



iGTB ranked #1 by IBS Intelligence
for the **fourth consecutive year**

Intellect Global Transaction Banking (iGTB)

Banking as a Service, TheBanking50.nl

26-Mar-2024

Hi Xavier, Can you tell the audience a little bit about Intellect as not everyone may know us

....

INTELLECT: A GLOBAL FINTECH COMPANY

The worlds only Nextgen, Composable and Contextual Fintech Platforms



Accelerating digital transformation and value creation



With **Design Thinking** in our DNA



Providing comprehensive solutions to **Financial Institutions**



Your **Right-Sized** partner for **Digital Innovation**



Connecting **Business, Technology and Operations**

Lines of Business

Corporate
Banking

Consumer
Banking

Wealth

Data and Artificial
Intelligence

IBS Sales League
Table 2022



Retail Banking

Transaction Banking

InsurTech

Lending

Global Leader in
Product Breadth

Regional Leader (ASEAN)

3 Decades

of Domain Expertise
in FinTech

270+

Global BFSI Clients

57+

Countries Served

intellect
live your dream

20

products, platforms &
exponential technologies

8012

World's First Design Centre
for Financial Technology

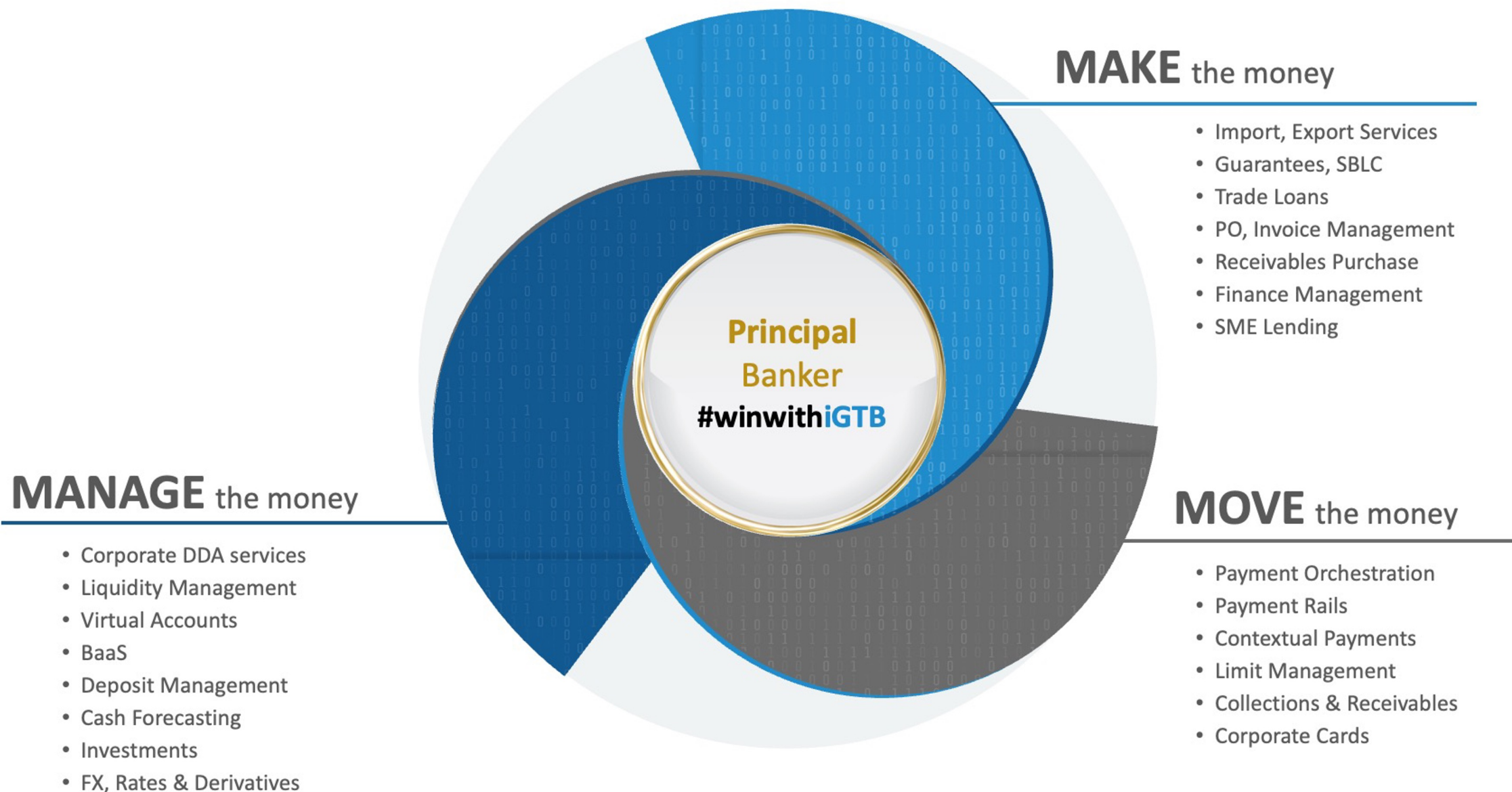
57+

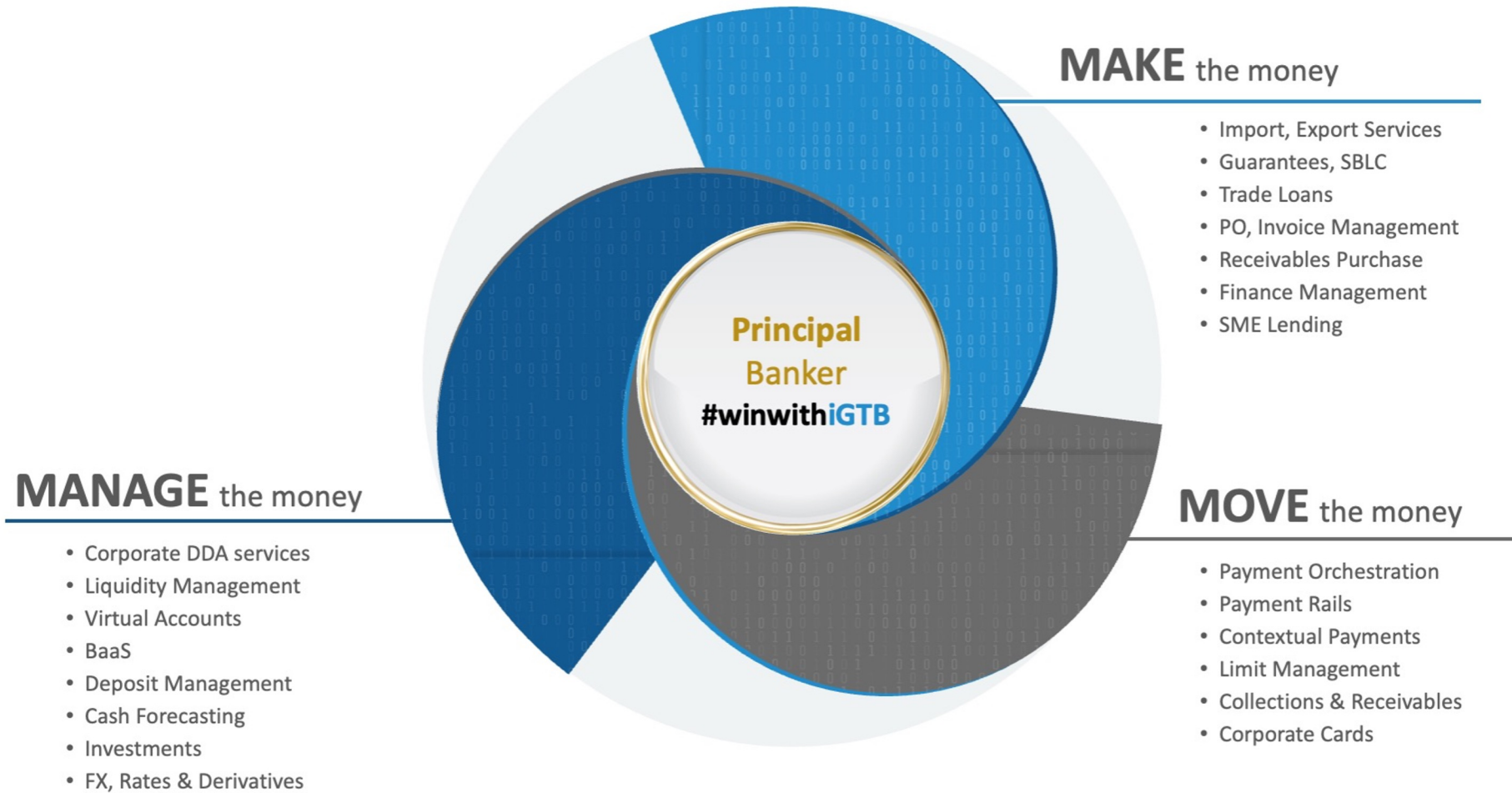
Global offices across
India, APAC, MEA,
Americas & Europe

12 Products

6 Platforms

4 Technologies





Maximum

digitalisation
automation
intelligence

POWERED BY

eMACH.ai

Events
Microservices
APIs
Cloud
Headless UI
AI

Hi Xavier, Who are the major clients of Intellect

Our Corporate Banking Leadership Journey

More than 60% of the World's Top Banks

#winwithiGTB



105 TRANSACTION
BANKS AS CLIENTS

324 INSTALLATIONS

97 COUNTRIES

2200+ PROFESSIONALS

Hi Tapan , Why does intellect feel that BAAS is a \$2.6 Tr Space and What are the use cases you see in the market ?

SOME BAAS / EMBEDDED USE CASES



Bank partnered with FinLync to offer real time treasury capability embedded in the SAP ERP of corporate clients



BAAS solution via nexus enabling 3rd parties to offer loans, cards , accounts co-created with SCB to their customers under their own brand name

Goldman Sachs

Launched Transaction Banking as a Service for Virtual Accounts, Treasury, Payments, Balance Reporting

BBVA

BAAS offering in the USA allows companies to access APIs such as Move Money, Identity Verification, Account Opening, Card Issuance etc.

Revolut

Offers cards, payments, trading, FX etc & uses Modulr for embedded payments.



Offered BAAS via 10x to SocietyOne - a digital lender who can now offer clients transaction and savings accounts

Nordea

Leveraged consumer finance open banking API to offer a credit card to FINNAIR clients directly on the FINNAIR app / portal



first BAAS partnership is with Raisin UK an online savings marketplace .The latter uses Starling's APIs to open accounts, collect deposits etc

- eCommerce
- B2B, B2C marketplaces
- Ridesharing apps
- Health savings accounts
- Cash management accounts
- BNPL

What models does Intellect support ?

THREE MODELS OF BaaS OFFERING

DIRECT EMBEDDING



EMBED BANKING SERVICES INTO B2B, B2C MARKETPLACES AND E-COMMERCE PLATFORMS

- Banking subsumed within the underlying business transaction
- Deposits reflect on bank's books: Merchant settlement accounts, buyer wallets, rideshare driver settlement account

WHITE-LABELING



DISTRIBUTING BANKING SERVICES VIA FINTECH OR AGGREGATOR

- Fintech/aggregators build their own financial products using services offered by the bank
- Deposits reflect on bank's books eg Employee HSA
- Examples: Neo-banks, Employee Health Savings Account

ENABLING NON-BANKS



ENABLE BANKING SERVICES FOR NON-BANKING COMPANIES

- Clearing and processing support for partner institutions
- Deposits reflect on partner's books eg Investment Houses
- Examples: Investment trust accounts, Checking account with NBFIs

Tapan, What does a Bank Need for BAAS ?

What is needed to enable BAAS / embedded finance, payments

The Right Technology

- ❖ **Cloud Native** micro-services architecture is a must have
- ❖ **API Enabled** – All business functions should be enabled via API.
- ❖ **Multi Tenancy** – of the underlying architecture to be able to distinguish data and transactions of multiple parties
- ❖ **API Security / Consent Management** via appropriate keys / tokens / tokenization to manage authentication / authorization
- ❖ **Very High Availability and zero downtime** as your platform caters to multiple distributed third parties

The Right Compliances

- ❖ **Regulations** – Check if the regulations allow the service in the country.
- ❖ **Licensing** – Does the third party have a banking license, EMI , PISP etc license
- ❖ **Legal & Compliance**– get all legal approvals in place before permitting a third party to access your BAAS platform
- ❖ **B/S Management** – BAAS requires the 3rd party to actively manage its b/s. Bank as a BAAS provider must also be cautious.

How can Intellect help

- Intellect PSH is a state of art payments software based on cloud native architecture
- Intellect hosts over 600 API’s on its api exchange
- Intellect’s **Virtual Accounts** platform enable multi tenant multi currency virtual accounts and sub accounts
- Intellect CBX (& CBOS) incorporates hundreds of ‘experience APIs’ that can be consumed in the embedded banking model
- Intellect digital core is a multi tenant cloud native new age core DDA platform

The World's Best Corporate Banks Bank on iGTB



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



CONSUMERISATION OF COMMERCIAL BANKING

Digital Transaction Banking (DTB) | PayCash-CX

Corporate Treasury Exchange (CTX) | iColumbus.ai



Follow us on [in](#) iGTB [X](#) @i_gtb igtb@intellectdesign.com www.igtb.com

© 2023, Intellect Design Arena Limited.

All rights reserved. These materials are confidential and proprietary to Intellect and no part of these materials should be reproduced, published in any form by any means, electronic or mechanical including photocopy or any information storage or retrieval system nor should the materials be disclosed to third parties without the express written authorization of Intellect Design Arena Limited.