

CBX for Business and Corporate Banking



+ **CBX** =





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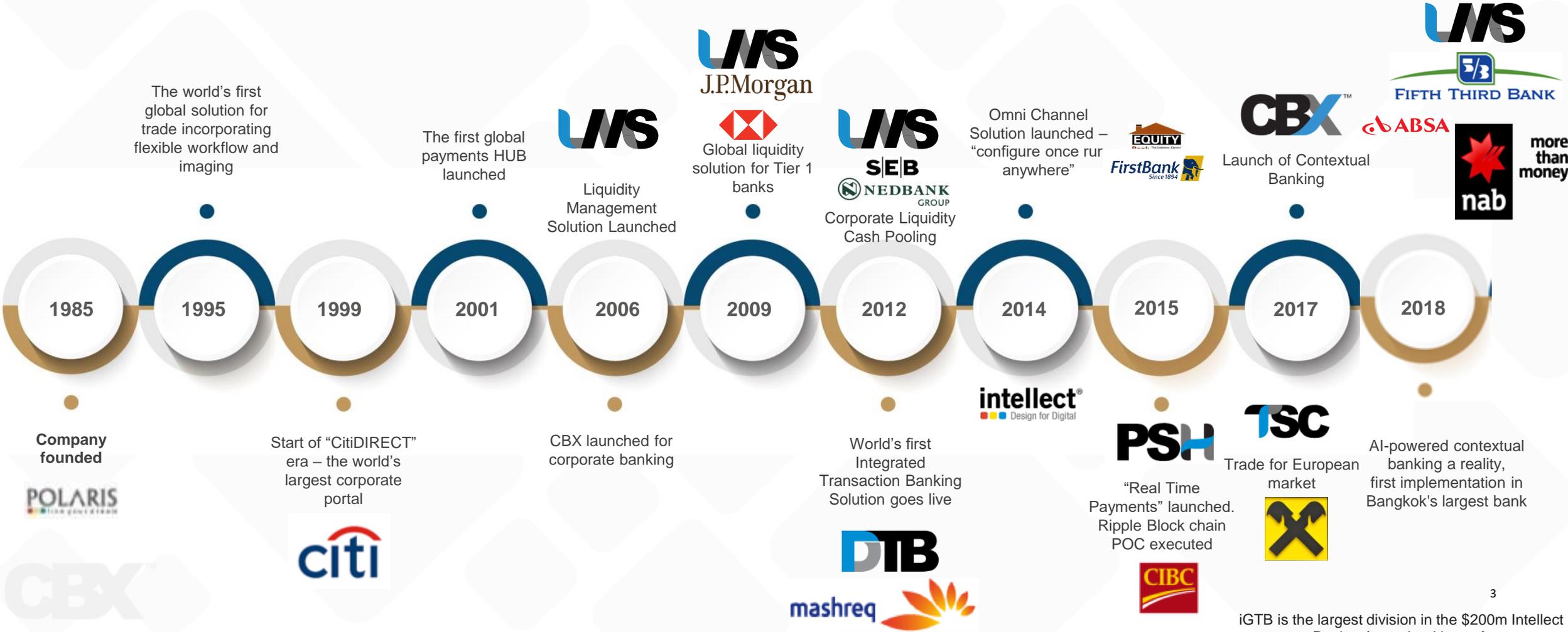
Why would I buy

Intellect Global Transaction Banking (iGTB): Over Three Decades of Innovation and Leadership in Transaction Banking



Who are iGTB?

Intellect’s leadership and innovation in Transaction Banking from the global solution for Citi to the world’s largest transaction banking portal “Citidirect” whose descendants are now live at many other global and local banks to “the first payments HUB solution”. Our aggressively customer-centric design philosophy with its groundbreaking Design Centers has enabled the engineering of agile holistic digital solutions, with full lifecycle enablement and industry-leading performance assurances.



iGTB Global Clients and Activities



Who are iGTB?



1,600+
Over 1,600 professionals

91
Serving clients in 91 countries

82
82 clients

Headquartered in London, UK, iGTB has 10 offices in 9 countries with revenues of US\$ 69.6 million for the year ended 31 March 2018



iGTB's Contextual Corporate Banking Platform

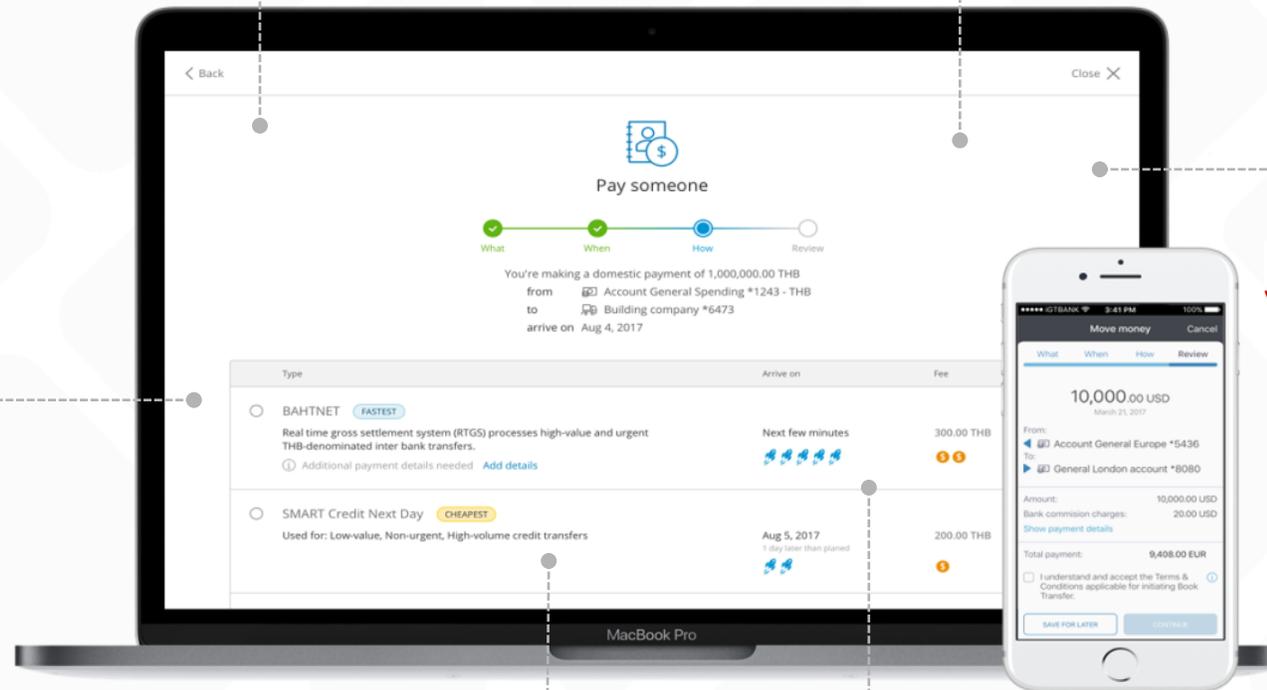
A Cloud-Native Digital Platform for Corporate Banking with Contextual "AI" Features
(eg Best Next Actions, Automatic Payment Rail Recommendations)

What is the product?

Desktop, Tablet,
Responsive- and
Native Mobile optimized

Contextual and Predictive
through machine learning

Deploy Anywhere:
Cloud Native &
On Premise



API first and
Micro Services based



RED HAT
OPENSIFT
Container Platform



Pluggable and
Extensible Architecture

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



CBX: Six Ingredients

to Satisfy the Bank's IT Appetite



What does it give IT?

 **Contextual Cash Management:** Business-Aware, Enable Cross Sell

 **World-Class UX:** Drive better self-service adoption, delight users

 **Multi-Facet Domain:** Deep understanding of Cash Management per Segment, Persona and Region

 **Technology Adoption:** Cloud, Services, ML/AI, SDKs, APIs, CI/CD

 **True End-to-End, but Modular:** Channel + Product Processors

 **Delivered:** Agile as standard





Drop It In: Out of the Box or Tailored to Needs

Or Anywhere In-Between

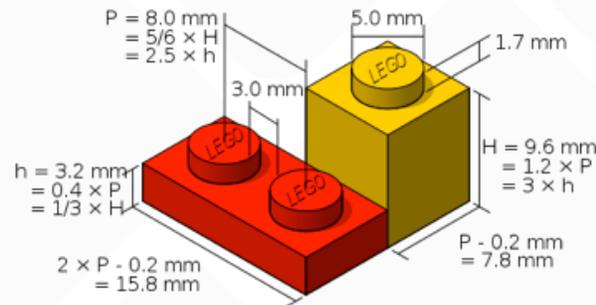
How does a bank use it?

Platform = Freedom + Flexibility

Bank-in-the-Box = Speed + Economics



CBX as a Platform



CBX as a Cash Mgmt app



FLEXIBILITY ← TIME TO LAUNCH →

CUSTOM BUILD

EMBRACE CONFIGURATION

EXTEND SDKs & CDKs

INNOVATE APIs: DIY

PROPRIETARY APP

100% Digital: API-and SDK- enabled, UX centric, tailored with an open technology stack



The Best Tech Stack Realised

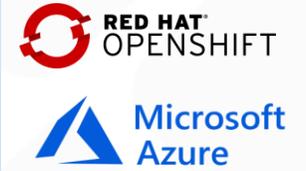
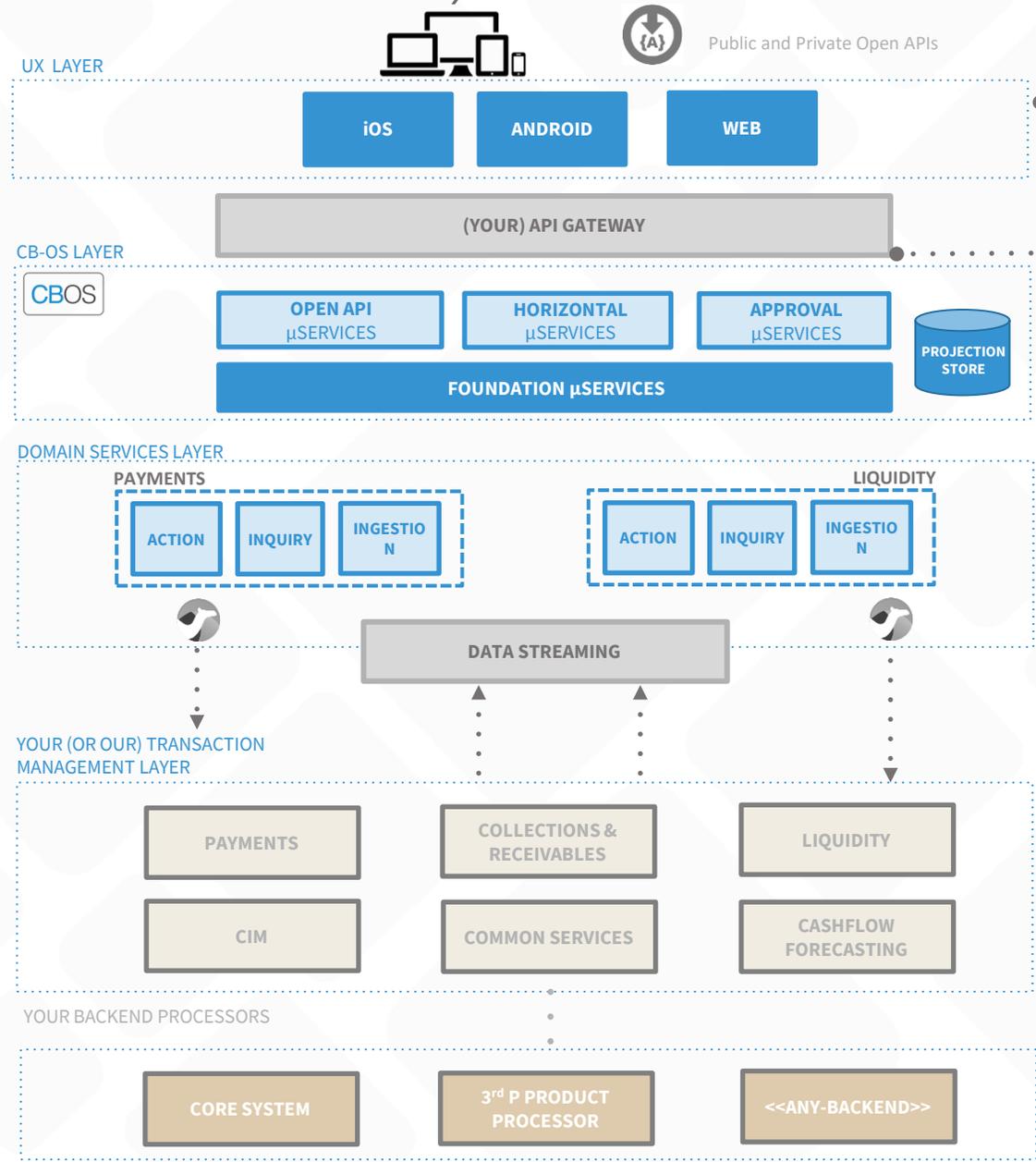
All Cloud-Native, All Open Source, Delivering a New but Vital Interaction Layer



How does it work?



CBX



CBX Six Key Elements

That Banks Are Desperate For



What does it give a business?



Plug & Play Architecture

- API First & Microservices based
- Plug-in 3rd party applications
- Open Banking ready
- Componentized UI for faster time to market for different products



Extreme Segmentation

- Easy progression across segments for customers
- Absolute personalization (role based)
- Fine grained Entitlement Engine



Omni Channel

- Desktop, Tablet, responsive- and Native Mobile optimized
- Save and resume
- One solution across all channels



8 Pin Integration

- Easy-linkage integration
- Ready –made cartridges
- SDK integration



Financially Enabled

- 500+ User Journeys across transaction banking products
- High-engineered algorithms
- Multi-account
- Multi-currency



Digital Enterprise Platform

- Cloud native
- Scalable
- Performance
- Security
- Auditable
- Risk & fraud alerts
- Integrated Generic elastic search

Single Foundation for XL Corporates, SMEs & SMB clients

Platform Convergence: Multi-Segment, -Country, -Language and -Entity



How does it handle variety?

PRIVATE

MY MONEY

NOVEMBER SPENDING

YOUR GOALS

My Car: 78% (\$15,600 saved)

ANALYZE YOUR SPENDING

SEARCH FOR ACCOUNTS

NAME	LATEST ACTIVITY	RUNNING BALANCE	AVAILABLE BALANCE
Checking & Savings			
HSBC Bank	Checking Account *1234	Today 6:30 PM \$ 8,300.98	Scheduled \$ 7,000.07
HSBC Bank	Savings Account *9876	Today 6:30 PM \$ 29,999.30	\$ 25,515.90

CORPORATE

Dashboard

TODAY: OCT 16, 2017

Cash balance: 1,630,000.00 USD

To pay: 110,600.00 USD

To receive: 95,800.00 USD

Cash balance: 1,745,200.00 USD

Cash flow projection

Activity

15 items are waiting your approval

Account in overdraft

Recommended

Cash balance alerts

Account	Overdraft limit	11:15 am	5:00 am
London acc... *1456	1,000.00 USD	-1,242.00 USD	-4,723.29 USD

SME

Dashboard

Total available: 30,536.00 GBP

Current accounts: +6,776.00 GBP

Credit cards: -2,040.00 GBP

Loans: -16,100.00 GBP

Investments: +16,800.00 GBP

Spend analysis

44,318.19 GBP

Category	Amount
Personal costs	19,892.45 GBP
Other costs	5,306.23 GBP
Cost of premises	4,302.09 GBP
Taxes	3,630.40 GBP
Financial expenditure	3,330.20 GBP
Material costs	2,402.92 GBP
Withdrawal	2,030.00 GBP
Insurance	1,923.90 GBP
No category	1,500.00 GBP

Account	Available balance	Current balance
Primary business account *2384	2,920.00 GBP	1,920.00 GBP
Secondary business account *1926	4,200.00 GBP	3,200.00 GBP

OPEN BANKING



ERP



SINGLE FOUNDATION

UX LAYER



iOS

ANDROID

JAVASCRIPT

<<API>>

IDP

(ANY) API GATEWAY



Pre-populated with Proven Personas

Comprehensive catalogue of those who Inhabit the Complex World of Corporate Banking



What is out of the box?

CBX 18 Persona



Andre, 48

Treasurer in Arcadia Group Ltd

“ It would be great if the banks could provide a system that provided really good data, integrated into my systems & processes, and it didn't leave me to find the problems. ”

Summary

The role of a CFO at Arcadia Group Ltd has become increasingly challenging throughout the years, so Andre has had to look beyond traditional system applications for better success in his job role, he has chosen a bank based on key criteria, including credit, product capability, geographic coverage & levels of investment in Digital.

Education

MBA in Accountancy & Finance Stanford University (ACA/ACCA/CIMA)

Experience

Seasoned financial executive 15 yrs+ in treasury roles.

Personality

Strengths

- Analytical & Accuracy
- Managing investor relations
- Leadership
- Thoroughness

Likes

- Accurate insights
- Attention to detail
- Investment returns
- Financial planning & CFF

Weakness

- Big Ego
- Impulsive
- Impatient
- Dismissive

Dislikes

- Bad debts
- Cash flow issues
- Errors
- Uncertainty & anomalies

Devices

5%

10%

10%

75%

Company

XL
International company

1000+
employees

17 entities
5 countries

CBX Products

Accounts:

IGTBANK accounts (80%)
Other banks (20%)

Total 100+
Cash 40%
Card 25%
Loan 10%
Deposit 25%

USD 40%
EUR 25%
JPY 10%
Others 25%

Payments:

Total 45 p/w
Transfers 60%
Domestic 15%
International 25%

Cash concentration:
Sweeps 50%

Loans 30%

Pools 20%

Wee need title here

Responsibilities:

- Knowing current Cash position
- Cash projections
- Manage currency exposure
- Simplified Account Structure
- Optimize Cash Concentration
- Provides accurate financial insights
- Mitigating exceptions and anomalies
- Create shareholder value
- Ensure sufficient liquidity to cover payments day to day
- Manage investment, safeguarding against financial risk
- Managing positive financial relationships with investors, banks and other credit providers for building a very successful business

Pain points:

- Inconsistent and accurate data
- Managing currency exposure
- Managing the data office
- Unstructured data and terminology
- Best guess scenarios in data
- Managing investment, safeguarding
- Un-aggregated spread sheets that are tedious to analyze
- Data that is slow to compile and is analytics is not informative
- Looking for anomalies and possible problems
- Not being able to work efficiently so cash flow funds are available for the different accounts can be challenging

Needs:

- Immediate instant access 24/7
- Accurate, real time, consolidated data
- Simple search to quickly find something
- To be alerted that are easy to interpret
- Managing data office form multiple channels
- Navigate to find people
- Integrate data with Treasury management system and managing Sweep accounts
- KPI insight, with smart data
- The ability to report and export options
- Play a vital role in influencing company Financial strategy
- Sets financial policy and is responsible for managing government funds



White-label Front-end Architecture

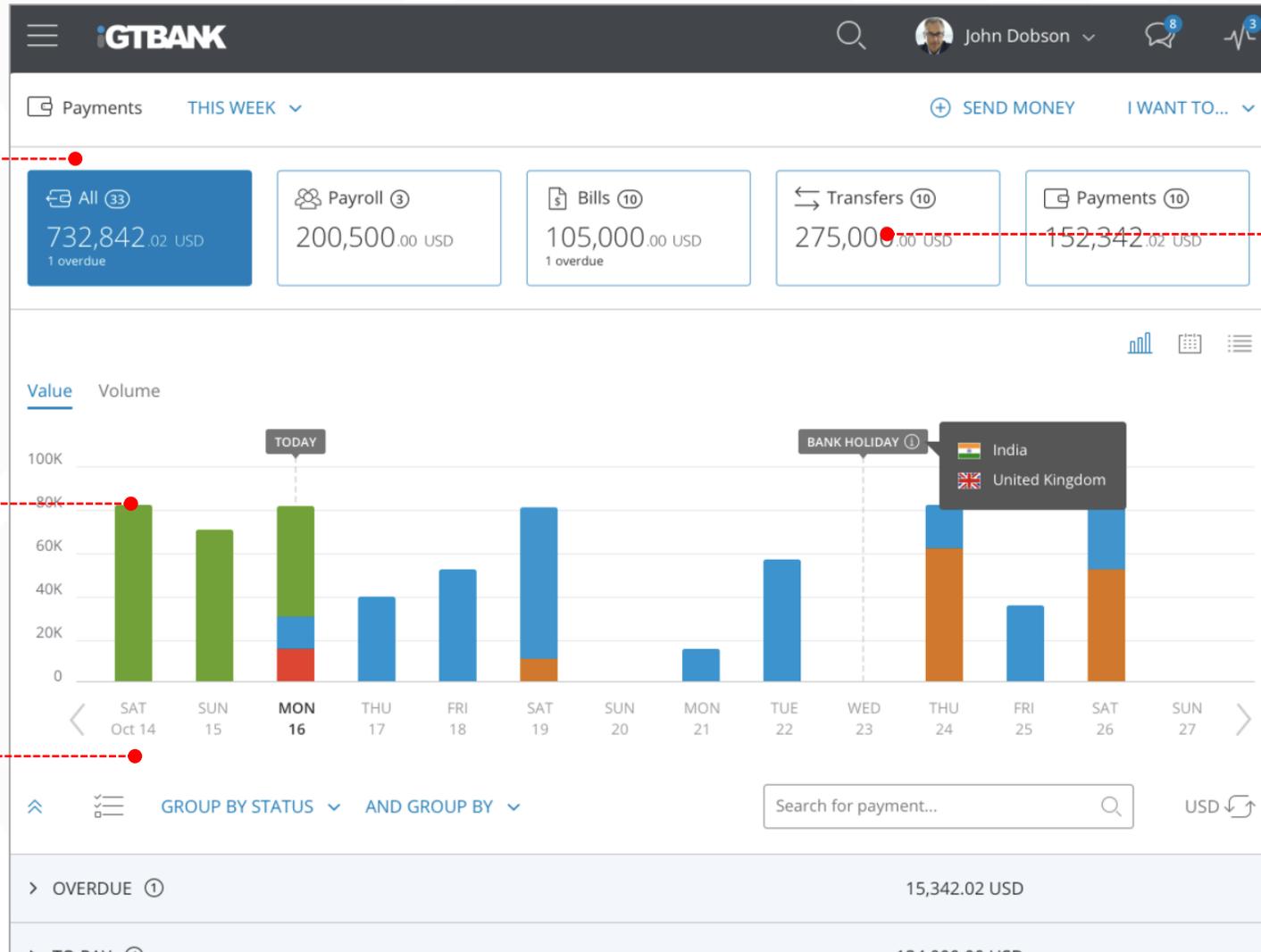
Prepared for customization and extensibility to address banks' needs

How can it be bank-centric?

Single Page Application (SPA)



Angular 8 components



Angular 8 components



CBX Hits All Levels of **Cloud Maturity**



How cloud-native is it?

CBX is optimized for MS Azure



Cloud - Native

- Micro Services architecture
- API-first Design



Cloud - Resilient

- Fault-tolerant and resilient design
- Cloud-agnostic runtime implementation
- Bundled metrics and monitoring
- Pro-active failure testing



Cloud - Friendly

- 12-factor app principles
- Horizontally scalable
- Leverages platform for high availability.



Cloud - Ready

- No permanent disk access
- Self-contained applications
- Platform managed ports and networking
- Consumes platform-managed backing services



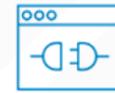
Six Key Business and IT Benefits



Why would I buy?



Reduced
IT Complexity



API-First
Architecture



Extensible through
SDKs



Leverages existing
skills and knowledge



Omni-Channel, Multi-Region, **Multi-Entity and Multi-Currency**



Pluggable
Backend Services



iGTB[®]

Contextual Banking by Design



Digital Transaction Banking



Contextual Banking Experience



Payments Services Hub



Liquidity Management Solution



Trade Finance & Supply Chain Finance



iGTB



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