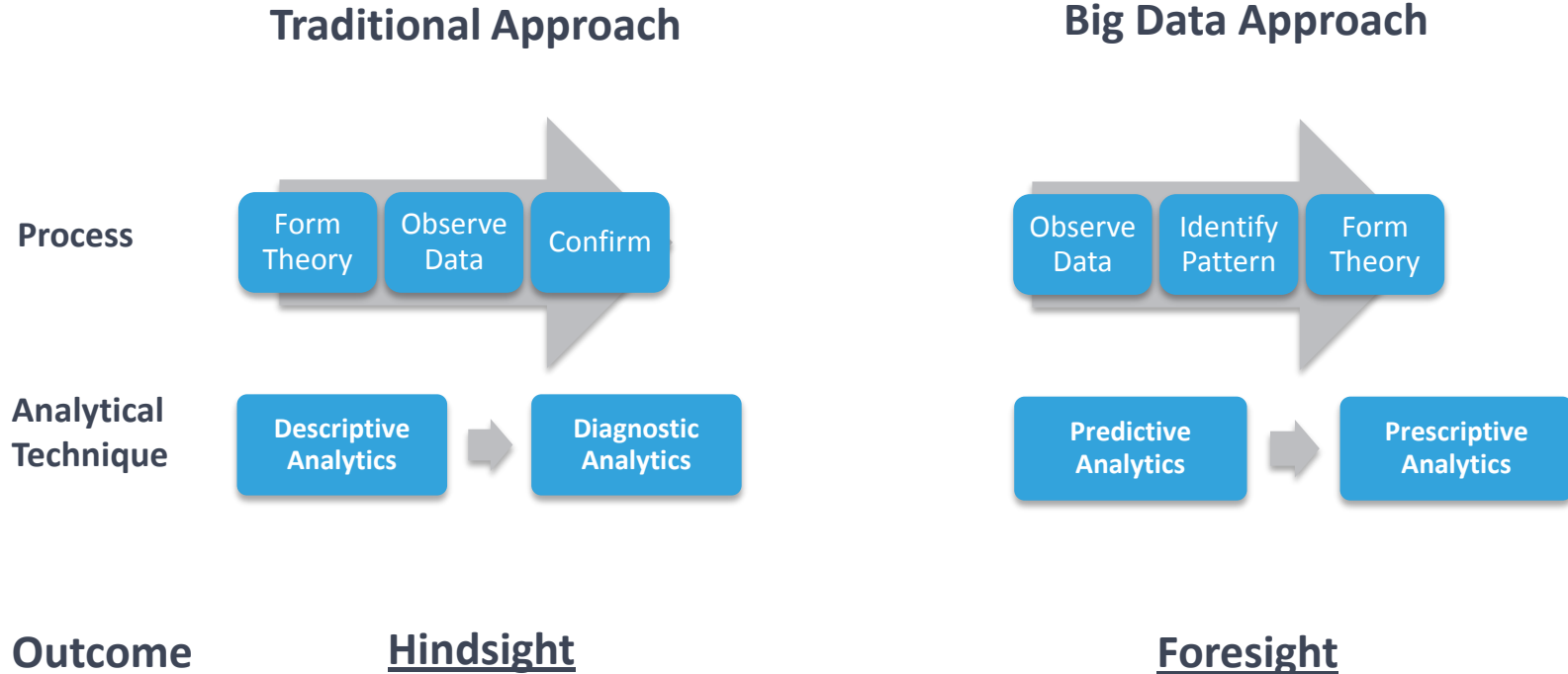
- I would like to know how many time the Nest Smoke and Carbon Monoxide Alarm has gone off for Mansell's Paper Factory by requesting access to Nest safety data hub for Mansell's Paper Factory
- I would like to connect with my OnDemand Assessor (<https://wegolook.com/>) and see if the new fire suppressant equipment has been installed in the right place via his Daqri Helmet (<http://daqri.com/home/product/daqri-smart-helmet/>)
- AND have the whole interaction stored with the information available as structured data







# Big Data : Fundamental Change in Approach



# Risk Analyst for Commercial Insurance

The screenshot displays the 'RISK ANALYST' software interface. At the top, there is a blue header with the 'intellect SEEC RISK ANALYST' logo on the left and the title 'RISK ANALYST' in the center. On the right side of the header, there are icons for user profile, notifications, and a search bar. Below the header, a 'Build New Report' button is visible on the left, and a search bar with the placeholder text 'Search reports. (Press ENTER to search on the screen)' is on the right. The main content area is a list of reports, each with a star icon, a score in a box, the company name, address, report ID, and built date. A vertical sidebar on the left contains icons for home, star, and document. At the bottom, there is a pagination control showing 'Page 1 of 45' and a 'CHAT NOW' button.

Score	Company Name	Address	Report ID	Built Date
28.8	Ashley Furniture Industries	Ashley Way, Arcadia, WI - 54612	44372798790720	04/15/2016
26.7	Jamba Juice	1751 Christie Avenue, Emeryville, CA - 94608	44372798216240	04/15/2016
13.3	Macy's	151 West 34th Street, New York, NY - 10001	44372795080704	04/15/2016
8.3	Highbury Canco Corporation	148 Erie Street South, Leamington, ON - N8H 3B8	44372784054272	04/15/2016
8.3	Highbury Canco Corporation	148 Erie Street South, Leamington, ON - N8H 3B8	44272792967188	04/15/2016
4.2	Linecord Limited	88 Solham Road, Greenford, Middlesex - UB6 8SA	44272784054273	04/15/2016
25	NEMF	1-71 North Avenue East, Elizabeth, NJ - 07201	44292383001856	04/13/2016
8.3	Texas Roadhouse	2040 Dutchmans Lane, Louisville, KY - 40205	44292313718754	04/13/2016
20.8	Crete Carrier Corporation	400 Northwest 56th Street, Lincoln, NE - 68508	44292346748028	04/13/2016

Page 1 of 45

CHAT NOW

and provide all the relevant alerts to an Underwriter that they should consider before underwriting a risk...

**Intellect SEEC RISK ANALYST** RISK ANALYST English 24 STAPLES

### SUMMARY

**PROPERTIES** 9.38

- Property - Fire Station - 4.50
- Property - Police Station Proximity - 3.13
- Property - High Crime Area - 1.98

[View Details >](#)

**AUTO** 75.0

- Cargo Carried - 50.0
- Crashes - 25.0

[View Details >](#)

**WEB CONTENTS** 55.0

- Web Contents-Financial - 5.0
- Web Contents-Reputational - 5.0
- Web Contents-Criminal - 30.0
- Web Contents - Safety - 25.0

[View Details >](#)

**ORGANIZATION** 40.0

- Total Employee - 40.0

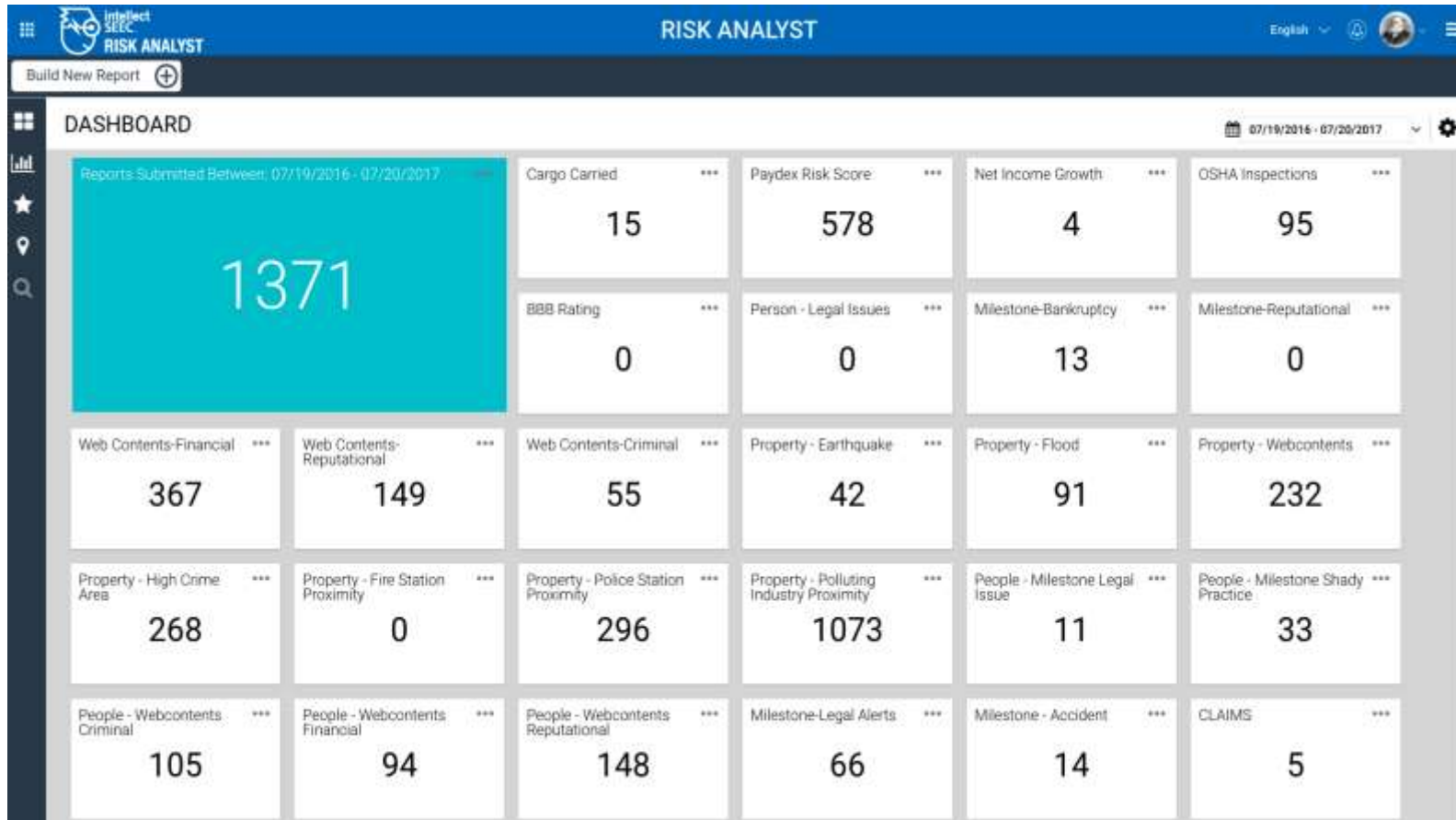
[View Details >](#)

DATA NOT FOUND PEOPLE PERFORMANCE

● HIGH ● MEDIUM ● LOW

[VIEW COMPANY DETAILS](#)

... or to analyze a complete portfolio or set of renewals across hundreds of factors based on unstructured/external data sources



# Our Vision : Commercial Insurance Underwriting

Manual



Assisted



Supervised



Automated



- *2x Underwriting Productivity*
- *2% Loss Ratio ↓*
- *0.5% Expense Ratio ↓*

- *5x Underwriting Productivity*
- *5% Loss Ratio ↓*
- *1 – 2% Expense Ratio ↓*

- *10x Productivity*
- *2x Growth*
- *10 – 15% NCOR ↓*

# Major analyst recognitions

**CELENT**

Intellect SEEC's Underwriting Workstation among Early Adopters of AI in Insurance Underwriting features.

**NOVARICA**

Risk Analyst is one of the leading Predictive Analytics Solutions for US P/C Insurers.

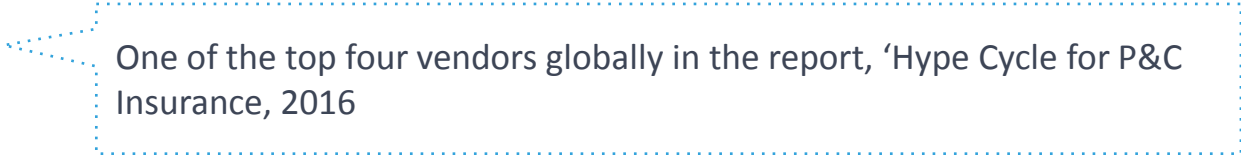
**Aite**

Risk Analyst rated the strongest in its ability to synthesize internal carrier data and present relevant customized data analysis.

# Major analyst recognitions

The Gartner logo is displayed in a blue, sans-serif font. It is enclosed within a rectangular box with a dotted border. The box is positioned on the left side of the slide, to the left of two callout boxes.

**Gartner**

A callout box with a dotted border and a tail pointing to the left, towards the Gartner logo. It contains text about a Gartner report.

One of the top four vendors globally in the report, 'Hype Cycle for P&C Insurance, 2016

A callout box with a dotted border and a tail pointing to the left, towards the Gartner logo. It contains text about Intellect SEEC.

Intellect SEEC featured for IT initiatives undertaken by LIC, one of the world's largest insurers.

**intellect  
SEEC.**

Xponential is  
the new normal<sup>®</sup>

=

**(Digital)**

Addictive engagement

x

**(Big Data)<sup>ML</sup>**

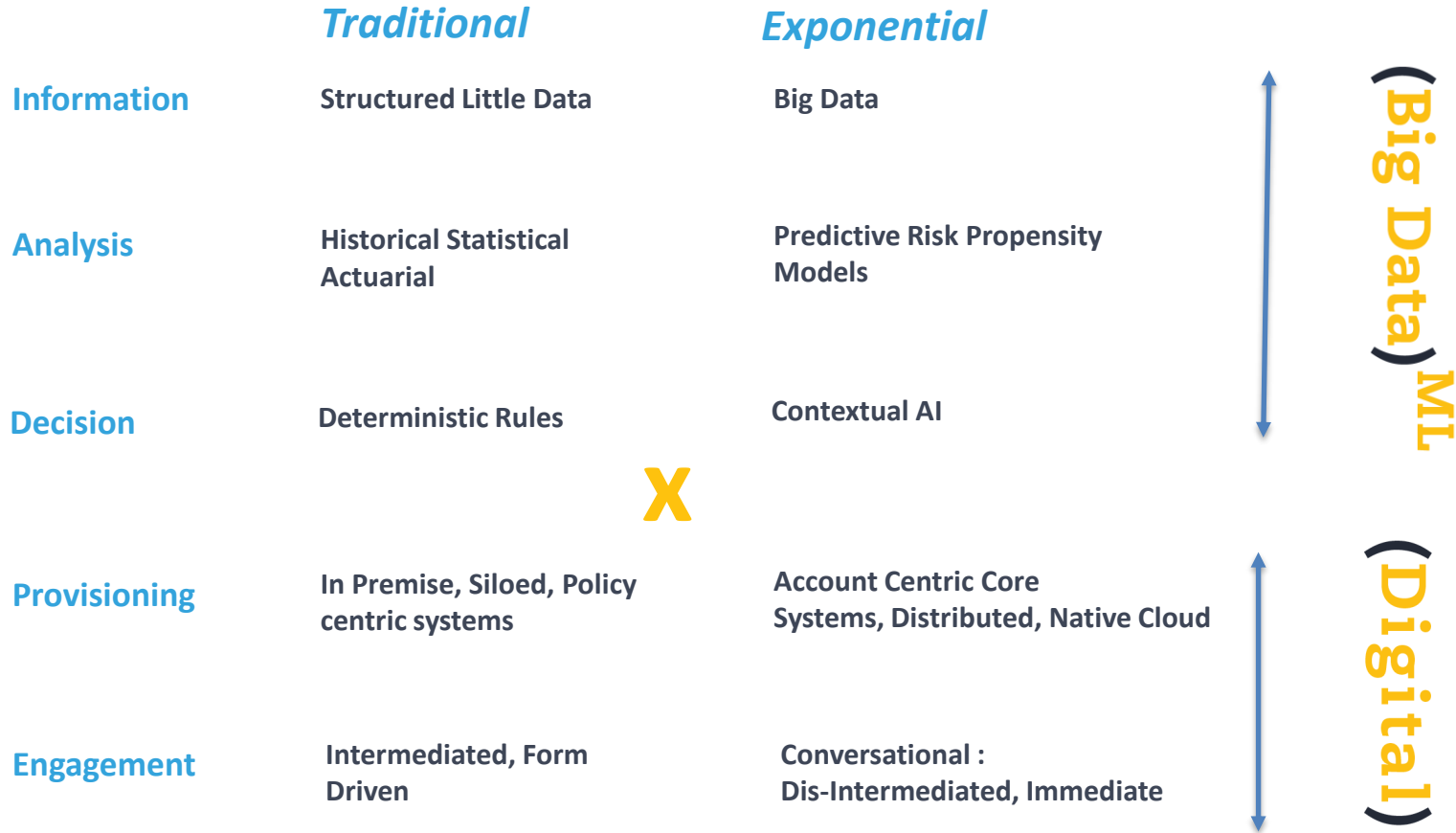
Intelligent Decisions

=

**Xponential Results**



# Making Disruption happen : The Technology 'HOW'



Our applications are built on a Big Data/AI/Cloud Native platform and even allow you to quickly build your own apps leveraging these capabilities



COMMON APPS



PRE-POLICY APPS



POST-POLICY APPS



NEW APPS

## INTELLECT SEEC SERVICE PLATFORM

UI Engineering

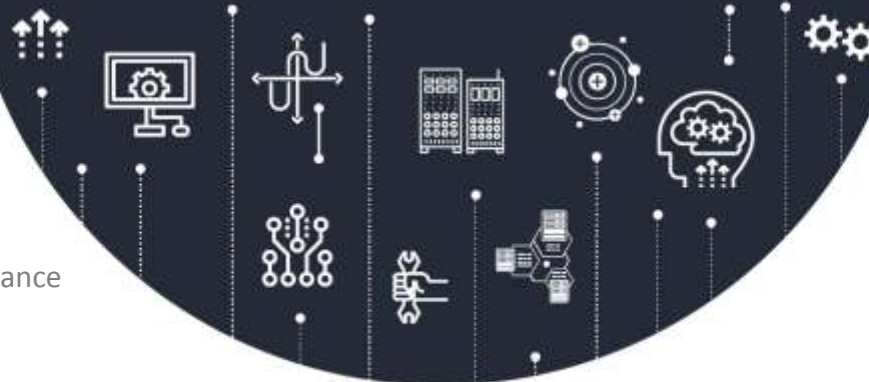
API Gateway

Big Data

Traditional Data

Infrastructure and Performance

Operators



Utils

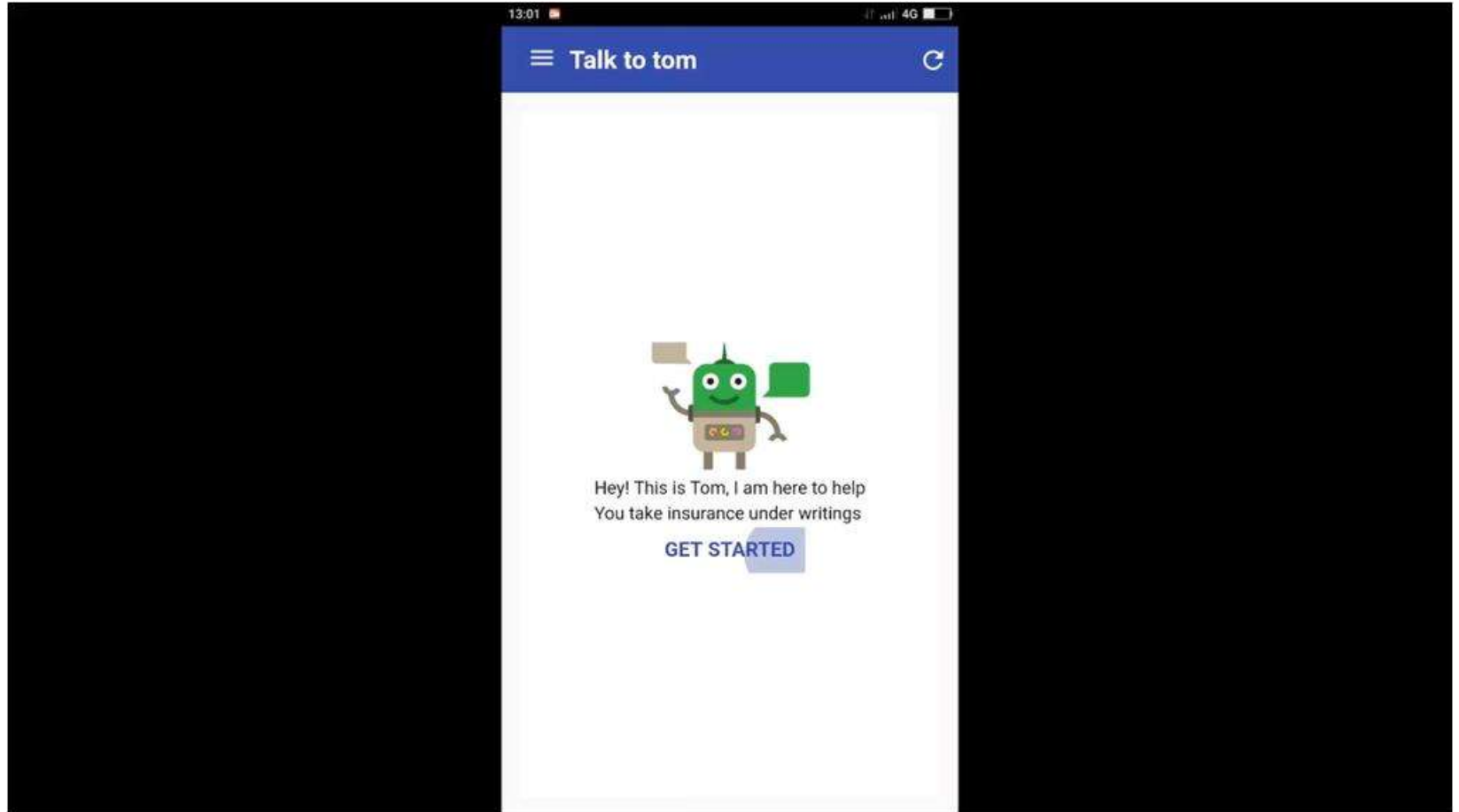
Rules

Workflow

Security

Integration

# User Experience : Consumer



# Conversational UI : AI, Big Data, Voice & Gesture Control, AR



# Prestigious industry recognitions



Winner of Celent's 2017 Model Insurer of The Year For its use of AI through Intellect Risk Analyst.



