

IDAL/2025-26/SE/55

December 15, 2025

National Stock Exchange of India Ltd BSE Ltd.

Scrip Symbol - INTELLECT Scrip Code - 538835

Dear Sir/Madam,

Sub: Deal Wins - Intellect's eMACH.ai Digital Engagement Platform (DEP) to fast-track transformation of banking experience for 35 Canadian Credit Unions

Intellect Design Arena Inc., (step-down subsidiary of Intellect Design Arena Ltd) a financial technology company powering the world's leading banks, credit unions and insurance companies, announced today partnerships with 35 Canadian credit unions across 8 provinces. These institutions collectively manage over \$13 billion in assets under administration and serve more than 373,000 members. Members will gain access to secure, seamless and frictionless digital banking experiences that enhance engagement and personalization.

Through four strategic agreements with Bulkley Valley Credit Union, Kindred Credit Union, Rosenort Credit Union, and League Data (representing 32 credit unions), Intellect is collaborating to advance the digital capabilities of Canada's credit union system. The transformation will redefine digital banking across onboarding, account services (including chequing and savings accounts), payments, and member service.

Please find enclosed herewith a copy of the proposed Media Release dated 15th December 2025 titled "Intellect's eMACH.ai Digital Engagement Platform (DEP) to fast-track transformation of banking experience for 35 Canadian Credit Unions."

Kindly take the above information on record.

Yours Truly,
For Intellect Design Arena Limited

Prakash Bharadwaj
Company Secretary and Compliance Officer
ACS-37214



Intellect's eMACH.ai Digital Engagement Platform (DEP) to fast-track transformation of banking experience for 35 Canadian Credit Unions

Retail and Small Business Members to benefit from personalised digital banking experience on a SaaS enabled platform

Toronto, Canada, December 15, 2025 - <u>Intellect Design Arena Inc.</u>, a financial technology company powering the world's leading banks, credit unions and insurance companies, announced today partnerships with **35 Canadian credit unions** across **8 provinces**. These institutions collectively manage over **\$13 billion** in assets under administration and serve more than **373,000 members**. Members will gain access to **secure, seamless and frictionless digital banking experiences** that enhance engagement and personalization.

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By leveraging <u>eMACH.ai DEP</u>, these credit unions will unlock significant business impact across the following key areas:

- Accelerated member onboarding: Retail and small business members can seamlessly selfonboard in minutes through real-time KYC and liveness checks
- Advanced digital self-service: Members can easily manage portfolios, enter service requests, appointments, and recover username and reset password within mobile and online banking
- **Optimized operational efficiency**: Shared multi-tenant SaaS model reduces operational costs while enabling scalable growth and faster time-to-market
- Rapid innovation and deployment: Low-code, cloud-native platform with ready microservices enables fast rollout of Canada-ready open-finance features

Besides the features offered to the 35 credit unions, Intellect offers a comprehensive Canada-ready core banking, lending and commercial digital banking suite, catering to the end-to-end requirements of credit union members. Bulkley Valley CU, Kindred CU, Rosenort CU and League Data form the early adopter group of Intellect's eMACH.ai Digital Engagement Platform (DEP) among Canadian credit unions.



"We are thrilled to announce our partnership with Intellect Design Arena for the implementation of their eMACH.ai DEP at Bulkley Valley Credit Union," said Jana Lukasek, CEO, <u>Bulkley Valley Credit Union</u>. "As a regional credit union, we are excited to bring a globally leading digital experience to our members and internal users in northwestern British Columbia. With eMACH.ai DEP, we expect a significantly enhanced customer experience, streamlined product onboarding, and improved customer

service. This transformation will position BVCU to grow our loan and deposit business effectively,



ultimately allowing us to expand the value we deliver to our members and enhance our contributions to our communities."



"We're excited to create a new, uniquely Kindred digital experience that brings making peace with your money to life," said **Jason Daly, CEO, Kindred Credit Union.** "Beyond enhancing the core functionality of our current digital banking services and app, Intellect Design Arena's MACH.ai DEP will position us to offer members easier access to our innovative, values-centred products and services."



Brad Penner, CEO, Rosenort Credit Union, said, "We are thrilled to cement this strategic partnership with Intellect Design Arena. We firmly believe the eMACH.ai Digital Engagement Platform (DEP) is a key enabler for meeting our strategic goal to 'meet members where they are,' today and in the future by providing the seamless, modern, and comprehensive digital experiences they expect. We look forward to working closely with Intellect Design Arena and our fellow credit unions to bring this

benefit to our members."



Chad Griffin, CEO, League Data Limited, said, "League Data is pleased to implement the eMACH.ai Digital Engagement Platform from Intellect Design Arena across our affiliated credit unions. This marks another significant step in our journey toward establishing a modern, unified technology stack for Atlantic Canada credit unions. By partnering with Intellect, we will be able to provide a functionally and technically leading digital platform that enhances the experience for both members and internal users. This transformation will enable our credit unions to improve customer service

significantly. Additionally, collaborating with the early adopter group of credit unions allows us to leverage shared insights and innovations, ensuring we deliver the best Canadianized digital experience for credit union members. Together, we are committed to redefining the future of digital banking for our communities."



Rajesh Saxena, Chief Executive Officer of Intellect Global Consumer Banking, said, "For over a decade, Intellect has been the trusted partner for Canadian financial institutions. We are proud to once again earn the confidence of 35 credit unions across Canada. What distinguishes Intellect is our comprehensive and low-code digital banking platform, committed local experts, and our proven ability to deliver timely and cost-effective implementations. We remain committed to the Canadian credit

union system and look forward to empowering retail and small business members to take control of their finances and drive significant digital transformation in Canada."



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 Consumer Banking, Wholesale 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 https://www.intellectdesign.com

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