

DIGITAL TRANSACTION BANKING ON iGTB CLOUD

Accelerate your digital transformation with a composable, cloud-native platform powered by microservices and Open Banking APIs.



Download Brochure



Scan me

It's time to ...
craft your digital transformation legacy

Using the right cloud solution matters

Run your banking service from the cloud with DTB on iGTB Cloud platform, where our expert managed services provide full mission-critical service delivery, leaving you to focus on your customers.

Digital Transaction Banking on iGTB Cloud

Reimagined. Redesigned.

now on **Microsoft Azure**

It's time to unlock simplicity in digital transformation.

What's Special About Digital Transaction Banking on iGTB Cloud?

World's first fully integrated front-to back Cash Management Platform on-demand.

Eight magic accelerators to delight clients and increase revenue

CC1: Create smarter Digital 360 experience for SMEs

Contextual UI/UX designed for Self Service & self admin to increase customer stickiness across with persona-led ops & CXO dash boards

CC2: Capture fees in weeks with rapid digital onboarding

Savings up to 70% in costs of onboarding operations. Rapid wizard based onboarding in minutes rather than days driving down customer acquisition costs

BUSINESS EDGE

CC3: Realise ROI in a single budget fiscal

Faster GTM with reduced run-the-bank budget. Significantly reduce total cost of ownership

CC4: Pay-as-you-grow

Netflix model - consume any cash capability at any point of time with single subscription fee

Go-live in as fast as **10** weeks





CC5: Fully managed IT cloud operations

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

CC6: Ready integration cartridges for Core banking

350 x 6 integration touch-points implemented ready integration cartridges for all core banking solution providers like IDC, T24, FINACLE, FLEXCUBE, BANCS and more

TECHNOLOGY EDGE

CC7: Market ready user journeys

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

CC8: Complete suite of corporate banking Open APIs

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

 **Microsoft** Global Cloud Infrastructure partner

What Digital Transaction Banking on iGTB Cloud made of?

Three curated Business Service Packs (BSP) powered by four composable technologies

BSP1

Innovate Business Banking

BSP2

Rejuvenate SME Banking

BSP3

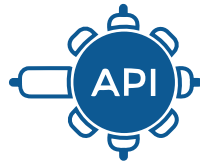
Scale Mid-Large Corporates

FOUR COMPOSABLE TECHNOLOGIES



FULLY INTEGRATED CASH MANAGEMENT

Fully integrated functional platform for cash management with product processors that include but not limited to Account Services, Payments, Liquidity, Collections & Receivables and Virtual Accounts



API INTEGRATION PLATFORM

Low code API Integration platform with Developer Studio, Uniform Formats, Agile & Flexible Orchestration, Deployment Artifacts and more



CONTEXTUAL BANKING EXPERIENCE

CBX: A superb omnichannel context-sensitive front end. With modern front to back solution linking corporate channels to back-office processing



INTEGRATED SECURITY SERVICES

Suite of security services with end-to-end identification, authentication, SSO and entitlements

Digital Transaction Banking on iGTB Cloud on SaaS

Three distinct Business Service Packs (BSP)

	BSP1 6 Modules	BSP2 12 Modules	BSP3 18 Modules
OFFER	<p>INNOVATE BUSINESS BANKING</p> <p>Fast-track your transaction banking foray by offering Account Management & Payments with contextual user experience</p>	<p>REJUVENATE SME BANKING</p> <p>Add an eXtra edge to your transaction banking by enabling your corporate clients to manage their cash positions across banks</p>	<p>SCALE MID-LARGE CORPORATES</p> <p>Become the powerhouse principal banker to your corporate clients by offering a one-stop-shop for all their Transaction Banking needs</p>
MODULES	<ul style="list-style-type: none"> ✓ Contextual UI ✓ Account Services ✓ Payments ✓ Mobility ✓ Customer self-onboarding ✓ Fees and charges 	<ul style="list-style-type: none"> ✓ Get all BSP1 features PLUS ✓ Manage cash positions across banks ✓ Direct debit collections ✓ Host-to-Host ✓ Real-time payments tracking ✓ Corporate ops dashboards ✓ Corporate self-admin 	<ul style="list-style-type: none"> ✓ Get all BSP2 features PLUS ✓ CXO dashboards ✓ Receivables reconciliation ✓ Virtual accounts ✓ Liquidity - sweeping & pooling ✓ Physical payments ✓ Merchant POS
TIMELINE	10 weeks GO-LIVE	18 weeks GO-LIVE	25 weeks GO-LIVE

Helping banks realize ROI within a single budget cycle

What do clients have to say about DTB on iGTB Cloud?



“ iGTB’s in-depth domain knowledge and expertise made it our partner of choice to create a best-in-class Digital Transaction Banking platform that will strengthen our capability to respond to evolving business needs. ”

Sumit Aggarwal
EVP and Group Head Transaction Banking Services at Emirates NBD



“ VCB CashUp is a key, large-scale Information Technology program and is of significant importance to Vietcombank’s business in the coming years. Vietcombank has spent 2 years studying the pre-feasibility of the project and submitting it to the State Bank for approval until it selected iGTB for ensuring success in implementing the project. ”

Dao Minh Tuan, Deputy General Director at Vietcombank



“This deal underlines our commitment to digital innovation as a way of adding value for our clients, and will help unlock the huge potential in the Indian transaction banking market. Our motto is “Digital at the Fore, Human at the Core” and this implementation echoes that message – a full digital refresh, with the final aim of making life as easy as possible for our SMEs to large corporate clients. ”

Shalini Warriar, Chief Operating Officer, Federal Bank at Federal Bank



“This partnership with iGTB is a serious statement of intent, and an important component of the broader digital transformation that is underway at the Bank. This solution will also give us a much greater capacity to serve clients internationally – meaning they can consolidate their banking relationships, minimise costs, and access a suite of highly relevant products, all through a single, easy-to-use portal. ”

Thanit Sirichote, EVP, Corporate Cash Management at Bangkok Bank

\$650+ billion

Transactions processed every year

\$50 billion

Salaries paid every year

\$100+ billion

corporate transactions executed every year

130+

Reusable API’s with Core Banking & other Solutions

DTB on iGTB Cloud benchmarked and rated on top repeatedly



FINTECHFINANCE

GOLD CLASS AWARD Digital Transaction Banking

EUROMONEY

CASH MANAGEMENT SURVEY 2020

#1 Mashreq Bank
#5 Emirates NBD

AITENOVARICA

INNOVATION AWARD FOR CUSTOMER

EXPERIENCE: Abu Dhabi Islamic Bank



“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 at Aité Novarica Group

GLOBALFINANCE

INNOVATORS IN CASH MANAGEMENT

FAB wins for the Global Cash Position Mobile App

BEST BANK FOR CASH MANAGEMENT AWARD

Abu Dhabi Islamic Bank wins for UAE
Abu Dhabi Commercial Bank wins for ME
Arab Bank wins for Jordan, Bahrain, Qatar and Lebanon
First Abu Dhabi Bank wins for UAE
HLBB wins for Malaysia
CIBC wins for North America and Canada

CELENT

MODEL BANK AWARD Emirates NBD wins for Transaction Banking Transformation



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

Ms. Alenka Grealish, Senior Analyst, Celent

IBS INTELLIGENCE

#1 BEST TRANSACTION BANKING IMPLEMENTATION

Most Impactful Project 2021 – Vietcombank

#1 BEST TRANSACTION BANKING IMPLEMENTATION

Best Adoption of Tools & Governance 2021 – BBK

IDC

FINANCIAL INSIGHTS INNOVATION AWARD

VietcomBank wins Best Bank for Payments and Cash Management, 2021

Vietcombank wins Best in Customer Interactions Award for CashUp, 2022



“VCB’s payments and cash management system is a prime example of integrated banking infrastructure with cross-product transaction flows that powers growth and innovation, setting the pace for the wave of digital transformation in Vietnamese banks.”

Darshini Selvaratnam, Program Director of the IDC FIIA

Meeting the bank's needs

It's time to...
capture corporate fees in
weeks, not months

Stable, predictable fees with rapid onboarding

BANK'S SENIOR EXECUTIVES

PAIN POINTS

TRANSACTION BANKING SERVICES



RELATIONSHIP MANAGER

How do I retain existing customers?



ACCOUNT SERVICES
20

- Account Aggregation (Multi Bank Reporting)
- Portfolio 360
- Facility View
- Merchant Services
- Digital Lending , Deposit, Card Services

ALERTS & NOTIFICATIONS

PAYMENTS
30

- Internal, Domestic, Real Time, International, Utility/Statutory Payment/Bulk/Payroll Support
- Smart Payment Enabler for higher STP throughput
- True FX Integration with Online FX Negotiation
- Physical Payment with Payment Clerk & Authorizer Dashboard
- Payment Tracker with SWIFT G PI Life Cycle View

FEES & CHARGES

LIQUIDITY
40

- Physical Sweeps
- Notional Pooling
- Intrest Enhancement & Optimization
- Inter Company Loans
- Investment Sweeps

ONBOARDING & ENTITLEMENTS



CHIEF DIGITAL OFFICER

How to win more wallet share and increase revenue?



HEAD OF TXN BANKING

How do I increase revenue and enable customer stickiness?



COO

How do I optimize systems, process and people to get greater efficiency?

HOW DO WE GET A SINGLE VIEW ACROSS CASH & TRADE?



10. DIGITAL OMNICHANNEL ACCESS

COLLECTIONS & RECEIVABLES
50

- Physical Collections (Cash, Cheque)
- Mandate Management & Direct Debit Based Collections
- Bill Collections & Settlement
- Receivables Reconciliation
- Collections Tracker

ANALYTICS & DASHBOARDS

VIRTUAL ACCOUNTS
60

- Static & Dynamic Virtual Account
- Virtual Account Set Up & Management
- Virtual Account Ledger Management
- Collections on Behalf Of
- Payments on Behalf Of
- Virtual Account Reconciliation

REPORTING

TRADE FINANCE
70

- Letter of Credit
- Bank Guarantees
- Documentary Collections
- Bills
- Shipping Guarantee
- Trade Loans

INTEGRATION WITH STANDARD ADAPTERS

SUPPLY CHAIN FINANCE
80

- Vendor Finance
- Payable Finance
- Dynamic Discounting
- Receivable Finance with or w/o Recourse
- Dealer Finance
- PO Finance
- e Invoicing
- Risk Mitigation

ACCOUNTING

SME BANKING
90

- SME Onboarding
- SME Portfolio Management
- SME Salary & Payroll Services
- SME Collect
- SME Loan Management

API BANKING

GLOBAL TRANSACTION BANKING

Meeting the CORPORATION'S needs

It's time to...
create smarter Digital 360
experiences for SMEs

Next-gen Contextual Banking Experience

CORPORATION
SENIOR EXECUTIVES

PAIN POINTS



CORPORATE TREASURER

How do I see full position at once and have access to the full breadth and depth of what the bank can offer me?

SOLUTION



APPS VAULT

- Abstraction of banking processes into finite set of apps
- Launch products faster (avoiding regression testing)



EXTREME SEGMENTATION

- Extreme segmentation
- Sectorisation
- Roles & personas
- Absolute personalisation
- Themes
- Targeted campaigns & branding



CHIEF DIGITAL OFFICER

I want the correct experience for each segment from SME to MNC and diferent industry sectors



CHIEF MARKETING OFFICER

I want fine grain tragering of my marketing to cross-sell and up-sell



AP/AR CLERK

I want the portal to understand the complexities of corporate banking and finance like I do



BUSINESS MANAGER

My banking, my way, where I want, when I want, How I want and on what I want

GLOBAL TRANSACTION BANKING



FINANCIALLY ENABLED

- Payments intelligence
- Fine-grained entitlements
- Multi-account
- Multi-currency
- Unified financial access across multiple backends
- Highly-engineered algorithms



OMNICHANNEL

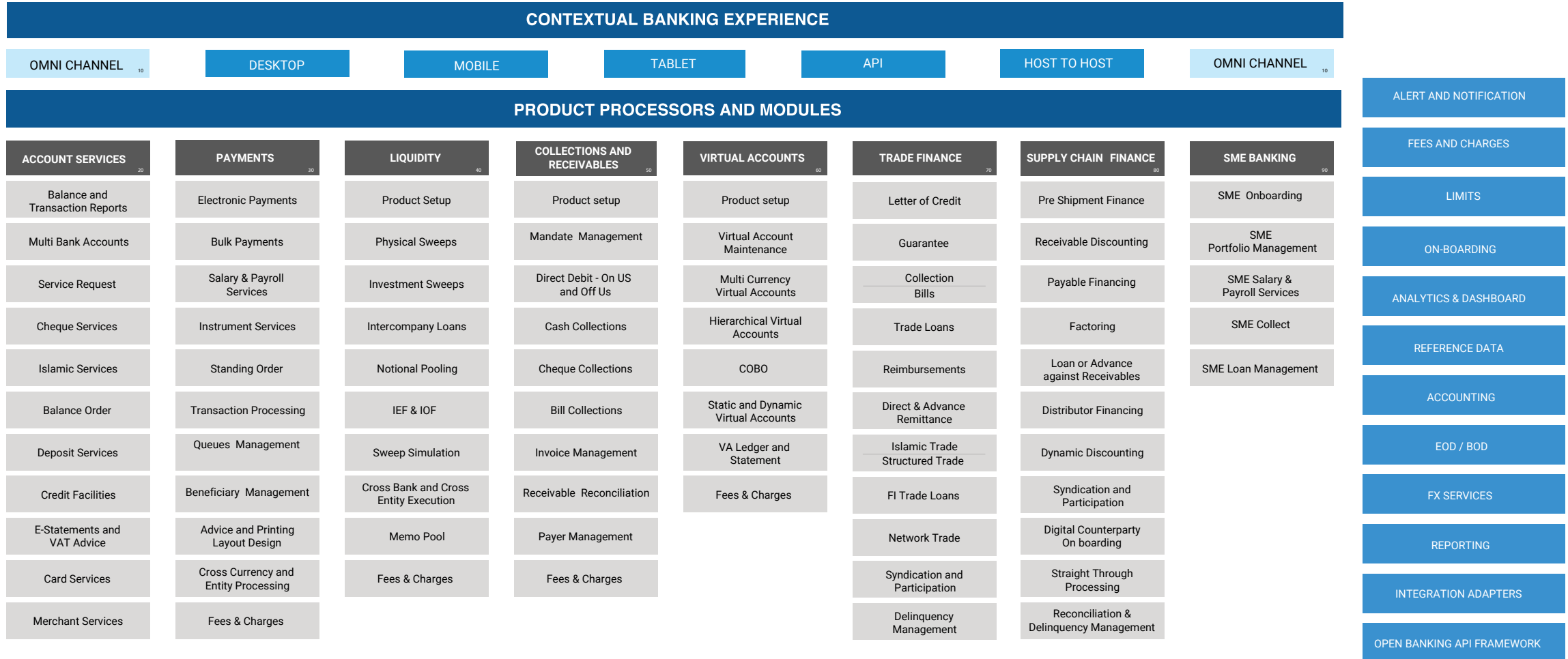
- Responsive & adaptive across from factors
- Single solution across all devices



DIGITAL ENTERPRISE PLATFORM

- Fully Scalable
- Performance
- Bank-grade security
- Actionable business alert
- Intergrated search
- Pre-configured workflows

Digital Transaction Banking on iGTB Cloud Feature Spread



It's time to ACT NOW!

Embrace simplicity for your Transaction Banking business

The World's Best Corporate Banks Bank on iGTB

iGTB is the world's first complete Global Transaction Banking Platform from the house of Intellect that empowers Corporate Banks prepare for a new era of customer-centric services. With a rich suite of transaction banking products, across Liquidity Management, Virtual Accounts, Payments, Cash Management and Trade and Supply Chain Finance, iGTB is an authority on vertical and integrated products that enable banks to meet their ambition to be the Principal Banker to their corporate customers. iGTB seamlessly integrates all transaction needs of corporate customers, delighting them with Contextual Banking eXperience (CBX), a white label digital transaction banking platform that leverages machine learning and predictive analytics, delivered through APIs and an omnichannel UX. For more information on iGTB, please visit www.igtb.com

iGTB has a global presence through its offices across all 5 continents

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iGTB ranked #1 in the world for
Global Transaction Banking by
IBS Intelligence for the third
consecutive year



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