

Intellect bolsters South Africa commitment by launching First Principles based eMACH.ai platform for Banks & Financial Institutions

Johannesburg, South Africa, 29 July 2025 - [Intellect Design Arena](#), a global leader in enterprise-grade financial technology renowned for its First Principles approach, Open Finance architecture and Design Thinking ethos, today announced the launch of pilot implementations of its next-generation platform, eMACH.ai, for leading South African banks. This initiative represents a major milestone in the transformation of South Africa's wholesale banking infrastructure, directly aligning with the National Development Plan (NDP) 2030 and the nation's broader digital economic ambitions, and reaffirms Intellect's deepening commitment to partnering with South African institutions in their journey towards a fully digital, inclusive financial ecosystem.

Built by a team of 1,200+ research engineers and powering over 500 banks globally, eMACH.ai enables banks to rapidly reimagine operations, reduce costs, and meet the evolving demands of both corporate and public-sector banking. The platform delivers:

- **Composable Microservices** – Modular architecture for unmatched agility and scalability
- **Advanced AI Capabilities** – Real-time decisioning and automation embedded across workflows
- **Intelligent Infrastructure** – 20%+ operational cost reduction across transaction banking, cash, trade, and payments
- **Global Expertise, Local Commitment** – A trusted partner in 60+ countries, now scaling impact across Africa

eMACH.ai is aligned with South Africa's NDP 2030 and Digital Economy Master Plan, offering critical infrastructure to support:

- Public sector modernisation and revenue assurance (e.g. Eskom Collections, School Fee Digitisation, Municipal Payments)
- Embedded financial services for infrastructure projects like Smart Meters
- Frictionless Citizen Payments in informal and cash-heavy segments
- Innovation and skills development through low-code, AI-enabled Banking Platform

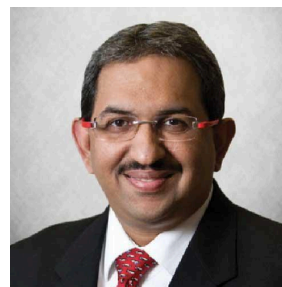
As a proud member of the BRICS innovation ecosystem, Intellect brings global expertise and local adaptability. Its South Africa expansion is anchored in long-term partnerships, regulatory alignment, and a deep commitment to national-scale transformation.



“For Intellect, South Africa is not just another market. It is a mission. With our First Principles Thinking-based, most comprehensive, composable and intelligent Open Finance platform, eMACH.ai modernises banking infrastructure at scale. By applying Open Finance Architecture alongside Design Thinking, we drive measurable business impact, streamlining

finance workflows, sealing revenue leakages and broadening financial inclusion. This commitment underpins our partnership with South African institutions as they pursue NDP 2030 and the country’s digital economic transformation” said **Arun Jain, Chairman and Managing Director, Intellect Design Arena.**

“With pilots now live at the leading South African bank, we are committed to co-create a banking ecosystem that is truly agile, resilient and inclusive,” said **Manish Maakan, CEO, Intellect Wholesale Banking.** Leveraging eMACH.ai, we are compressing transaction lifecycles, strengthening revenue integrity and future-proofing operations across the financial ecosystem. Fusing First Principles Thinking with Design Thinking, we are delivering double-digit efficiency gains, unlocking latent liquidity and extending seamless digital services to every customer segment. Together with our South African partners, Intellect is working towards catalysing sustainable growth, deepening financial inclusion and turning the ambitions of NDP 2030 into reality.”



About Intellect Design Arena Limited

Intellect Design Arena Ltd is a global leader in enterprise-grade financial technology, delivering composable and intelligent solutions to forward-looking financial institutions across 61 countries. With three decades of domain expertise, our product suite spans Wholesale Banking, Consumer Banking, Central Banking, Wealth, Capital Markets, Treasury, Insurance and Digital Technology for Commerce. Applying First Principles Thinking and Design Thinking, we have elementalised the financial services landscape into a finite set of Events, Microservices, and APIs, enabling faster, modular transformation with measurable outcomes.

At the heart of this are eMACH.ai, the world’s most comprehensive, composable and intelligent open finance platform; Purple Fabric, the world’s first Open Business Impact AI platform; and iTurmeric, our composable platform for seamless integration and configuration. We are a pioneer in applying Design Thinking and our 8012 FinTech Design Center, the world’s first Design Center dedicated to Design Thinking Principles, underscores our commitment to continuous and impactful innovation, addressing the ever-growing need for digital transformation. We proudly serve over 500+ customers worldwide, supported by a diverse workforce of solution architects, and domain and technology experts in major global financial hubs. For more information, visit www.intellectdesign.com

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