

# CONSUMERIZATION

**Recommendation**  
You will have a deficit of \$12,622 on Account Europe +\$5999 in 4 days.  
**SET UP SWEEP**

**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.

**Recommendation**  
You have 6 invoices worth 28,944.22 SGD that need to be paid in next 3 months, and you don't hold any SGD.  
**MANAGE THIS EXPOSURE**

**Intellicain™**  
Our most efficient and real-time option for low-value corporate disbursements across different international payment networks at a fraction of the costs.  
**FASTEST**  
Next few minutes  
**CHEAPEST**  
18.00 EUR

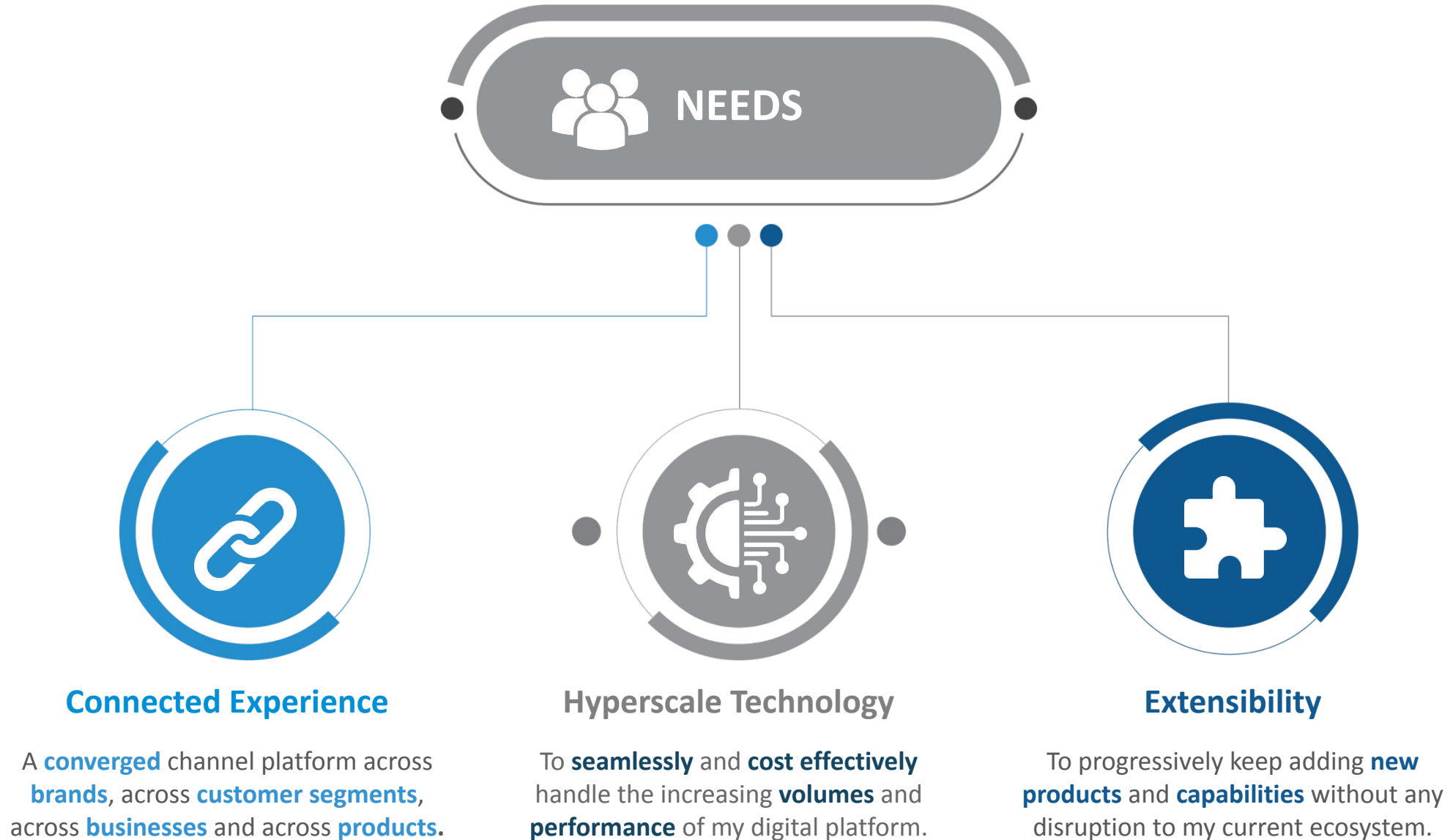


iGTB ranked #1 by IBS Intelligence for the **third consecutive year**

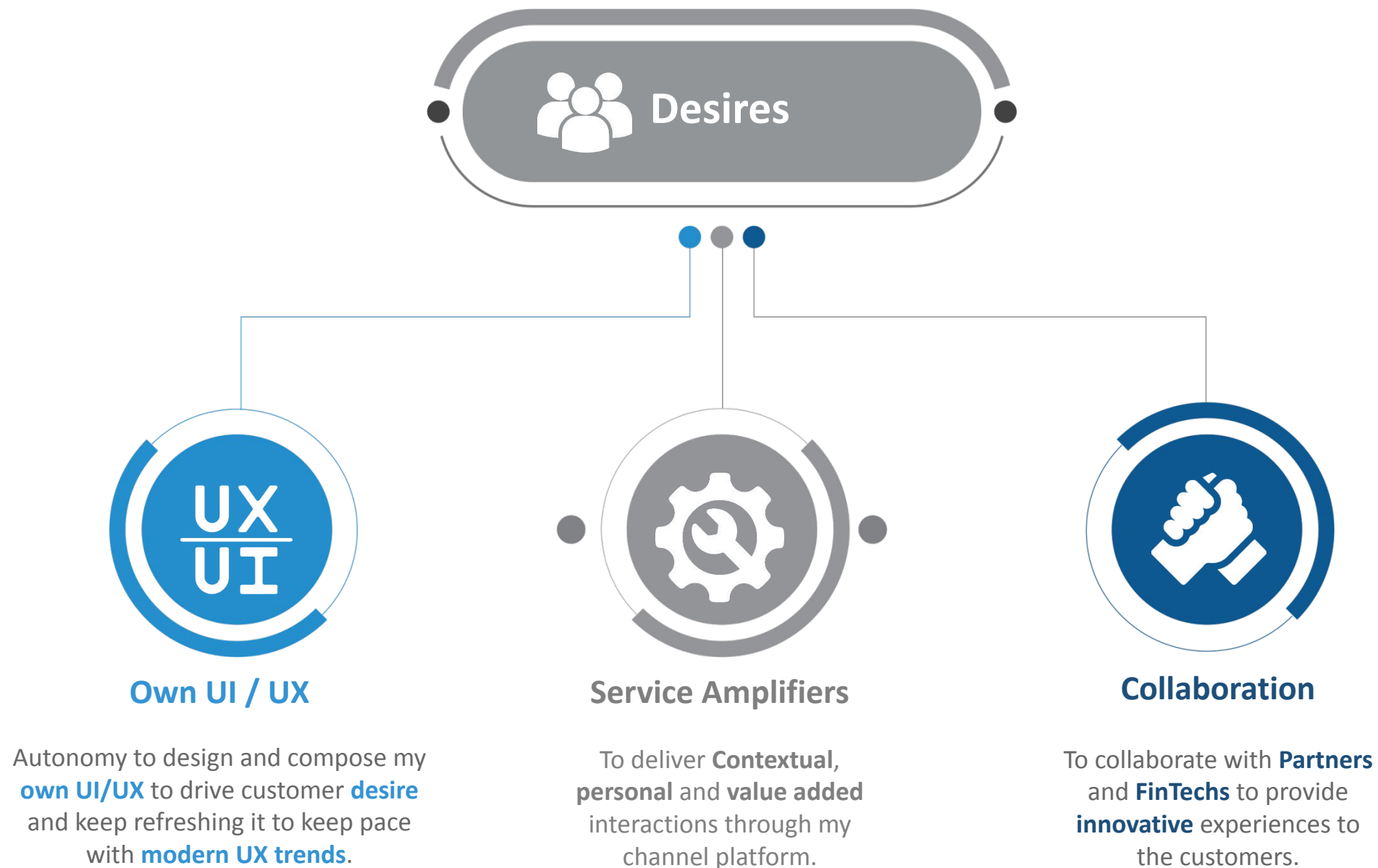
# iGTB Global Transaction Banking

## Contextual Banking eXperience

# CBX – UNDERSTANDING THE NEEDS

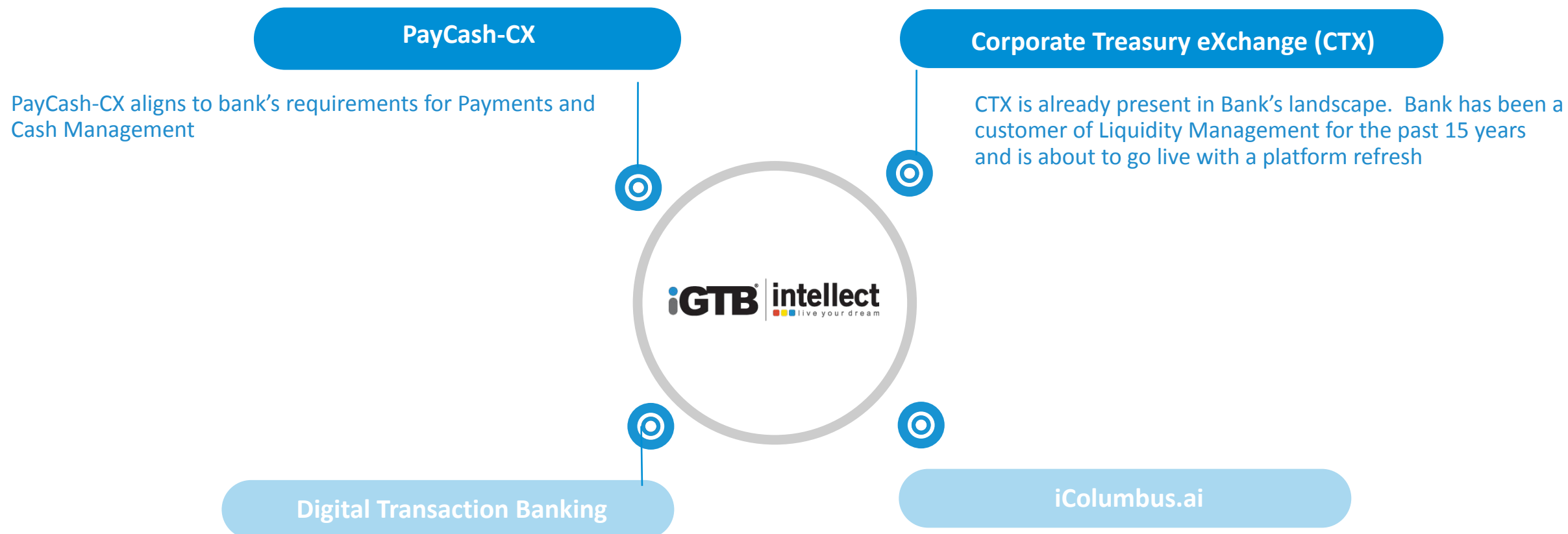


# CBX – KNOWING THE WANTS



# FULL SPECTRUM OF TRANSACTIONAL BANKING PRODUCTS

Configurable to all sectors & all clients



# INTELLECT'S CONTEXTUAL BANKING EXPERIENCE PLATFORM – CBX

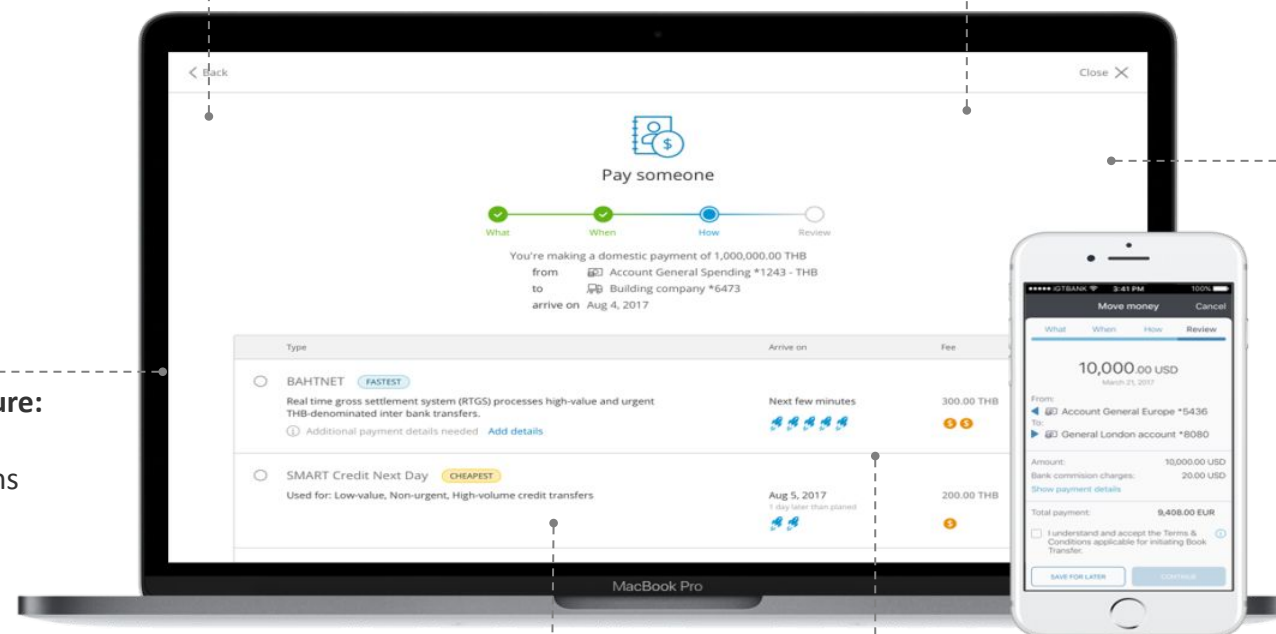
Fulfilling Needs and Desires

## Composable UX:

Allowing the bank to realise their own UX vision using our comprehensive UI Design System

## Contextual Interaction Design:

leveraging the power of data through our underlying technology



**Deployment Agnostic:**  
On-Premise, private cloud or hosted elsewhere

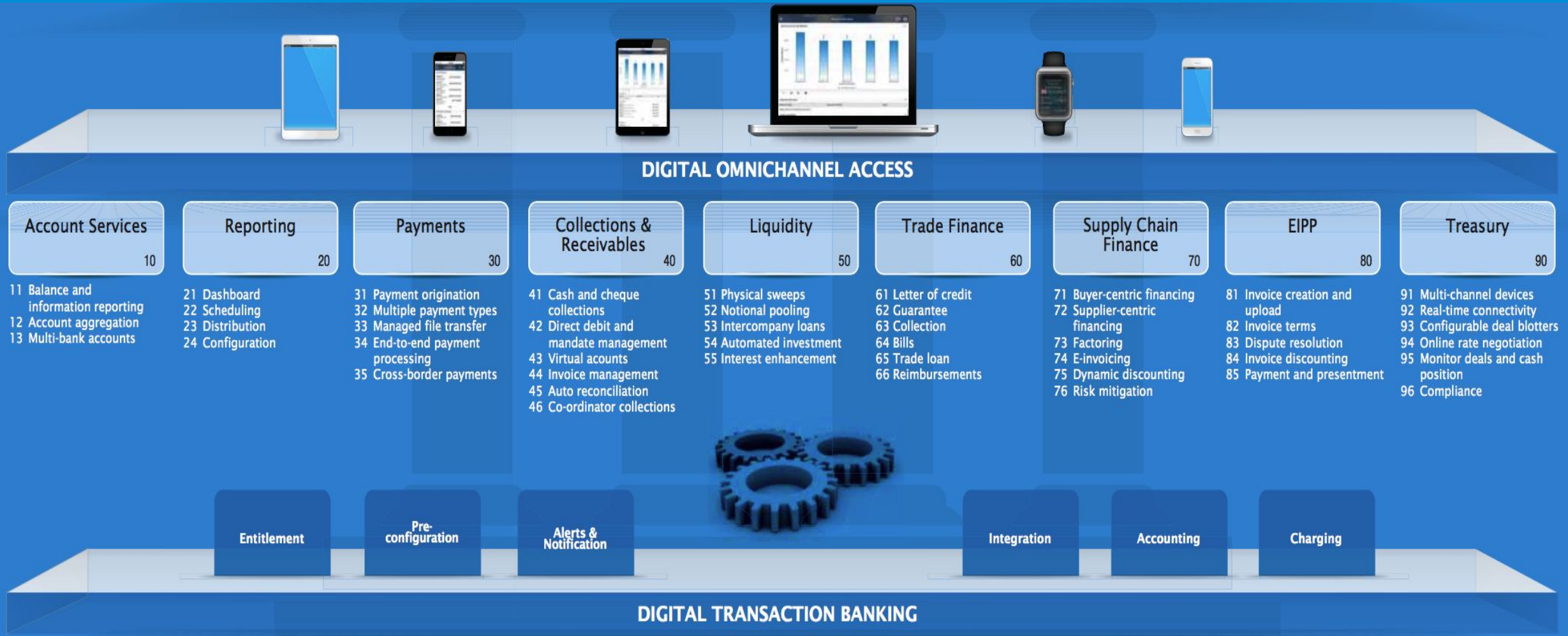
## API First Cloud Native Architecture:

Allowing the banks to open up to Partners and 3rd Party FinTechs

Pluggable and extensible

World class UX and Componentized UI for high Self Service adoption

# CBX – THOUSANDS OF FULLY DEFINED & DESIGNED USER JOURNEYS



• Account Services • Multi-Bank Reporting • Digital Payments • COBO / POBO • Trade Services • Liquidity



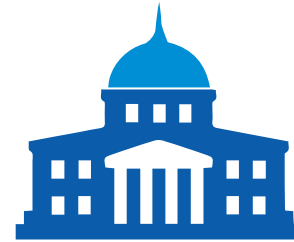
**SME / MSME**

- SME InstaBanking Mobility
- SME Digital Onboarding
- SME Portfolio - Cash Flow Projections



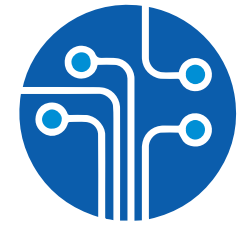
**LARGE CORPORATES**

- Global Cash Concentration
- International Payments
- Receivables Management
- Working capital solutions – Financing
- Trade Import / Export Services
- FX / Treasury services



**GOVERNMENT**

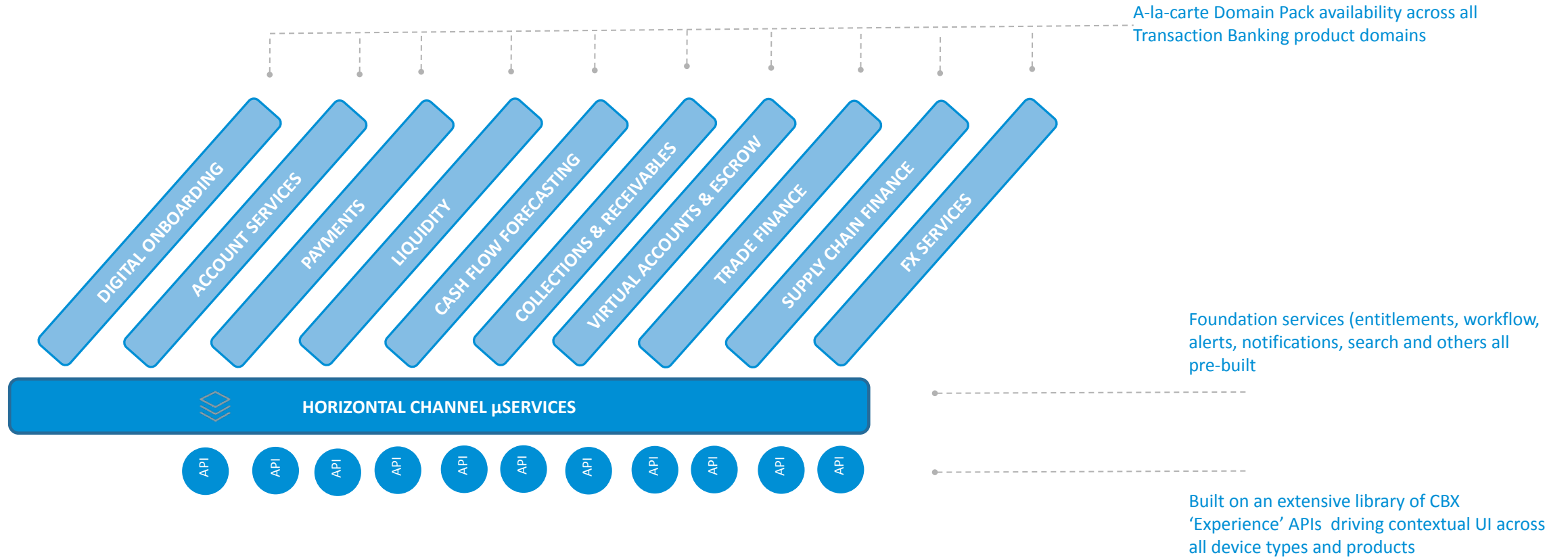
- Performance guarantee
- Vendor Payments
- Open banking API services



**FINTECHS**

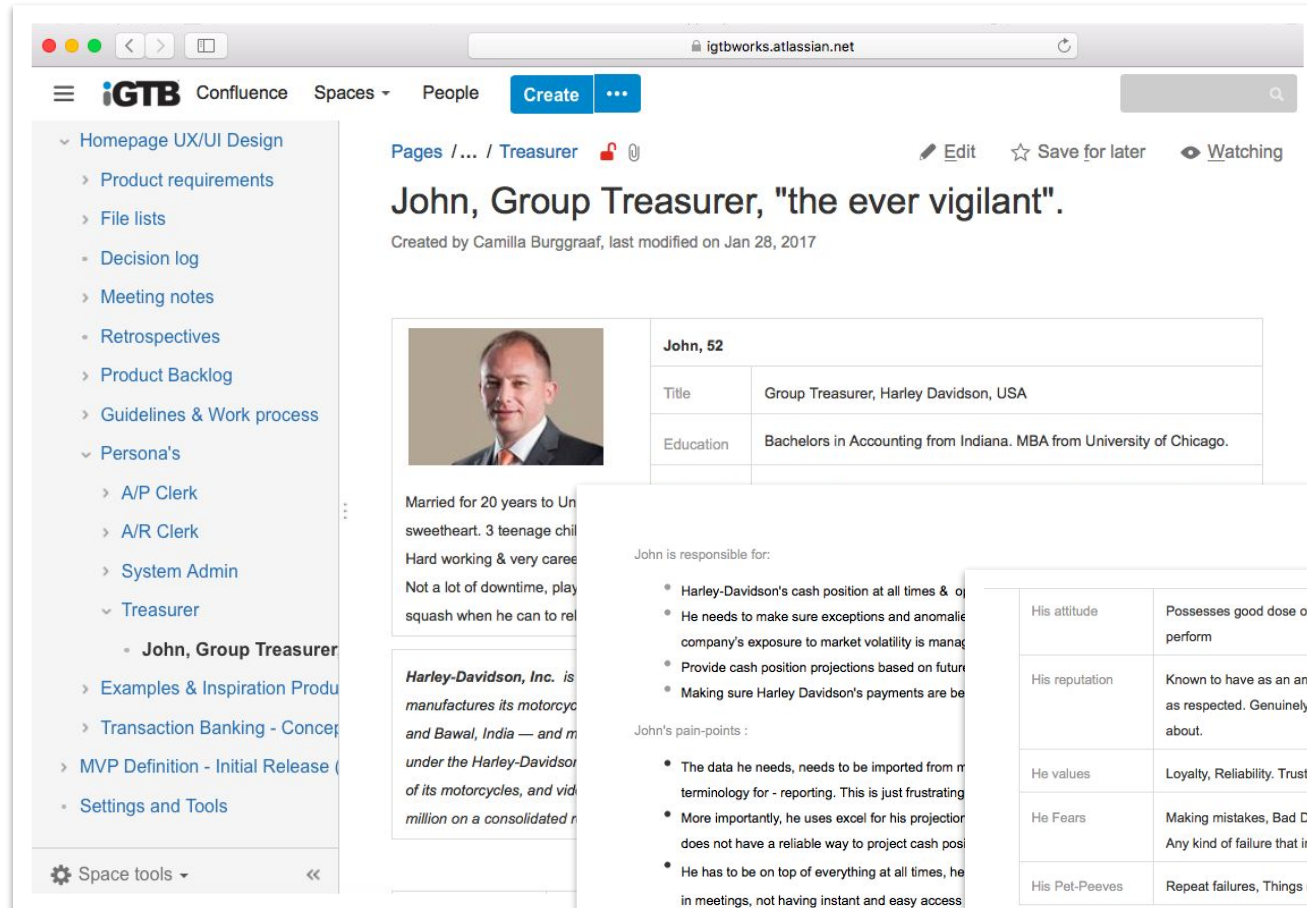
- Payment Gateway Integration
- Mobile / E-wallet payments incl VA
- Receivable financing
- Aggregators (Information, Bill, Ecommerce and POS)

# CBX: Out of the box domain pack availability





# Personas Captured



igbtbworks.atlassian.net

igTB Confluence Spaces People Create

Pages / ... / Treasurer

## John, Group Treasurer, "the ever vigilant".

Created by Camilla Burggraaf, last modified on Jan 28, 2017

<b>John, 52</b>	
Title	Group Treasurer, Harley Davidson, USA
Education	Bachelors in Accounting from Indiana. MBA from University of Chicago.

Married for 20 years to Un  
sweetheart. 3 teenage chil  
Hard working & very caree  
Not a lot of downtime, play  
squash when he can to rel

John is responsible for:

- Harley-Davidson's cash position at all times & o
- He needs to make sure exceptions and anomalie
- Provide cash position projections based on futur
- Making sure Harley Davidson's payments are be

John's pain-points :

- The data he needs, needs to be imported from m
- More importantly, he uses excel for his projectio
- He does not have a reliable way to project cash posi
- He has to be on top of everything at all times, he
- He sets up the sweeps himself, all on an as-need

As part of his job, John needs to do

Review account balances, check if they are what they  
cash position ?

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cash position ?

His attitude	Possesses good dose of (recognized) Self-Importance, Dismissive, Directing, Authorative, Driven to perform
His reputation	Known to have as an ambitious person, with a big ego, quite impatient and intolerant. Feared as well as respected. Genuinely interested in the financial health of H-D, this is the main thing he cares about.
He values	Loyalty, Reliability. Trustworthy and insider information. Experience. Accurate insights.
He Fears	Making mistakes, Bad Decisions, Missing information, Missing deadlines. Any kind of failure that impacts his reputation (small world, career is everything).
His Pet-Peeves	Repeat failures, Things not getting done right.
Work environment	Reports to CEO, Top level board. Works in a single top position, heads a department with assistant treasury managers & clerks.
Sources of information	Various bank systems, People in his department with access to these systems. Market / Trend / Analyst Reports. Internal Reports
Relationship with Banks	Deals with Relations Manager at the bank. Typically frustrated with the bank, want to be easily enabled by the bank but runs into limitations. At the same time needs to bank for credit. ("needs to play the game").
UX Expectations	Accurate data. Easy to interpret. Fast, Instant. Actionable relevant alerts. Easy to generate and export usable output/reports.

## User Journey Overview

### Book Transfer



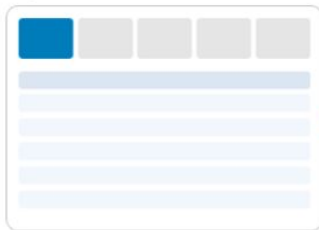
As an AP Clerk, I want to make a fund transfer between two of my accounts, so that my money is distributed efficiently to cater to my business needs.

Jessica Steinberg, 32  
A/P Clerk.

#### Reference

Transfer funds: BBL\_UJ\_011, 012, 013  
Covers the Account to Account Fund transfer initiation between the BBL accounts within the same Company, the same Company hierarchy or other accounts of BBL.

#### Payment Center



#### Move Money

Jessica is in the Payment Centre and opens the Send Money Menu. She needs to make a fund transfer, and thus selects "Transfer funds"

#### Funds Transfer Wizard



#### Step 1: "What"

The Fund Transfer wizard opens, next Jessica selects the accounts between she needs to move the funds, how much needs to be moved & ads a description.

#### Funds Transfer Wizard



#### Step 2: "When"

In the next step, Jessica selects the desired date of the transfer. She can also decided to make the transfer a recurring payment.

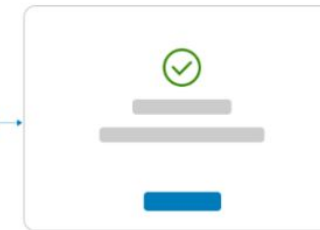
#### Funds Transfer Wizard



#### Step 3: "Review"

Jessica reviews the transfer and decides to submit the transfer for approval.

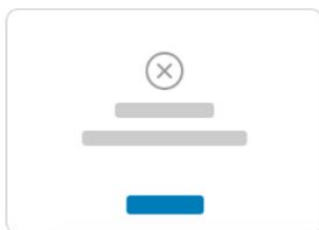
#### Funds Transfer Wizard



#### Success!

Jessica sees the transfer is successfully sent for approval. She does not need to make another transfer, so she decides to go back to the Payment Centre.

#### Exceptions



- Amount limit reached
- Transfer type limit reached (value)
- Transfer type limit reached (volume)
- Cut-off time breached
- Technical error



## Composable

Delivered with a thoughtful reference UX, and supporting a spectrum of UI models to meet the needs of businesses of all sizes and verticals

## Contextual

Delivering a more personal, value-added Contextual interactions with context, insights, recommendations & service amplifiers



## Connected

A connected & robust library of Experience APIs to cut across product silos and drive digital engagement

## Built for the cloud

Cloud native, using CNCF components. No Vendor lock in

## Hyperscale data engineering

Data-engineering that enables corporates to access ALL of their data regardless of the source without sacrificing control or security

## Made for the FinTech ecosystem

API first, pluggable architecture, **OPEN BANKING READY**

*Digital Engagement Banking architecture*

# POWERED BY OUR CONTEXTUAL BANKING OPERATING SYSTEM (CBOS)



## Composable

Delivered with a thoughtful reference UX, and supporting a spectrum of UI models to meet the needs of businesses of all sizes and verticals



## Contextual

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CBOS



## Built for the cloud

Cloud native, using **CNCF** components.  
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## Hyperscale data engineering

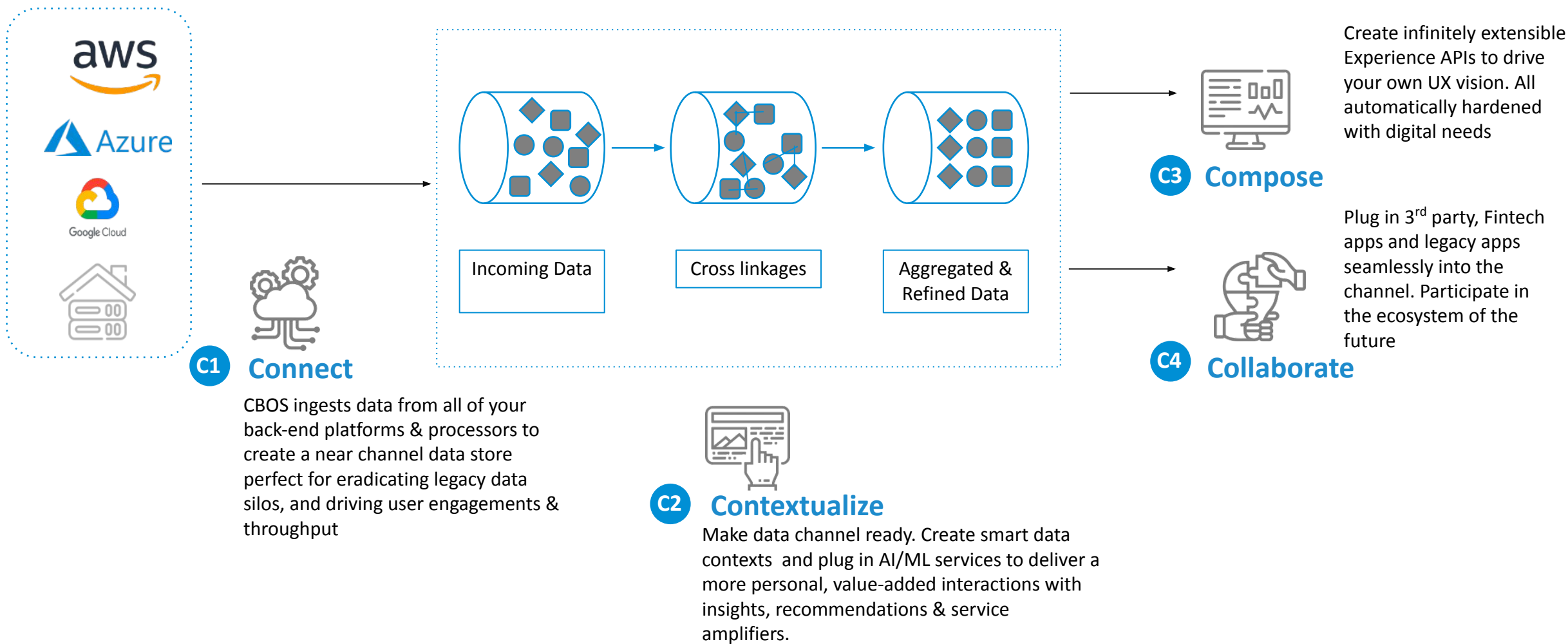
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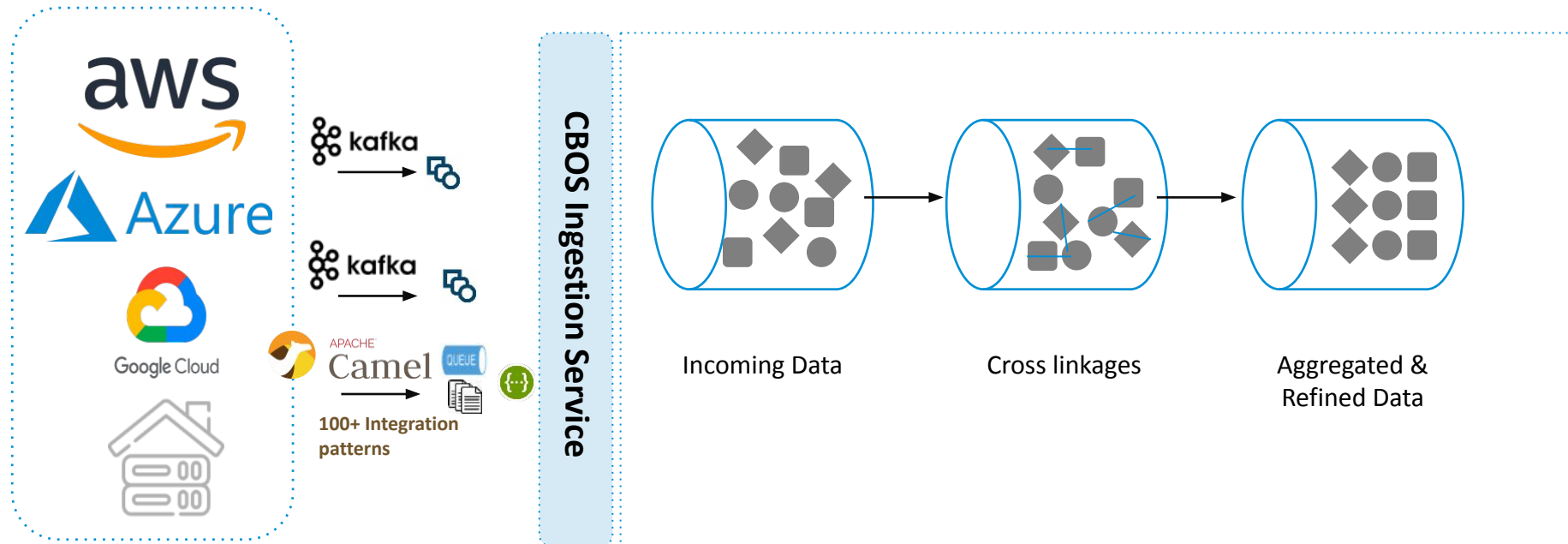
# 4 STEPS TO CREATING YOUR DIGITAL EXPERIENCE



## DATA INGESTION, SIMPLIFIED

*Real time as standard, legacy compliant*

With CBOS, you can ingest data from multiple sources – cloud based applications, on-premise applications, legacy systems, bank's core systems into the High-performance Channel Data Store, in real-time using Kafka streams or using other modes such as message queue, files and API



# CONTEXTUALIZE

## LISA AT PLAY



### INCREASE PRODUCT UPTAKE

with Actionable Insights: Next best action, next best offer



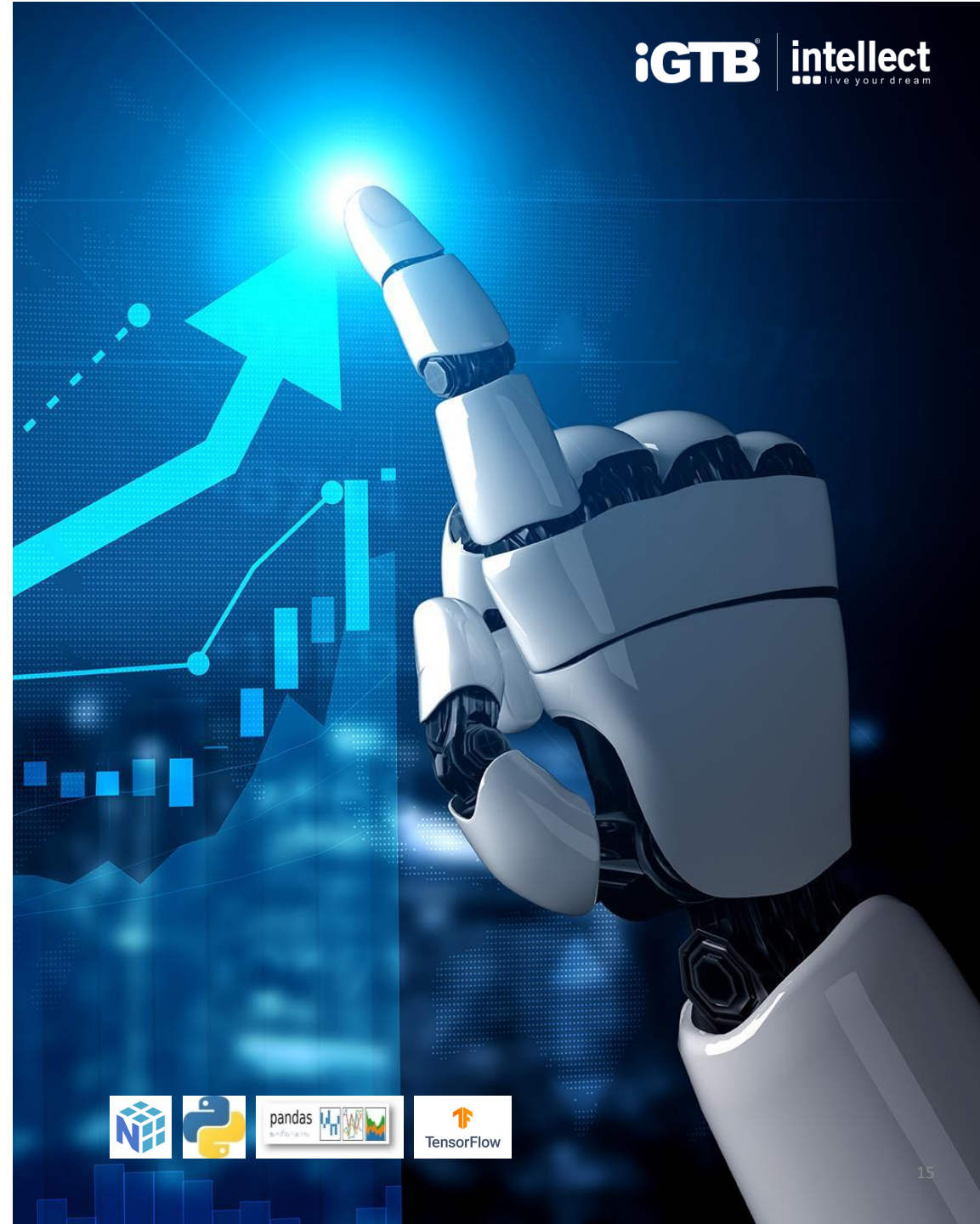
### AMPLIFY THE SERVICE

be one step ahead of the user and reduce cognitive load



### INCREASE USER ENGAGEMENT

help user to understand, and take action in a data rich environment

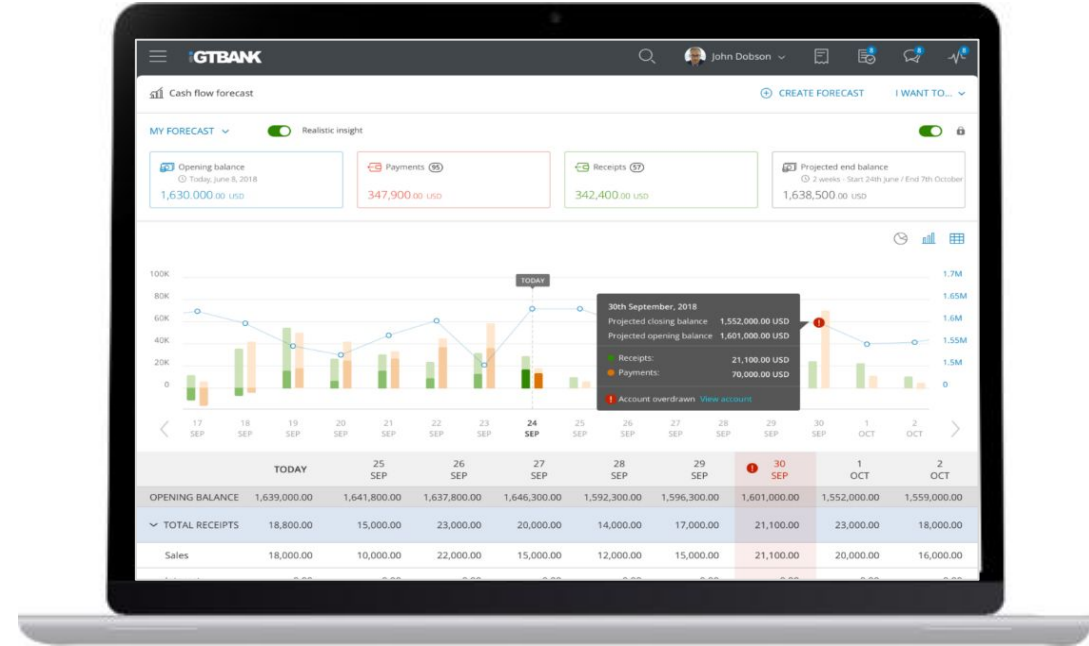
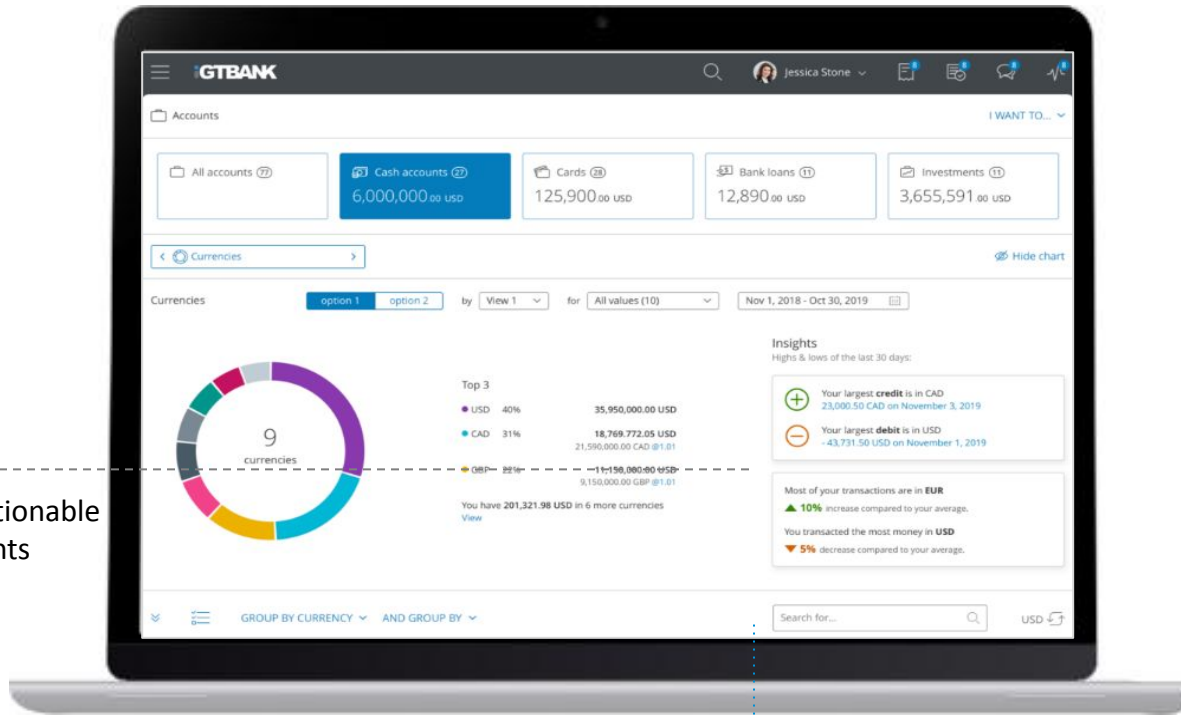


# CONTEXTUALIZE

## INCREASE PRODUCT UPTAKE

with Actionable Insights: Next best action, next best offer

Render Actionable Insights



# Generate Forecasts  
# Identify Categories

ML-powered: Insights  
SERVICES And COMPUTE Nodes





# COMPOSE

## CBX – Maximum UX Flexibility



### BESPOKE

- Complete design freedom
- Based on iGTB's library of available 'experience APIs'
- Zero compromise in UX



### CUSTOMISED

- Leverages CBX's ability to extend and adapt
- Blend of speed to market and autonomy
- You decide the degree of customisation

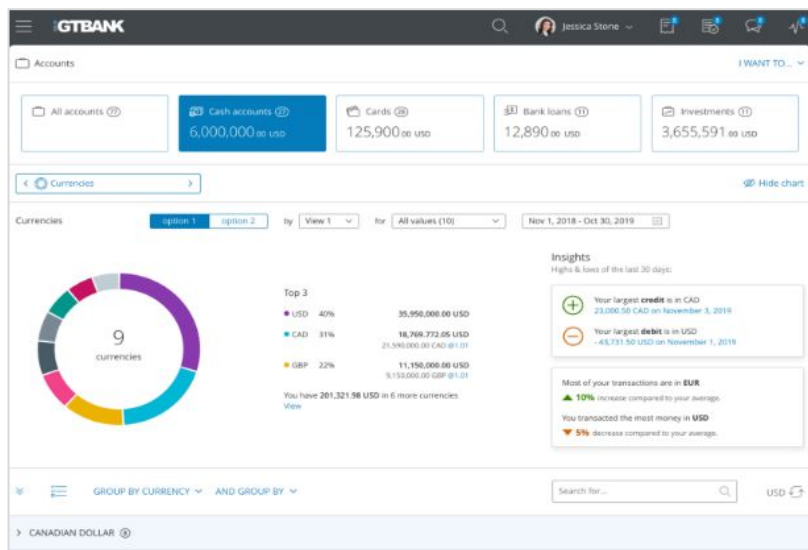


### OUT-OF-THE-BOX

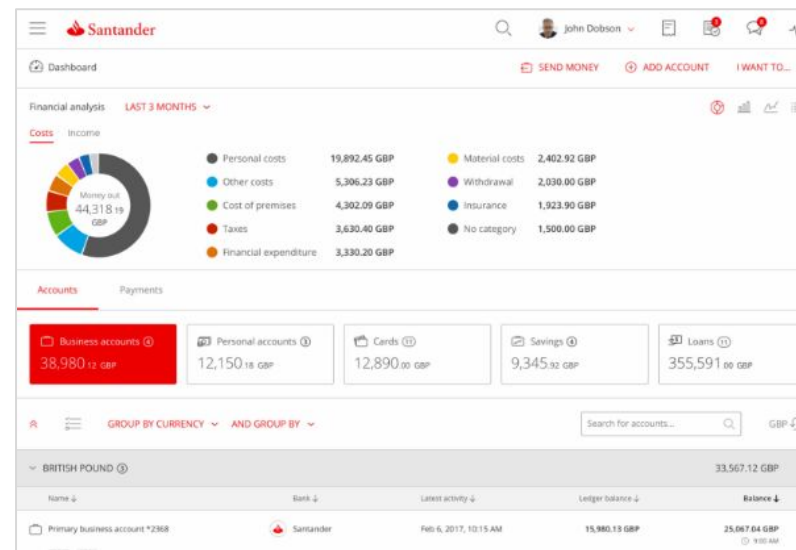
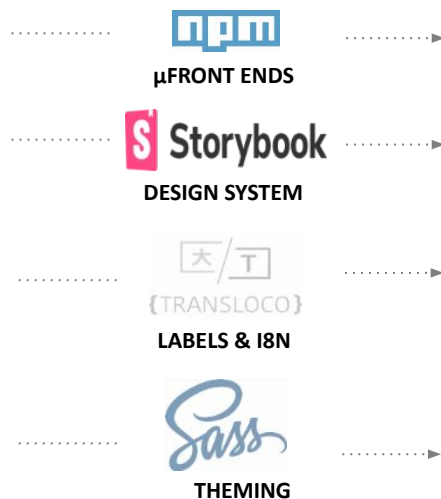
- iGTB's 'reference UI'
- Fastest possible time to market
- White-labelled to meet style-sheet & other standard requirements

# COMPOSE

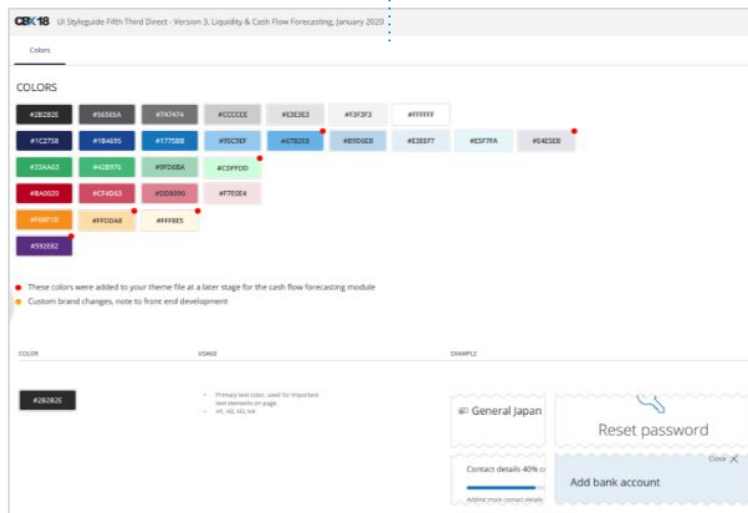
Build your own UI using ready to use CDKs on Storybook



iGTBANK: CBOS COMPONENT LIBRARY



TAILORED THROUGH EXTENSION POINTS



CBOS DSM

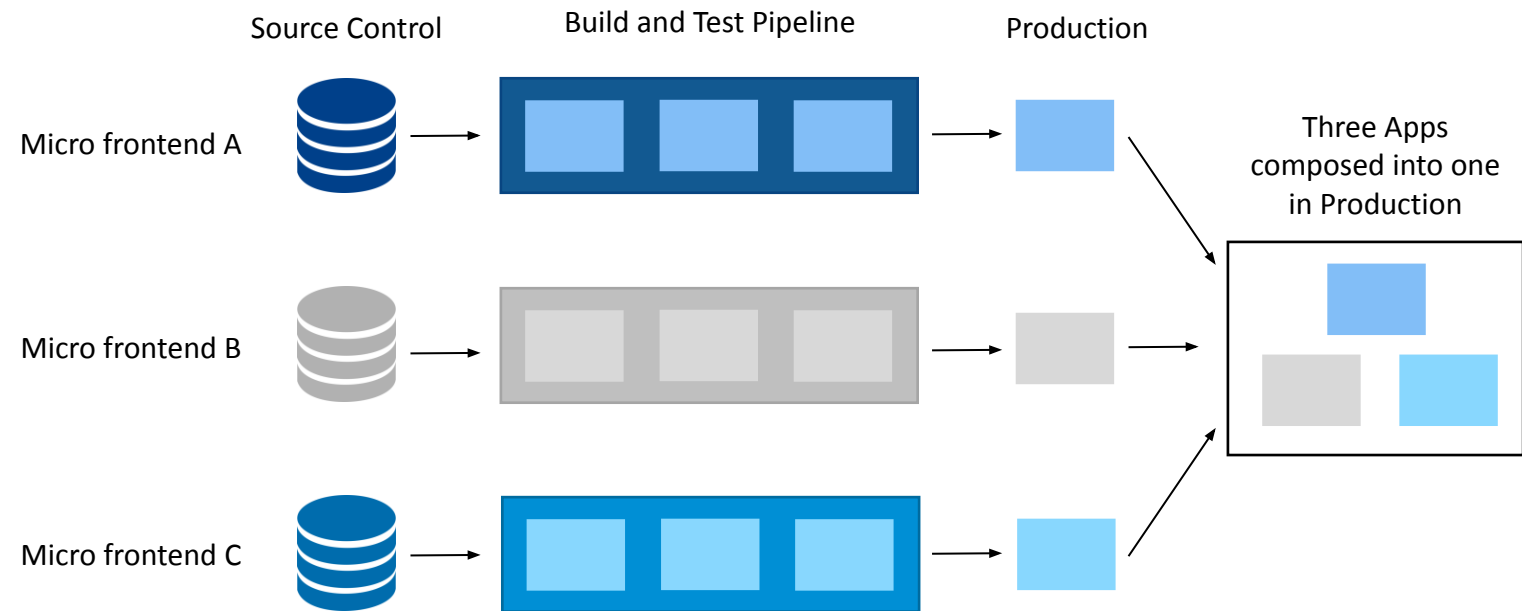
# COMPOSE

## Unleash the power of Micro frontends with MIDAS

Worlds First Design system tailored for Corporate Banking

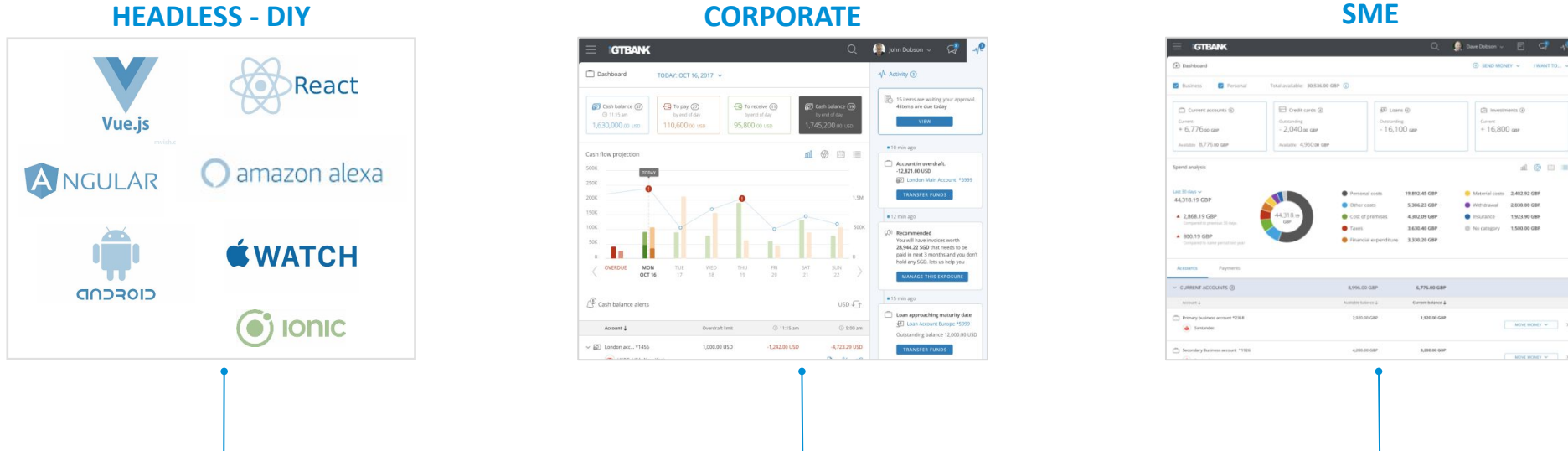
Compose micro front ends with low code assemblies of CDKs and ready usable components such as:

- Approval center
- Grouping Grids for Accounts, transactions, balances, support for aggregation
- File Uploads
- Type ahead searches
- Fuzzy searches
- Exports
- Messages & Exception handling

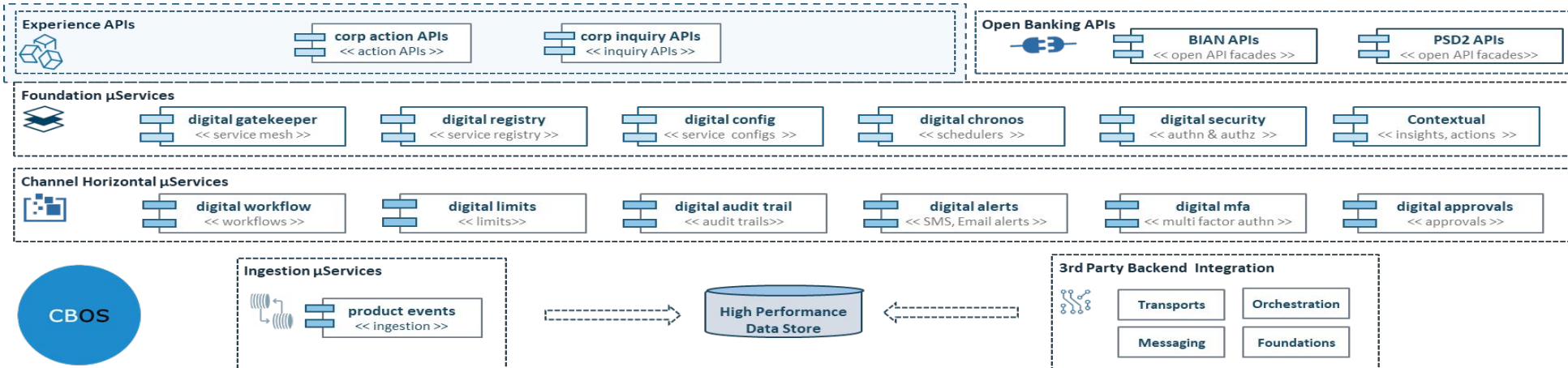


# COMPOSE

## Different Experiences, *same* Experience APIs



**Experience APIs**



# COLLABORATE

By a FinTech *FOR* FinTechs



**CBX .developers**

SIGN UP LOGIN

HOME DOCUMENTATION UX API SDK SUPPORT

What are you looking for?

## Welcome to **OS UX** Developer Portal

CBOS Platform bundled as a SaaS offering for SI's. The portal brings together the full power of platform with UX toolkits, CBOS SDK and API recipes to rapidly develop CBX User Journey for any domain pack.

GET STARTED SHARE FEEDBACK

**UX**

**SDK**

**SaaS**

**API**  
Application Programming Interface

**iGTB** Powered by CBOS

**intellect**  
Design for Digital

# CBX – CONTEXTUAL BANKING EXPERIENCE PLATFORM – KEY BENEFITS



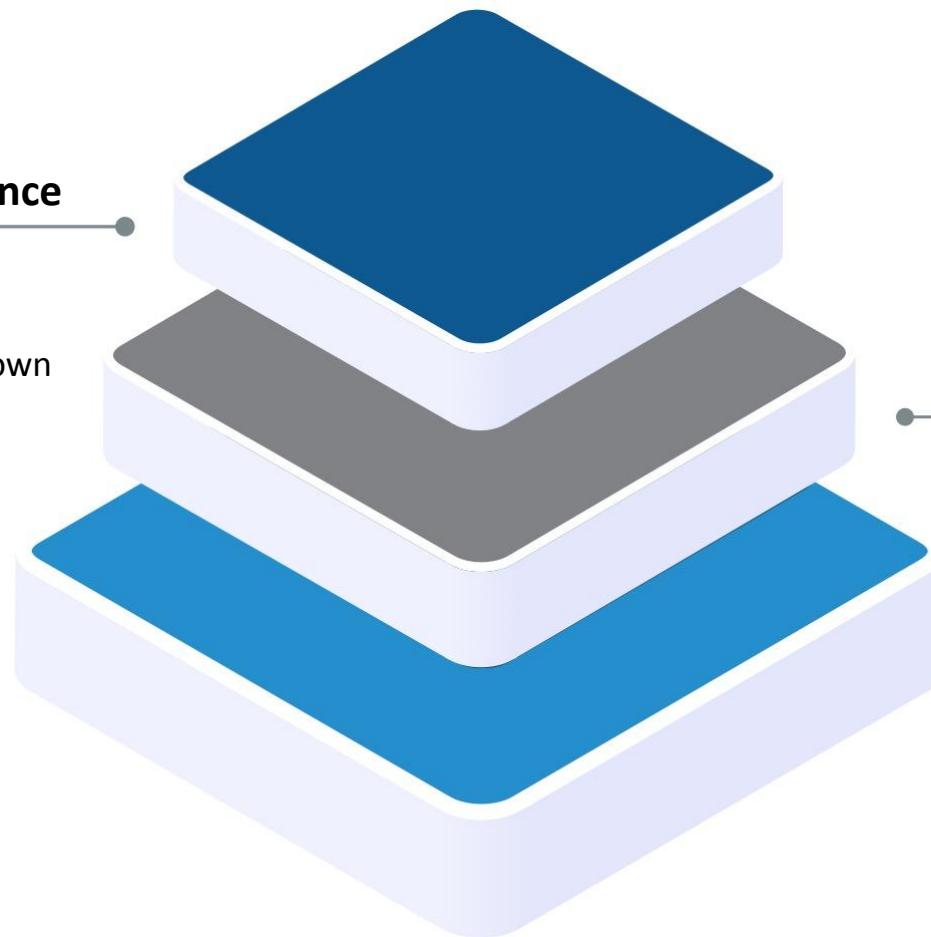
## Superior Customer Experience

- Modern UX and Contextual capabilities.
- Extend, enhance or build your own UI to keep with market trends.



## Rapid Time to Market

- OOTB services that are easily extensible.
- Converged platform enabling reuse.



## Innovation

- Enable partners to build niche and innovate apps.
- Composable and Open APIs increase distribution.

# What underpins our products and technologies

## eMACH.ai My Signature Solution

eMACH.ai is a revolutionary cloud-native and future ready open finance platform with embedded AI.

This will simplify bank's complex technical environment and accelerate them from service oriented architecture technology to the Marketplace powered by cloud technology.



**285** ready-to-use  
Microservices on Cloud



**1214** APIs



**200+** Events

## THE SIX IMPERATIVES

Architecture

Base of  
eMACH.ai

Composability

Data

Embedded AI

Flexible &  
Extensible

# FIVE PRINCIPLES OF eMACH.ai

## 5 PRINCIPLES OF eMACH.ai

1

**Configurability:** The very first principle on which eMACH.ai operates will take care of configurability of the lending solution or the core banking.

2

**Richness:** eMACH.ai with its rich set of features and intuitive interface it provides businesses with the tools they need to harness the power of AI and optimise their operations.

3

**Scalability:** eMACH.ai provides APIs and services to help organisations automate and manage the deployment of AI operations.

4

**Ease of Integration:** eMACH.ai can be quickly & easily implemented within existing systems and customised to fit individual needs.

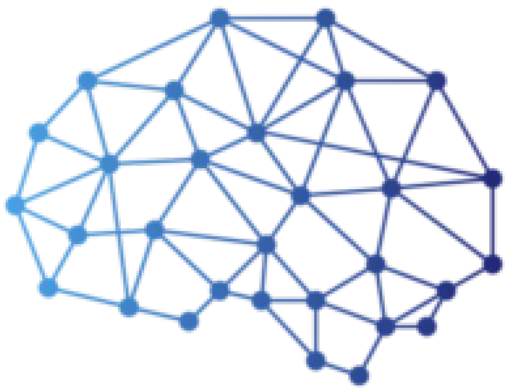
5

**Composability:** eMACH.ai allows organisations to quickly and easily combine different AI technologies and factors to produce AI operations.



## Contextual, Cognitive Computing

Comprehensive AI model pipeline to extract contextual elements such as meaning, time, location and appropriate domain from multiple sources of information



## Built for Cloud – As a Service

Cloud Native Platform with Microservices architecture and APIs built for intelligent, flexible, scalable, and integrate-able services

## Real time Data Ingestion

Realtime data ingestion / processing that can deal with different aspects of business data such as Volume, Variety, Veracity & Velocity

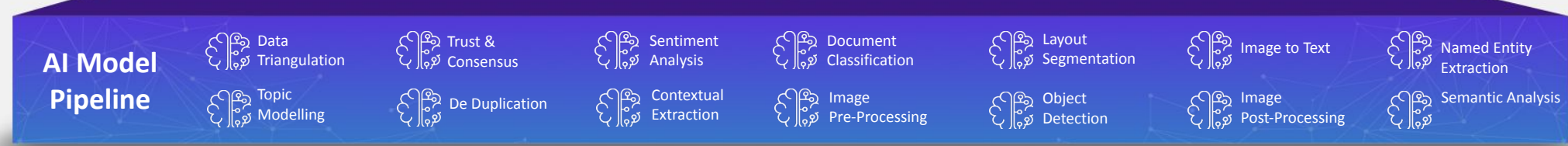
## Data Centric Security

Security and privacy are “built-in” design principles to access ubiquitous data in secure way



### Fabric Data

### Doc2API



### Big Data



### Cloud & DevOps



## The World's Best Corporate Banks Bank on **iGTB**



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



Cash Management | Contextual Banking eXperience | Payments |  
Liquidity | Trade Finance | Supply Chain Finance | Virtual Accounts Management



iGTB



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