

Bank Albilad Chooses Intellect to Transform Cash Management in KSA

Bank Albilad will deliver intelligent, future-ready capabilities to their Corporate and SME customers, boosting growth and client experience

London (UK), 7th August 2025: [Intellect Design Arena Ltd.](#), the global leader in enterprise-grade financial technology, proudly announces that Bank Albilad, one of the top KSA banks, will partner with them to synergise its digital banking capabilities

Bank Albilad: Modernising Wholesale Banking in Saudi Arabia

Bank Albilad is driving the evolution of wholesale banking in Saudi Arabia. With emerging technologies and intelligent platforms, the bank will deliver customer-centric and future-ready solutions. These investments will help secure Bank Albilad's leadership in the Saudi market, creating business impact, driving efficiencies, enhancing user experience, and defining the future of banking.

Aligned with Saudi Arabia's Vision 2030, this transformation marks a paradigm shift in wholesale banking with a focus on economic diversification and innovation. **Powered by Intellect's First Principles based eMACH.ai platform**, these cash management solutions meet the evolving needs across all industries, supporting the private sector and enabling financial inclusion. Vision 2030's ambitions will be realised through eMACH.ai's tailored solutions and contextual intelligence.

How eMACH.ai empowers Industry-Aligned Impact tailored to the Saudi market landscape?

eMACH.ai is an open finance platform that delivers tailored wholesale banking solutions aligned with the Kingdom's strategic industry requirements. These industries can look forward to increased operational excellence, financial control, digital agility, and a fully reimaged customer experience.

Key elements of Bank Alibad's future offerings:

- **Customer Centricity** - Seamless, modernised, multi-channel digital cash management offering - driving better customer experience and deposit growth.
- **Mobile Excellence:** Integrated, contextual access to financial and operational tools through secure, enterprise-grade mobility solutions. Secure financial management, anytime, anywhere.
- **Product advancement:** Fully digitised self-service payments workflow with embedded FX capabilities, unified dashboards for financial oversight, and superior client support.
- **True personalisation:** 100+ APIs with contextual actions aligned to individual persona. Bank Albilad will deliver new products & services quicker and more cost-effectively.
- **Higher automation, lower TCO:** Faster customer onboarding with high volume data migration. Improved operational efficiency through intelligent automation and process optimisation.
- **Superior self-service:** Supporting Bank Alibad's ambition for digital self-service, corporate customers will have a single-point login. This foundation enables the bank to cross-sell and up-sell products effectively and acquire new customers across customer segments.



Manish Maakan, CEO – Wholesale Banking, Intellect Design Arena Ltd., commented, “We are honoured to partner with Bank Albilad, a forward-thinking bank committed to driving innovation in Saudi Arabia’s financial sector. This collaboration aligns with the Kingdom’s ongoing digital transformation and Saudi Vision 2030. The eMACH.ai Digital Transaction Banking platform will enable Bank Albilad to offer smarter, more efficient services to corporate clients. The AI-driven insights will enhance customer experience and deliver differentiated and trusted cash management experiences.”

He added, “Together, we are realising a future-focused banking experience. One that will set a new benchmark for corporate banking in the region. This partnership is Intellect’s fourth digital transformation initiative in Saudi Arabia’s wholesale banking and further strengthens our cherished position as a trusted technology leader in the GCC.”

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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