

Wealth Management Reimagined

Intellect Wealth Suite



India One of the Fastest Growing Wealth Market over Next Decade



GDP

India has become the **5th largest economy** in the world, surpassing the U.K.
Expected to become 3rd largest by 2029

UHNWI Population

UHNWIs population, those with US\$30 million or more, is expected to **grow by 63%** in next 5 years.

HNWI Population

Expected to **increase by 77%** by 2025

Billionaires Population

Expected to **increase significantly by 43% CAGR** by 2025

AMFI

5X growth in AUM to Rs. 95 lakh crore
~3X growth in investor accounts to 130 million by 2025.

DNA of the Market Leader



The Intent to
Digitally Transform

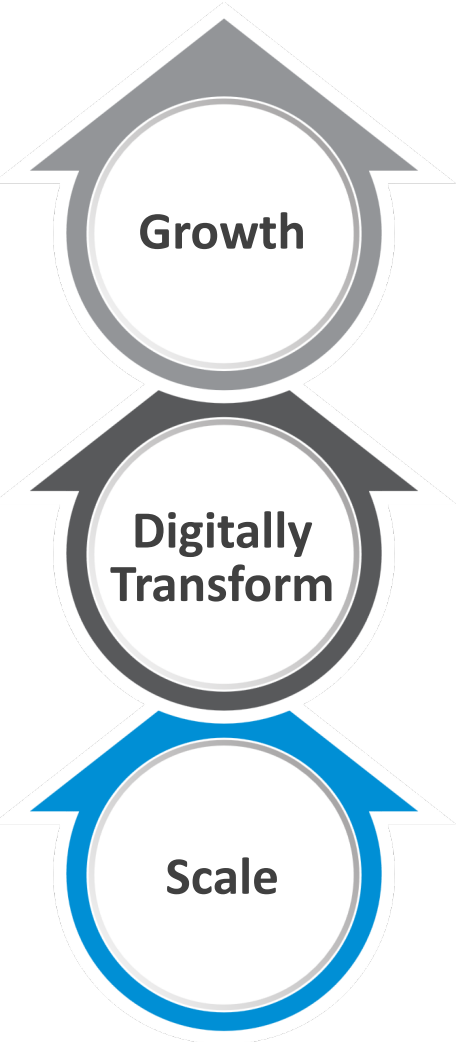






The Mission to
Scale





The Vision to
Grow







Technology Drivers to **Acknowledge the Market Leadership**



-  **Generative AI** - Learns about artefacts from data, & generates innovative new creations similar to original data
-  **Autonomic Systems** - Learn new responses, to deal with changing goals and act independently
-  **Total Experience** – An approach that brings experience management together. This will drive higher client satisfaction & accelerate growth
-  **Distributed Enterprise** - Adopting a digital-first, remote-first architectural approach. Digitalise client touch points & build out experiences

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-  **AI Engineering** - Streamlines delivery of AI, by operationalising updates to data, models & applications. It aims to automate each process
 -  **Hyper-automation** - Uses a disciplined, business-driven approach to rapidly identify, vet & automate as many business & IT processes as possible
 -  **Decision Intelligence** - Models each decision as a set of processes that can be executed in any order
 -  **Composable Applications** - Increases efficiency and agility by allowing rapid use and reuse of code.

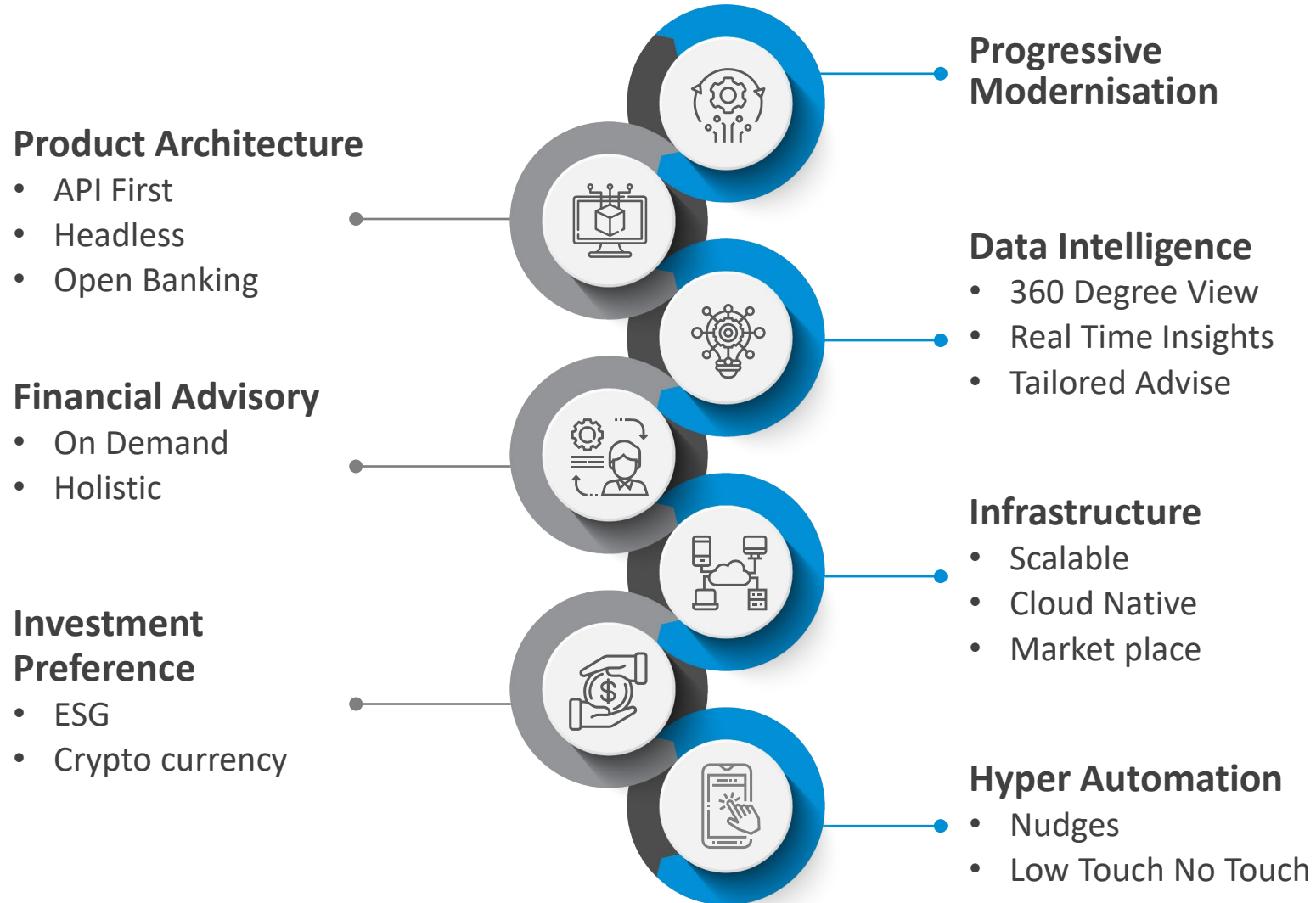
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-  **Cloud-Native Platforms** - To deliver digital capabilities everywhere, it provides standardised services, open integration, & on-demand offerings.
 -  **Privacy-Enhancing Computation** – Enables sharing data across ecosystem of partners in a way that preserves the privacy of individuals
 -  **Cybersecurity Mesh** - As we connect everywhere, traditional security perimeter is gone. To secure data we need Cybersecurity Mesh architecture
 -  **Data Fabric** - Provides a flexible, resilient integration of data across platforms and business users, making data available everywhere it's needed



How are we Reimagining Wealth Management?



There are our **Wealth Frontiers**

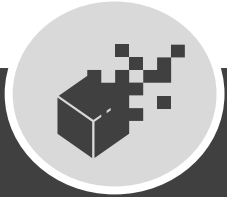




Who we are & What we do



We are a leader in Financial Solutions



Digital Product Powerhouse:

Consumer Banking
Central Banking
Risk, Treasury &
Markets
Wealth Management
Transaction Banking
Insurance



97+
Countries



260+
Customers



250+
Million Dollars



30
Years of Singular
focus in BFSI

FT8012

World's First Design Center for
Financial Institutions

8 out of top 20 global banks use
our solution

Composable
Cloud Native
Contextual



iGCBTM
SUPERIOR DIGITAL ARCHITECTURE .
TOTAL CUSTOMER 360

iGTB[®]
THE WORLD'S FIRST COMPLETE GLOBAL
TRANSACTION BANKING PLATFORM

iRTMTM
INTEGRATED RISK, TREASURY &
MARKETS PLATFORM RUNNING
THE LARGEST TREASURY OPERATIONS
IN THE WORLD

**intellect
SEEC**TM
INSURANCE, CAPITAL MARKETS
WEALTH MANAGEMENT

Incredible Intellect

We have deep domain BFSI experience

Our FX platform generates a **daily flow of \$10.7 trillion across 52 international** legal entities of one of the worlds largest bank

Our transaction bank in one UK bank alone determine the movement of **\$5 trillion every month**

Our software enables central banks in **10 countries to serve 25% of the world population:** 1.95bn humans

Across over **60 nations, 23% of MNC cross border** sweeps are processed by our systems

Nation-wide Digital Enablement

Driving deep engagement of nation-wide digital enablement



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eKuber, Treasury FX

USD 600+ B
In FX Reserves

250+
Commercial banks
supported

3000+
Currency chests
handled

USD 0.6 T
Fully reconciled
balance sheet
generated real-time

24 x 7
Payment systems
through NEFT and
RTGS

35
State
Governments and
Union Territories

7
Central
Government
Ministries with
450+ touchpoints

Benchmarked to support over 100 million transactions and 30+ million ISO20022 payment messages on a peak day

One stop online procurement portal for all government buyers

62,308
Buyer
Organisations

5,053,690
Sellers & Service
Providers

4,965,529
Products

204,919
Service Offerings

11,238,273
Orders

298,193
Transactions Value
(Cr.)

803,925
MSE Sellers &
Service Providers



Digitalization Journey

INR 110 CR
Renewal premium per
day

81500
Premium payment
transactions on a daily
basis

16.54 M
Total users
on-boarded

38 M
Policies serviced on the
portal

8000+
New customer
registrations daily

18.6 M
Downloads on iOS
and Android apps



Digitization of Mutual Funds Distribution

39
AMCs

2
RTAs

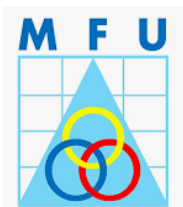
37000
MFD / IFAs

0.83 M
Clients

2.80 T
AuS

16.34 Lakh
NCTs Processed

17%
Country Volume
Mar-2022





**Digital Transformation
Drives that can help
change your business**

Digital Transformation Drivers



DOC2API

An AI powered, cloud-native intelligent document processing platform. Unlocks information from documents & helps enterprises achieve operational transformation & faster decision making.



iSherlock

A Bigdata and AI based cloud native solution. Accelerates and enriches the process of due diligence by automating the routine tasks like data aggregation, validation, cleansing etc.



Magic Invoice

Sreamline and automate the invoice processing journey. It is powered by AI, NLP & ML.



Magic Submission

Cognitive intake tool that intelligently automates broker submissions, and validates and enriches the risk data.



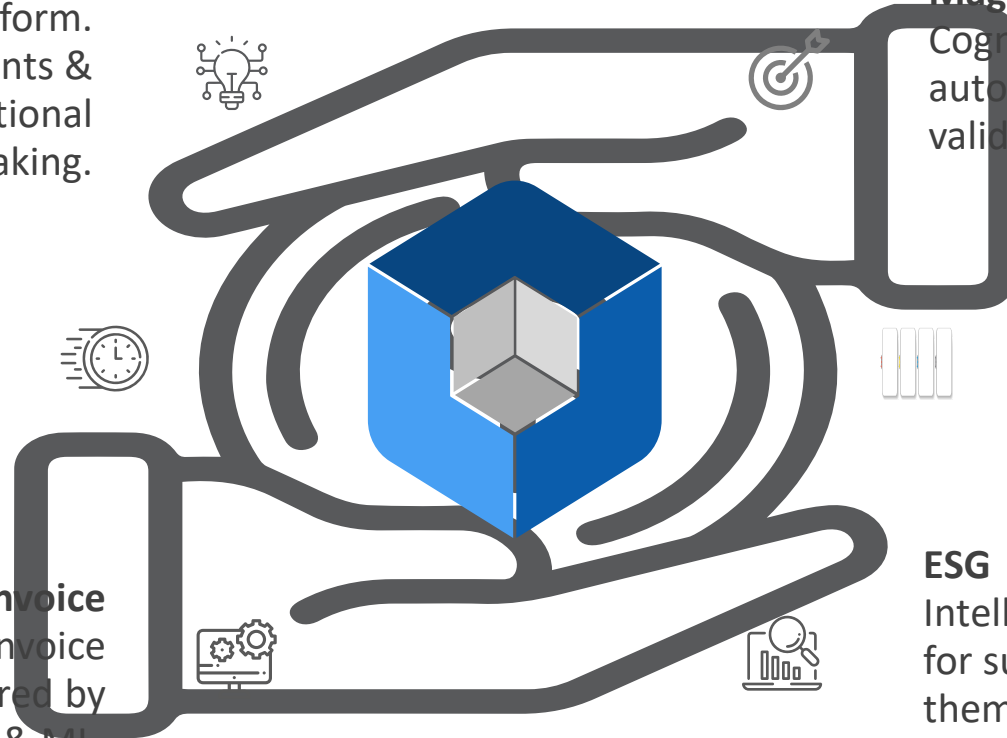
Smart Nudges

Backed by deep data analytics enables, Smart Nudges digital customer journeys



ESG

Intellect Partners with organisations for sustainability agenda and enables them with accurate data that is contextually relevant

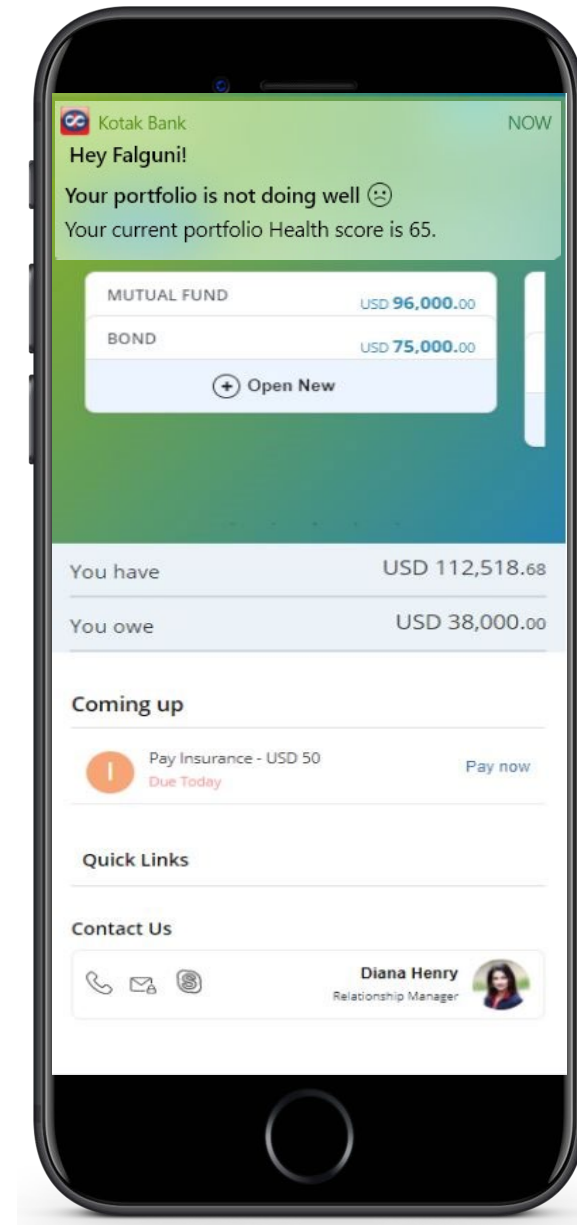
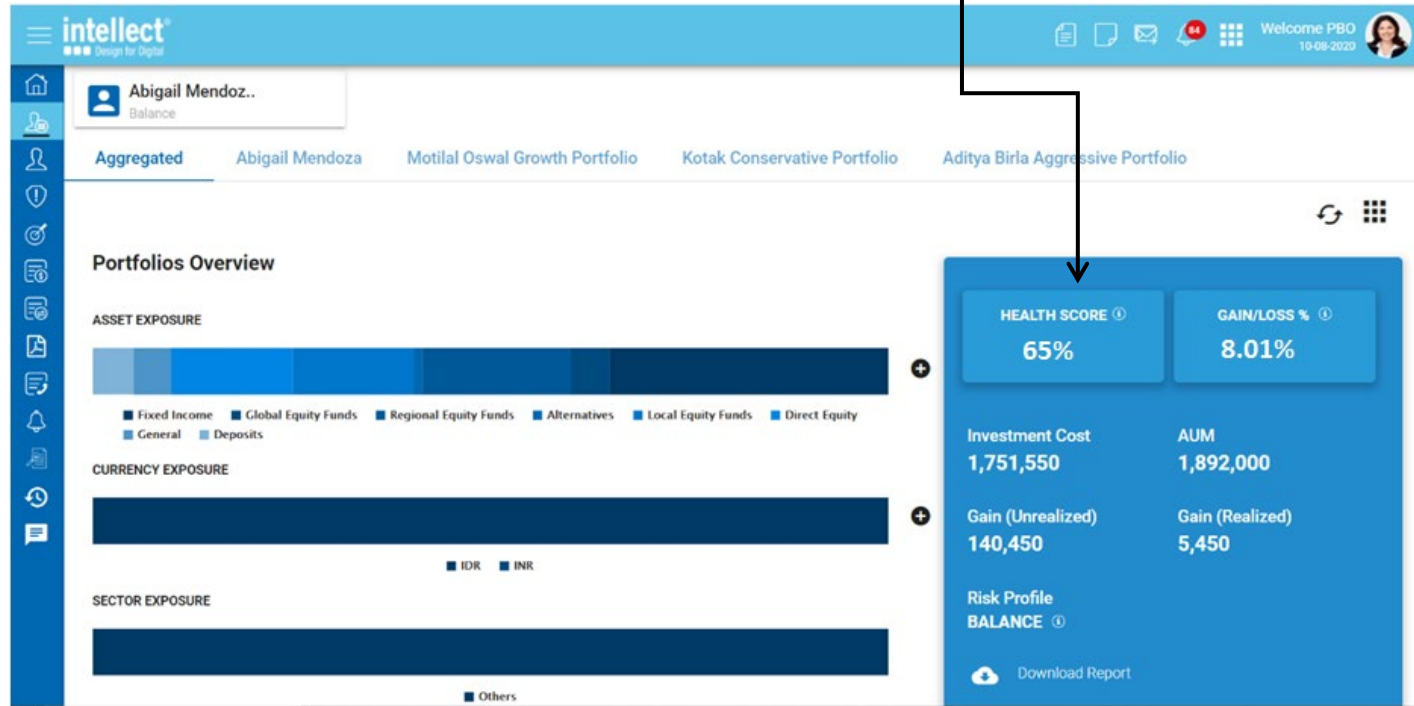


Smart Nudges



Nudge Engine

Portfolio Health Check:

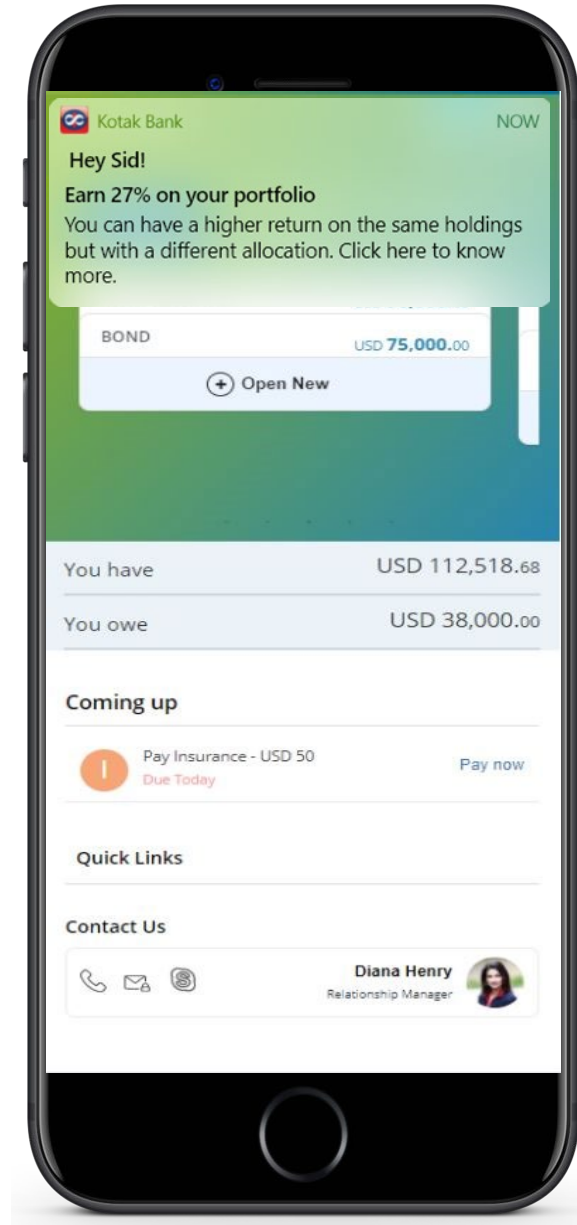
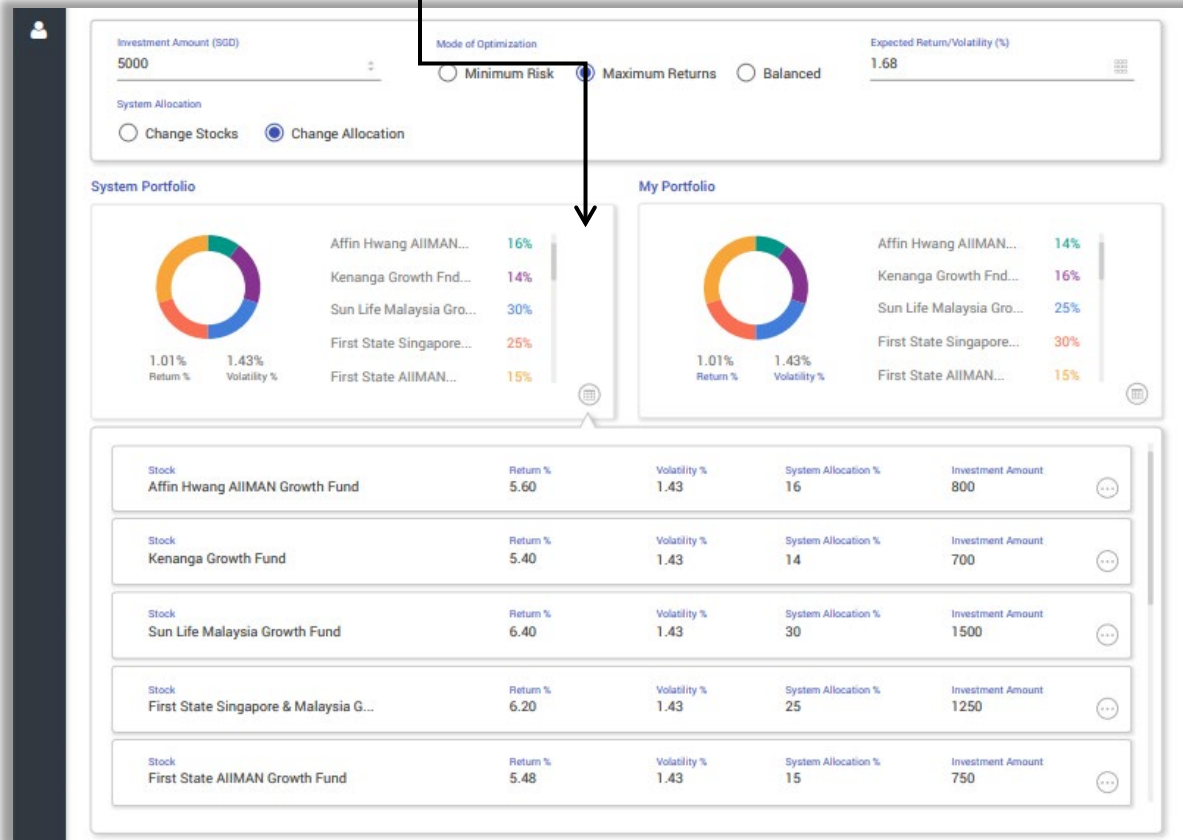


Smart Nudges



Nudge Engine

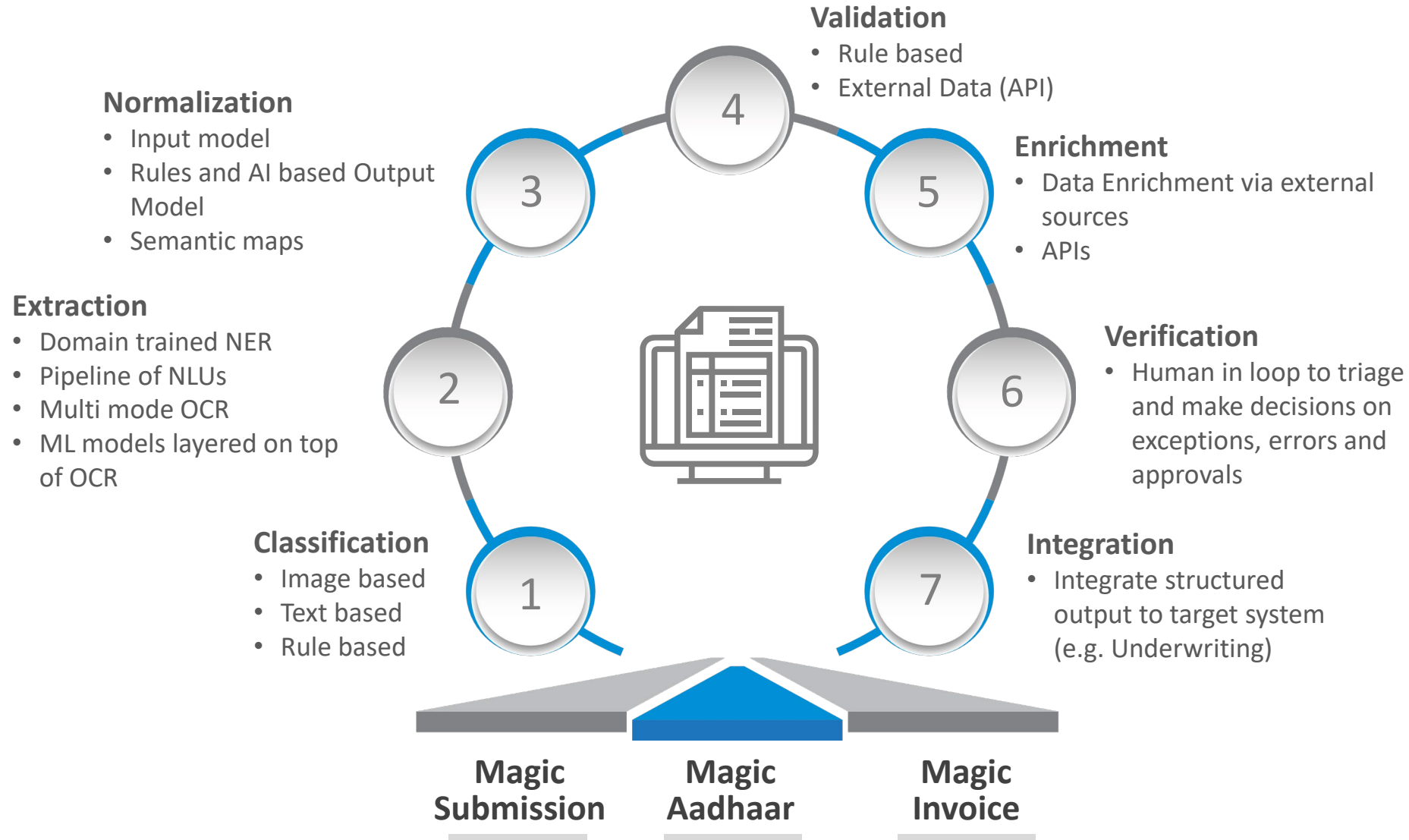
Portfolio Optimizer:





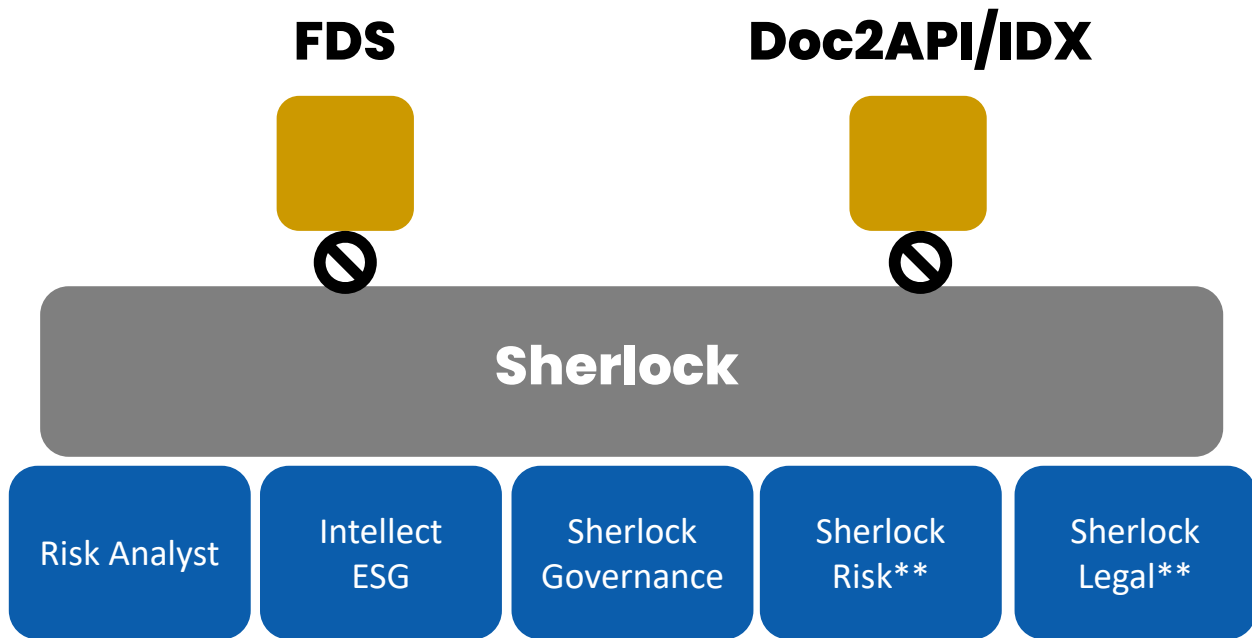
Doc2API

Doc2API / IDX allows us to extract contextually relevant data from unstructured and semi-structured documents, enabling insights from



iSherlock

Sherlock unearths all relevant information providing an overview of a third part entity



- ✓ Finding companies' ESG metrics as simple as a
- ✓ Uses AI to provide comprehensive, relevant, and up-to-date ESG information in the public domain.

Real Time

On Demand



Our Vision



To create a world driven by transparent, sustainable and ethical financing

In an ever changing regulatory and customer preferences landscape



- Integrate ESG into investment research
- Integrate ESG into Investment Decision-making
- Allow for portfolio construction, overseen through portfolio review

Robust solutions to ingest and process all types of ESG Information

Unstructured

Corporate Disclosures

Social Reports (News)

Structured

MSCI, and other similar structured sources



Magic ESG

Uses AI and machine learning

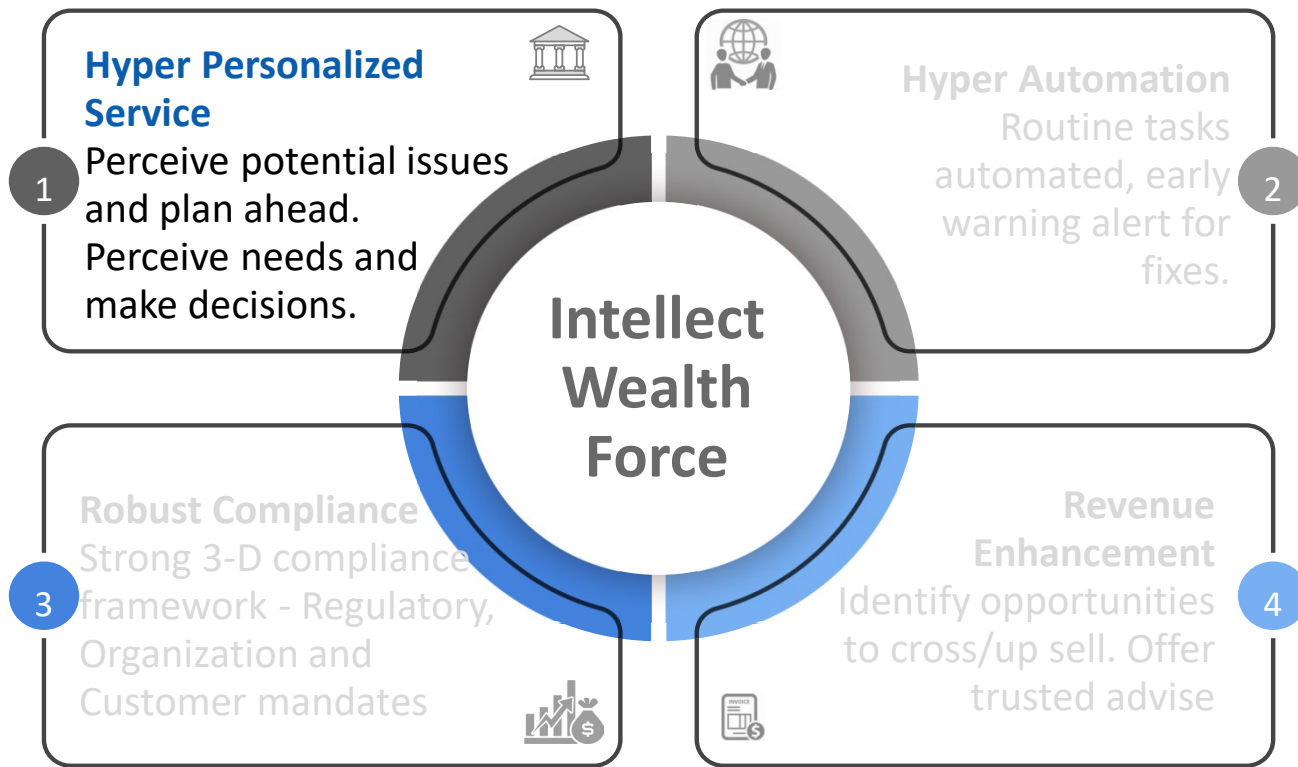
Provides asset managers and other financial institutions access to the most comprehensive, relevant, and up-to-date information regarding the ESG impact of companies in their portfolio, regardless of the source





Introducing Wealth Force

Wealth Force



Unified Communication Channel:

intellect
Design for Digital

Welcome John Williams
15 June 2018
Kuala Lumpur

My Space

Broadcast | Market Outlook | Alerts

Investment Management Outlook for July 2018
CIMB Principal Asset Management Market Outlook Q2 2018
Wealth Management industry statistics Q2 2018
Lorem Ipsum Lorem Ipsum Lorem Ipsum Lorem Ipsum

Alerts

- Risk Profile Expiry
- Document Expiry
- Anniversary
- Birthday
- Book Profit
- Fall in AUM
- Portfolio Rebalancing
- Lorem Ipsum

Customer Summary

| Category | Leads |
|-----------------------------------|-------|
| Total Premier Customers | 35 |
| Net Increase in Premier Customers | 21 |
| New to Wealth Customers | 28 |
| New to PCA Customers | 13 |
| Existing to PCA Customers | 22 |

Sales vs Target

| Region | Sales | Targets |
|--------|-------|---------|
| UT | 35K | 30K |
| RB | 21K | 25K |
| SI | 28K | 20K |
| Banka | 13K | 15K |
| OO | 22K | 20K |

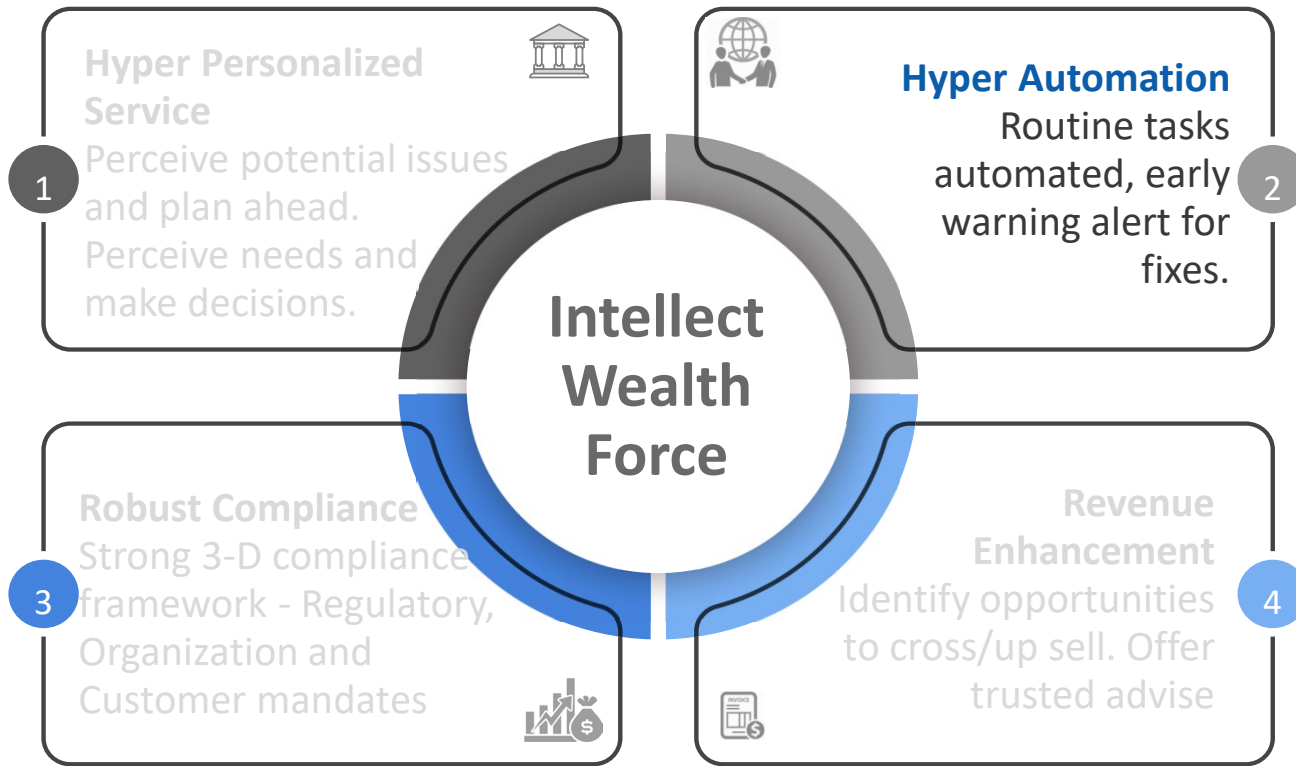
Alerts and Nudges

Virtual Collaboration

360 Degree View

Market Outlook

Wealth Force



Customer Churn Predictor

intellect Design for Digital

Welcome PBO 10-08-2020

Customer Churn Analysis

Total Customers: 22 | Total Churned: 7 | Churn Prediction: 5

+ New Churn Prediction

Search by Customer Name

- North: Age: 47, Female, RI
- Wei: Age: 51, Female, RI
- Loftus: Age: 48, Male, RI
- Ni: Age: 28, Male, UHNW
- Thomson

Customer Details | Business Impact

Name: North | Geography: Germany

Segment: RI | Age: 47 | Engagement Score: Medium

Gender: Male Female Others | Has Credit Card: | Loan Customer:

No. of Active Plans: 7 | No. of Products: 1 | Tenure: 1

Coveration Sentiment Score: 6 | No. Service Request Raised (6M): 50 | No. Service Request Solved (6M): 50

No. of RM Assigned (6M): 17 | No. of RM Assigned (1Y): 27 | Days Since Interacted: 10

Inflow (1Y): 22831180 | Inflow (6M): 577027.8125 | Outflow (6M): 404040.15625

Outflow (1Y): 37292204 | Returns (6M): 549364.5 | Returns (1Y): 36561292

Avg. Management Fee: 1.8247 | Avg. Transaction Fee: 3.7221 | Account Balance: 91219.29 | Estimated Salary: 158845.49

Prediction Analysis

The customer is likely to Churn **91%**

Likely to Leave Will Stay

Explanation

- Age: 30%
- Geography: 13%
- No. of Products: 10%
- Gender: 6%
- Returns (1Y): 6%
- Estimated Salary: 5%
- Others: 30%

Description

- Is 47 years of age and is older than a typical customer.
- Lives in Germany
- Has subscribed to only 1 product.
- Is a Female
- The portfolio has provided very low (36561292.0) returns in the last 1 year.
- Has an estimated salary of 158845.49.

Predict

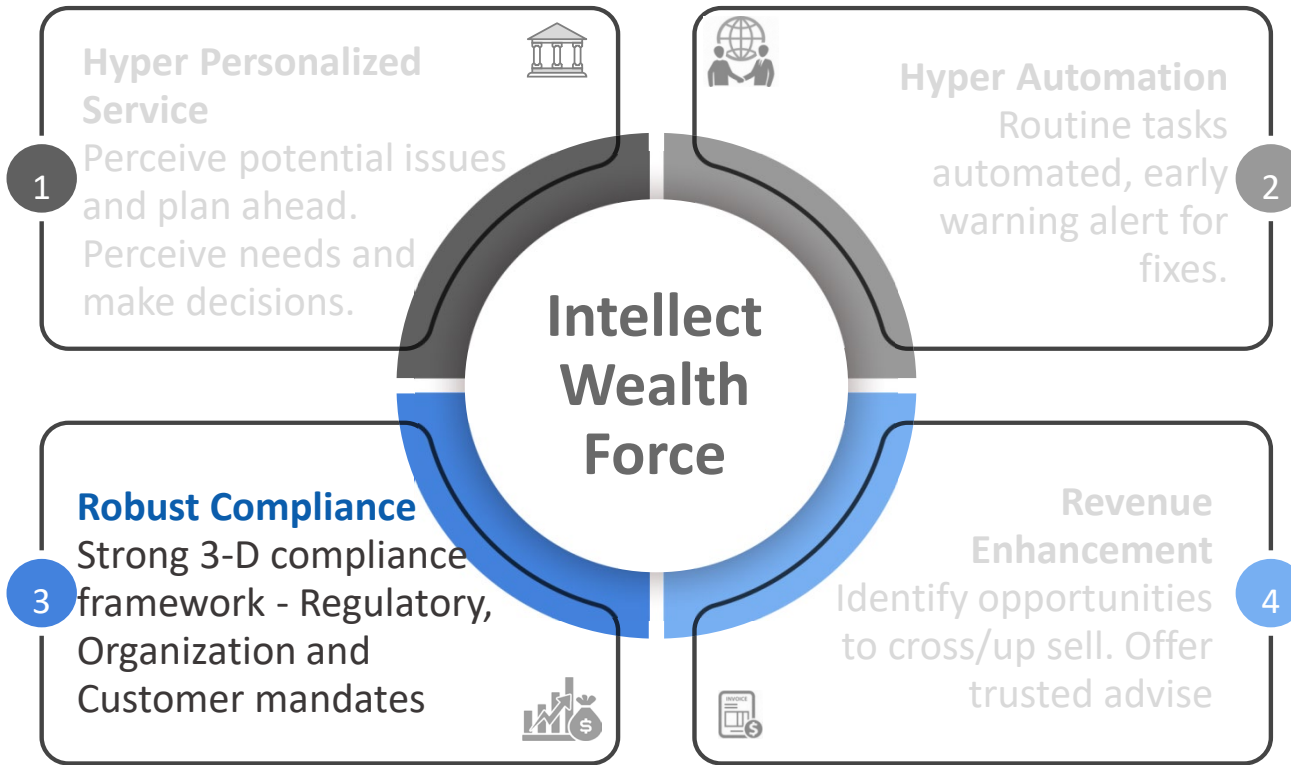
Prospect Propensity Manager

Portfolio Optimization Manager

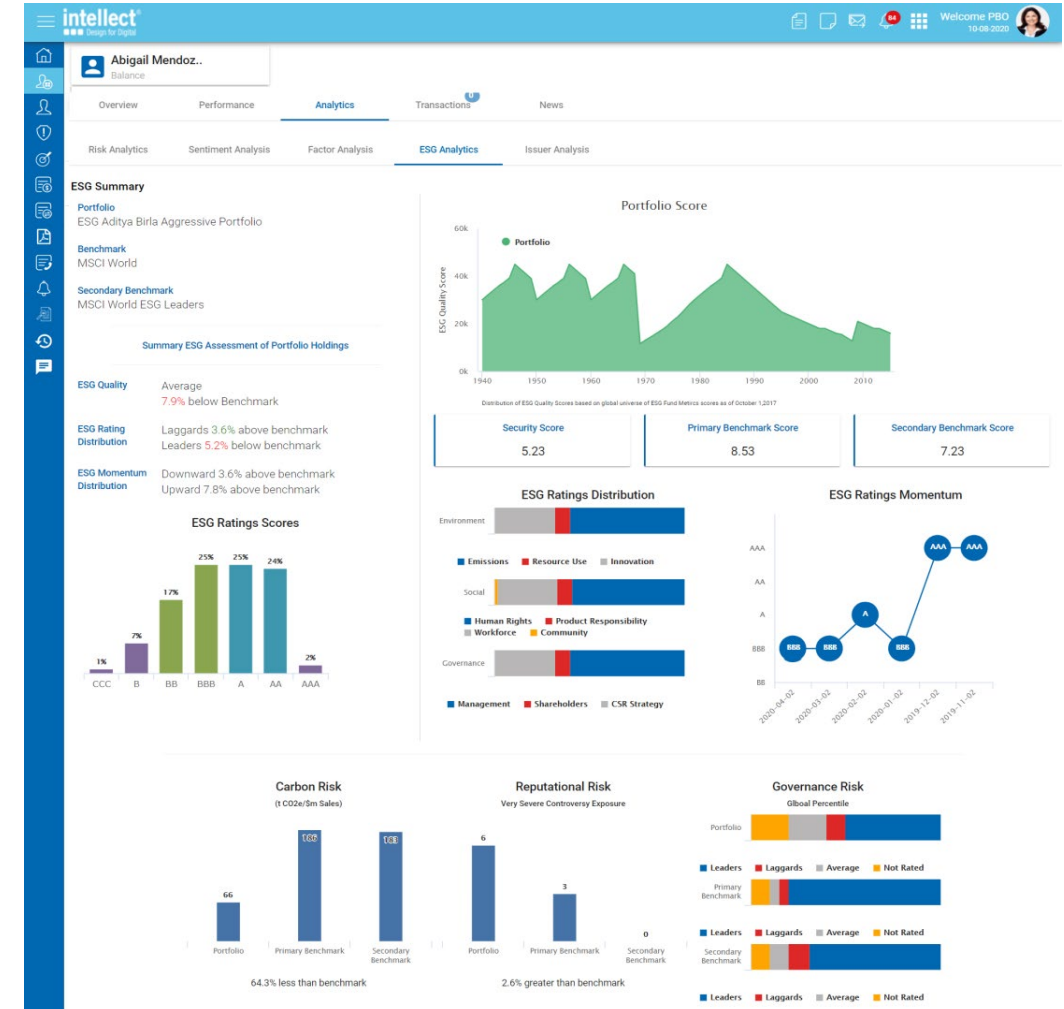
Goal Success Probability Simulator

Customer Churn Predictor

Wealth Force



ESG



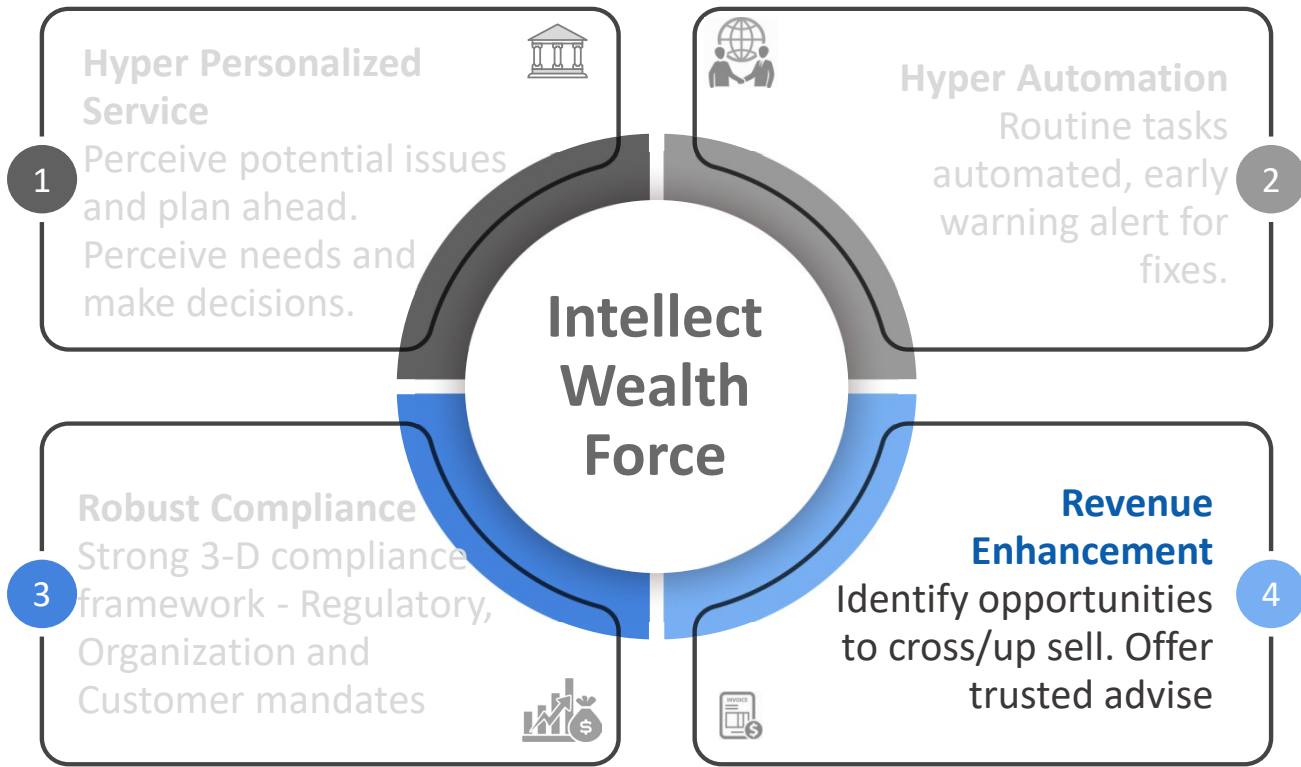
ESG

Audit Trail

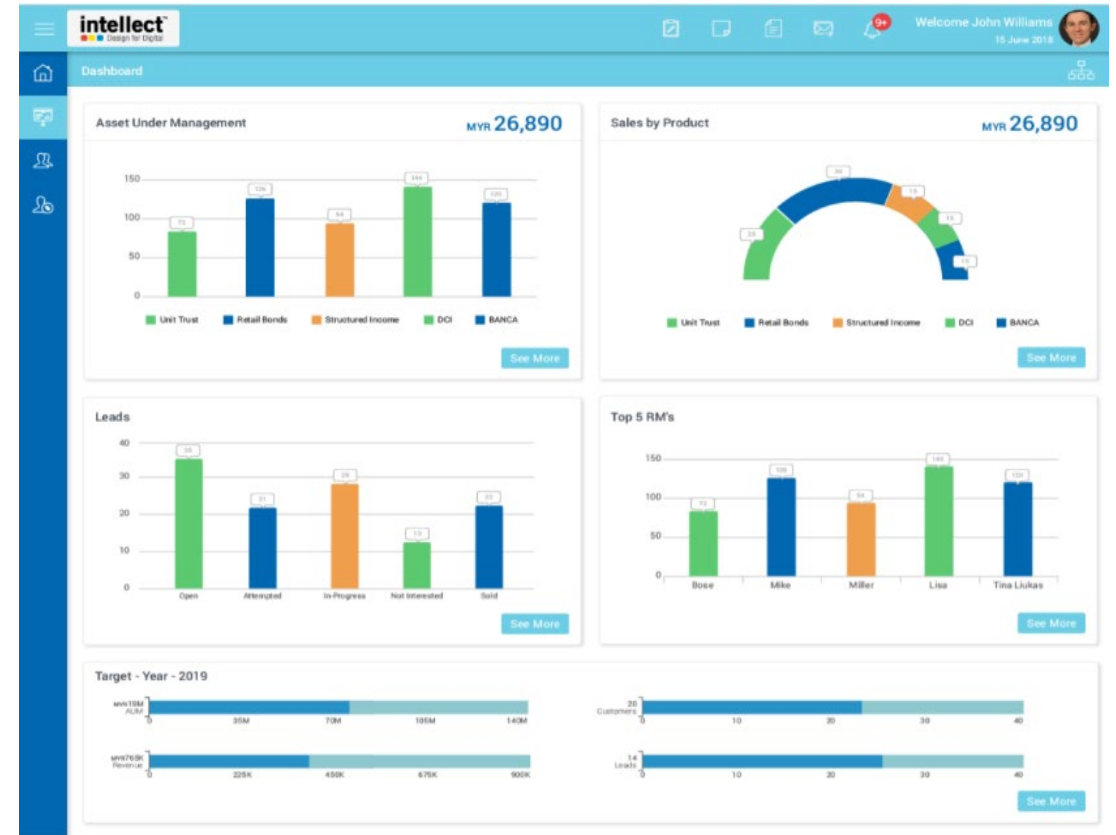
AMLA/ FATCA

e-Signature/ Biometric

Wealth Force



RM Dashboard



Asset Under Management

Opportunity Summary

Customer Composition

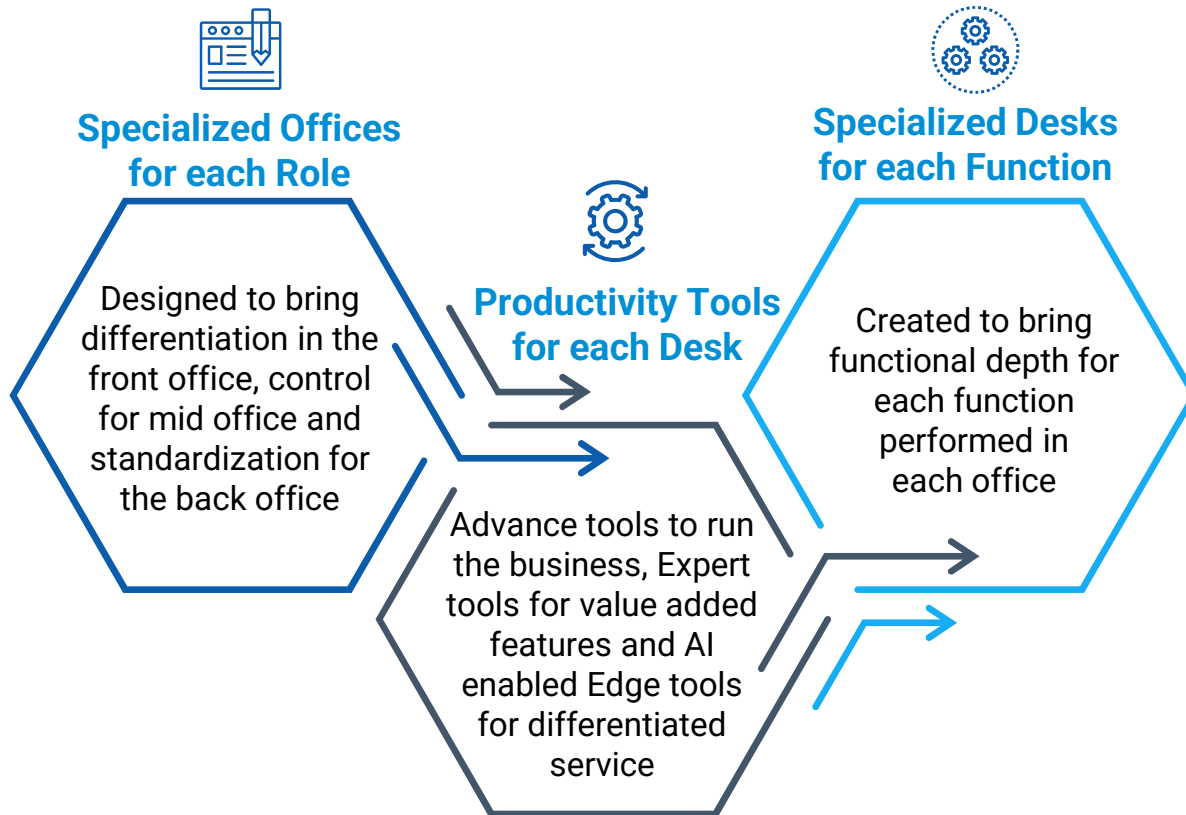
Campaign Management

Progressive Modernization- Wealth Qube Solution



Full Spectrum of Tools to Choose from

6 Offices, 23 Desks, 150+ Tools



Buy what you need

Easily add new functionalities/Tools to service new customer segment or launch new service

Some of the Edge tools like :

- **Customer Churn Predictor:** Predicting if Customer is at risk and likely to move out
- **Virtual Advisory:** Enabling Meaningful conversation in times of Pandemic. Anywhere/Anytime through collaboration
- **Olive Fabric:** State of the Art banking specific ESB. Ready Adapter
- **Portfolio Optimizer:** System based recommendation to Optimize the portfolio return for a given level of Risk/volatility.
- **Story based Report:** NLG based contextual Customer portfolio review AV.
- **ESG Analytics:** Tracking environmental, social and governance (ESG) practices for countries and enabling Responsible Investing

Some of our Key Clients



Wealth Management Clients



Custody and MF Clients



#1 Partner of Choice for Digital Wealth Transformation



Supported by architectural superiority and functional depth



IBSintelligence
Intellect design arena was ranked #2 in IBS intelligence sales league table under the wealth management and private banking category



Intellect announced winner in the 2020 IDC FinTech Rankings Real Results Award under the Efficiency and Agility category for Digital Wealth Transformation at CIMB Thai Bank



Intellect Wealth Qube® has been profiled amongst major vendors in Celent's European Wealth Management Technology Vendors report - Evaluating Front-to-Back Office Platform Vendors



Intellect Design is featured amongst Leading Core Banking Vendors Catering to Wealth Managers in Aite-Novarica's report titled "Wealth-Management-Focused Core Banking Systems in Europe and Asia"



Intellect Design Arena has been recognised as one of the top 100 global Wealth Tech firms worldwide selected from a highly competitive list of over 1200 participants



Intellect has featured in the Forrester's Wave report for Digital Wealth Management Platform. Identified as one among 13 globally significant wealth platform for this "By Invite Only" Wave, Intellect has been rated high for the breadth and depth of its functionalities



Intellect Wealth Qube has been listed among Global Portfolio Management Vendors in Gartner's Report "Integrate Advisor-Supporting Wealth Management Technologies Into Digital Platforms to Accelerate Adoption"



Intellect named Winner in IBSI Global Fintech Innovation Awards 2020 under the Most Innovative API / Open Banking Model category for API-fication of wealth journey with Monetary Authority of Singapore's APIX



Novarica features Intellect SEEC's Magic Submissions- a hyper-automation AI data extraction platform among prominent providers of Intelligent Text Ingestion (ITI) tools



Intellect Design featured amongst leading RPA players in Celent's report "What vendors see for the Future of Robotic Process Automation in Insurance"

