Cloud Adoption is critical for Transaction Banks to make real gains in Digital Transformation. Here's why:

It's not just about cloud technology, it's about getting **immediate access** to a front-to-back, **fully integrated cash management platform** that is **available & ready**, in a **completely hosted model,** and more importantly, **on-demand.**
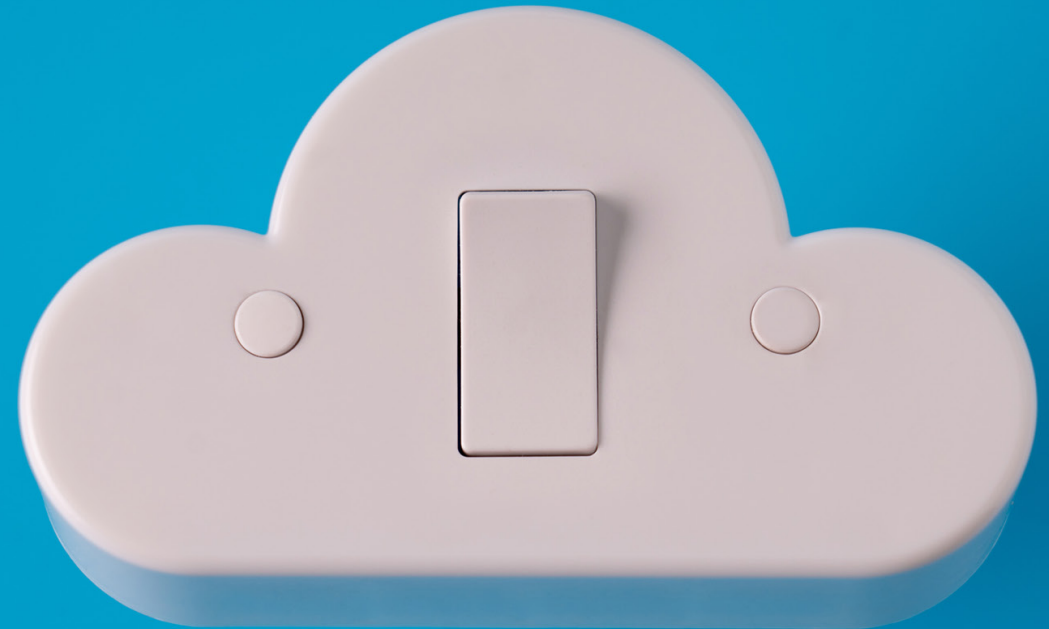
It's not just about the possibilities of game-changing technologies such as Open Banking APIs. It's not just about the potential of how core banking integrations can extend the life of your previous technology investments. It's not just about the prospect of super-intuitive algorithms that can make your bank and customer data come to life on mega dashboards so that you can make crucial decisions.

It is about taking all these possibilities, all the potential & prospects and bringing them into **reality.** It's all of those benefits and innovations available to you **now, ready, on-cloud** and **on-demand.** And you can consume any TB technology features that you want, that your business plans need, at any given point in time. Imagine a world where endless technology projects are the thing of the past.

Imagine how you can adopt pay-as-you-grow commercial model from your run-the-bank budget, without high CAPEX investments and confidently bust the myth to your budget committees – that endless technology projects that must span into years.

You don't have to imagine anymore... Transaction banking with iGTB is now as simple as: Choose. Buy. Get onboard. Onboard customers. Collect fees.

Read on to discover more ....

iGTB

What makes the offering Unique?

iGTB

Fully managed end-to-end cloud services for Transaction Banking can de-risk your IT operations

Up to 40% reduction in your IT operations costs – AMC, DR, support operations, data centre management costs

Pre-configured domain packs catering to your region speeds up your go-to-market product launch timelines

GCC market ready with Sarie, Sadad, Fawri, Naqodi, eFawateercom and many more

Simplified, flexible pay-as-you-grow pricing model allows you tailored to your business model with corporates & SMEs

PAY-AS-YOU-GROW

Operationally-ready suite of corporate Open Banking API's to help you roll out innovative consumer-friendly features from 3rd party fintech start-ups

135+ APIs across Account services, Payments, Collections & Liquidity

Contextual UI/UX designed for self-service to increase customer stickiness across SMEs & corporate segments

Persona - led operations & CXO dashboards; context-aware UX navigation. Empower clients with intuitive self-administration capabilities

What makes the offering Unique?

iGTB

Industry-hardened ready integration cartridges for Core banking, delivered by rapid integration framework accelerates your cloud journey

Ready integration cartridges for all core banking solution providers like IDC, T24, FINACLE, FLEXCUBE, BANCS and more

Your corporate & SME clients can get rapidly onboarded in minutes rather than days bringing in incredible operational efficiency and driving down customer acquisition costs

Savings up to 70% in costs of onboarding operations

Flexible deployment models with fully managed cloud services - gives you the freedom of choice based on cost, regulatory & privacy requirement

Leading cloud infrastructure with Microsoft Azure

Fast-start data migration for big-bang as well as incremental on-boarding gets corporates to begin transacting and consuming your services with days of a system go-live

Benchmarked and performance tested at migrating 3,000 corporates, 10,000 users, 10,000 accounts in 1 hour

Pre-tested user journeys and market tested TB domain packs powered by Theta1 Autobot test suite ensures rapid configuration of the product suite

90% reduction in testing costs and time as compared to manual efforts

iGTB's cloud approach

CLOUD AVAILABILITY

The highly available platform supports 24X7 Availability thanks to high-availability infrastructure design and preventive monitoring and maintenance of infrastructure and application.

EASE OF INTEGRATION

We have industry-hardened ready integration cartridges for all leading Core banking system, delivered by rapid integration framework that accelerates your cloud journey.

RISK MITIGATION

Our three decades of experience in implementing transaction banking platforms with over 30+ GCC clients today has helped us to create rapid configuration and rollout methodology. We have a framework that assures on-time delivery and in full.

FULLY SECURE

The platform is enabled through leading cloud security solutions from our cloud infrastructure, our solution provides robust security controls to meet security and regulatory requirements.

HIGHLY SCALABLE

Hyperscaling on cloud infrastructure provides the required compute services on-demand to support the business growth seamlessly.

OPERATIONALLY READY

We support an operationally-ready suite of 135+ corporate Open Banking API's to help banks roll out innovative consumer-friendly features with ready APIs across accounts services, payments, collections & liquidity.

iGTB

It's time
to turn Transaction
Banking on its head

WHAT is on offer?

Unlock simplicity in corporate cash management

CashNow plan

Go-live in as fast as 10 weeks

Fast-track your entry into Transaction Banking with account management, payments and contextual user experience

CashXtra plan

Go-live in as fast as 18 weeks

Add an eXtra edge to your transaction banking by enabling your corporate clients to manage their cash positions across banks

CashPower plan

Go-live in as fast as 25 weeks

Become the powerhouse principal banker to your corporate clients by offering a one-stop-shop for all their Transaction Banking needs

CashNow plan

Go-live in as fast as 10 weeks

- ✓ Account Services: Consolidated account positions across all account types.
- ✓ Payments: Individual & bulk payments pre-configured to local requirements.
- ✓ Contextual UI: Omni channel solution across web & mobile.
- ✓ Empower customers with self onboarding.

Fast-track your entry into Transaction Banking with account management, payments and contextual user experience

READY 10 WEEK GO-LIVE PLAN

now on Microsoft Azure

iGTB

Email address
•••••••   Forgot?
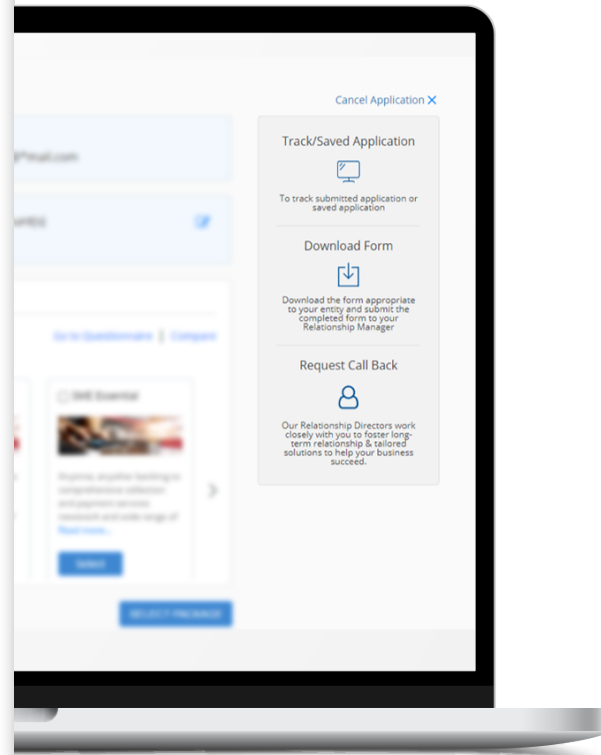
Sign In

Remember me   New here? **Sign in!**

CashXtra plan

Go-live in as fast as 18 weeks

Get all CashNow features PLUS

- ○ Enable corporate customers to manage cash positions across banks.
- ○ Facilitate collections for your customers.
- ○ Extend your corporate relationship further with H2H.
- ○ Track your payments real-time.
- ○ Customers can manage all their operations from a single dashboard.
- ○ Empower customers with self-administration control.

Cancel Application ✕

Track/Saved Application

To track submitted application or saved application

Download Form

Download the form appropriate to your entity and submit the completed form to your Relationship Manager

Request Call Back

Our Relationship Directors work closely with you to foster long-term relationship & tailored solutions to help your business succeed.

Get that eXtra edge by empowering your corporate clients to manage their cash positions across banks

READY 18 WEEK GO-LIVE PLAN

now on Microsoft Azure
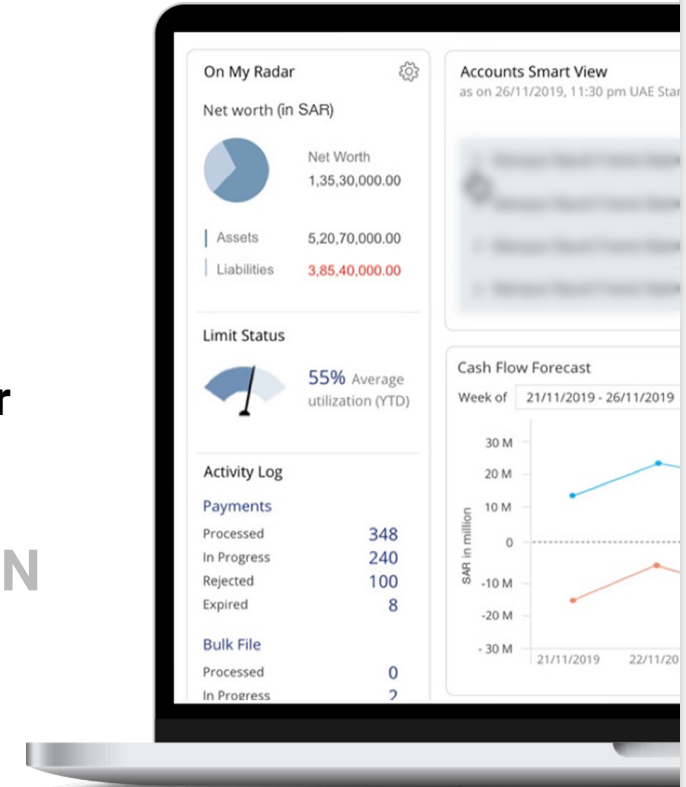
CashPower plan

Go-live in as fast as 24 weeks

Get all CashXtra features PLUS

- Comprehensive cash solution across all digital and physical modes.
- Single window collection and reconciliation services for corporate customers.
- Straight through reconciliation with the power for Virtual Accounts.
- Track your payments real-time.
- Sophisticated capabilities for corporates with sweeping and pooling to manage Liquidity.
- Multi-bank payment initiation to cater to high expectations of large corporates.
- CXO dashboard: key performance indicators providing real time insights to maximize gains and limit losses.

Become the powerhouse principal banker to your corporate clients by offering a one-stop-shop for all their Transaction Banking

READY 24 WEEK GO-LIVE PLAN

now on Microsoft Azure

On My Radar

Net worth (in SAR)

Net Worth
1,35,30,000.00

| Assets | 5,20,70,000.00 |
| Liabilities | 3,85,40,000.00 |

Limit Status

55% Average utilization (YTD)

Activity Log

Payments

Processed	348
In Progress	240
Rejected	100
Expired	8

Bulk File

| Processed | 0 |
| In Progress | 2 |

Accounts Smart View
as on 26/11/2019, 11:30 pm UAE Star

Cash Flow Forecast

Week of 21/11/2019 - 26/11/2019

iGTB

	CashNow plan Fast-track your entry into Transaction Banking Go-live in as fast as 10 weeks	**Most Popular** **CashXtra** plan Manage cash positions across banks Go-live in as fast as 18 weeks	**CashPower** plan Become the Principal Powerhouse banker Go-live in as fast as 25 weeks
Contextual UI	✓	✓	✓
Account Services	✓	✓	✓
Payments	✓	✓	✓
Mobility	✓	✓	✓
Customer self-onboarding	✓	✓	✓
Fees and charges	✓	✓	✓
Manage cash postions across banks		✓	✓
Direct debit collections		✓	✓
Host-to-Host		✓	✓
Real-time payments tracking		✓	✓
Corporate ops dashboards		✓	✓
Corporate self-admin		✓	✓
CXO dashboards			✓
Receivables reconciliation			✓
Virtual accounts			✓
Liquidity - sweeping & pooling			✓
Physical payments			✓
Merchant POS			✓

It's time to unlock Transaction Banking from the core

Proven integration experience across all leading Core Banking systems with industry-hardened ready-integration cartridges

It's time to craft your digital transformation legacy

iGTB

92 global iGTB clients across 91 countries

$48Bn annual salaries processed in MENA region

$372Bn transacted annually on iGTB platform in GCC

100,000 corporates on-boarded across top 6 GCC banks

Three decades of EXCELLENCE in the Middle East
Intellect powers 33 leading banks including 9 of the top 10 largest banks

ADCB Bank	Al Rajhi Bank	Riyad Bank	Dubai Islamic Bank	Qatar National Bank
UAE	Saudi Arabia	Saudi Arabia	UAE	QATAR

First Abu Dhabi Bank	Samba	Emirates NBD	The National Bank Of Kuwait
UAE	Saudi Arabia	UAE	Kuwait
	Merged into Saudi National Bank		

iGTB's proven credentials reinventing and reimagining cash management & channel technology transformation with iGTB

> We looked worldwide, for platforms that could serve corporates. If those platforms that actually existed, that could accelerate our time to market, in terms of bringing in capabilities for self-servicing corporates.
>
> With Intellect, we found that platform. It is actually is a very rich platform, functionally. More importantly, from the user interface and user experience, its a completely that supports end-to-end journeys, not just transaction banking, but beyond.
>
> We have setup the largest private cloud in the Gulf, where we can spin cloud-native environments in seconds, not days or months.

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

CELENT MODEL BANK

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

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

Alenka Grealish,
Senior Analyst, Celent

iGTB-powered Abu Dhabi Islamic Bank wins Aité Group's 2019 cash management and payments innovation award for customer experience

> Abu Dhabi Islamic Bank's decision to invest in its digital capabilities has enabled it to differentiate itself among its peers and create a consolidated experience with unique attributes that enhance end-user efficiency and value.
>
> ADIB's rollout of iGTB's new digital platform has streamlined and enhanced customers' user experiences, providing easy access to the most critical products through multiple channels.

Christine Barry,
Research Director, Aité Group

Aité   ADIB   مصرف أبوظبي الإسلامي

Net Promoter Score

NPS Score of 60% versus Industry Average of 43%

Using the right cloud solution matters

Run your banking service from the cloud with iGTB's Digital Transaction Banking (DTB) platform where our expert managed services provide full mission-critical service delivery, leaving you to focus on your customers.

iGTB® presents

Digital Transaction Banking on Cloud

Reimagined. Redesigned.

now on Microsoft Azure

It's time to ACT NOW

Embrace simplicity for your Transaction Banking business

Begin your cloud journey today!

Contact us today :

🌐 *igtbcloud.com*   ✉ *igtb@intellectdesign.com*

DIGITAL TRANSFORMATION YOUR LEGACY

iGTB®

Begin your cloud journey today!

Contact us today :

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in *iGTB*   🐦 *@i_gtb*   f *igtbpage*

iGTB presents Digital Transaction Banking on Cloud