



Recommendation
 You will have a deficit of \$12,622 on
 Account Europe +\$999 in 4 days.
SET UP SWEEP

Inter-company loan
 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.
RECOMMENDED

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

Intellichain™
 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 bus means
CHEAPEST
 18.03 EUR

THE CONTEXTUAL REVOLUTION

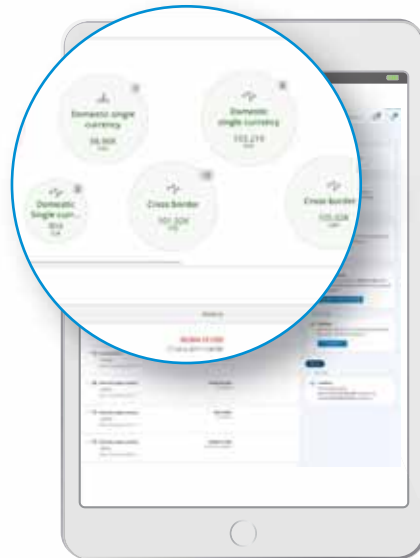
Cash management's answer to Amazon and Siri

Michel Jacobs | Herber De Ruijter

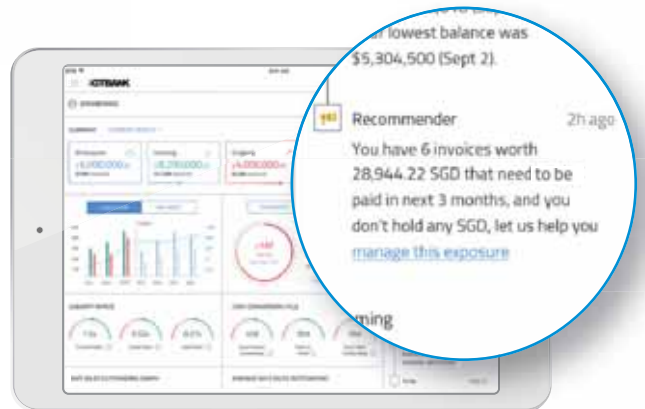
“ It's time for banks to get their mojo back...”

At a glance

Income from clients utilising cash management services is **3.2x greater** than those with just an account-based relationship



21% of clients cite product recommendations and offers as the biggest benefit from going contextual – offering significant opportunities for upselling



INFORMATION
is valuable but cannot be used alone to make a decision without some kind of...



ANALYSIS
that presents the information in context and highlights where and what action is needed. This drives a...



DECISION
that is the "right" one given the context. This can result in a...



TRANSACTION
at the click of a button, producing the optimal result for the specific situation.

From the desk of the CEO

The contextual revolution: Cash management's answer to Amazon and Siri



It's time for banks to get their mojo back.

In a world of little mercy and even littler margins, we have watched them retrench, chasing ever-stricter economies to protect their bottom lines. But there is only so far you can tighten your belt before something spills out. And this is not an outcome banks can afford.

As the digital revolution thunders on, a growing number of competitors pose novel threats – with specialist technology companies and even tech-savvy corporations from other industries waiting in the wings. Talk of disruption is ceaseless, and in these straitened circumstances, banks have no choice but to dismantle their boundaries and find new ways to serve their customers to grow their businesses.

But this picture of fear painted by many is not one banks need to buy into. The urgency is undeniable, but the path ahead is clear. Banks must embrace the client-centricity their clients extol – integrating themselves into corporate supply chains by providing easy-to-use, comprehensive applications and tailoring their offerings according to the context of each client.

And where better to start than cash management? It's an area ripe for a revamp. Corporates are becoming increasingly international in their outlook – contributing to a trend of growing complexity in their treasury and cash management functions. And while most banks have for some time offered services to support the necessary juggling of accounts, sweeping of funds and maintenance of minimum balances across departments, subsidiaries and countries, the way these services are set up means decision-making and execution is still a complex and taxing affair. It's time for a fresh and corporate-centric approach.

That's what this paper is about. We call our approach “contextual” banking – because it focuses not on executing transactions based on do-this-now-do-that instructions, but rather on anticipating, understanding and supporting the context and intent driving a firm's actions and using this knowledge to optimise execution. Using open APIs to gather contextual data such as the nature of the payer and the payee, the relationship between the two, and the balance and currency of their accounts, the contextual-enabled bank applies machine learning, uses predictive analytics and harvests the bank's existing data to determine not only the fastest, safest and cheapest actions in a given situation, but also the optimal one, given the client's context and preferences. Not only does this save

them huge amounts of time and money in the process, it also ensures insight and ability to maximize business value from the chosen decision and execution. You may have heard this kind of concept before, because it's like Amazon and Siri rolled into one – optimised for cash management.

What's in it for banks? Well, aside from greatly enhanced customer loyalty and the inherent efficiency of a digital “self-service” solution, contextual cash management satisfies banks' critical need for new sources of income. McKinsey reports that the total income banks receive from a client is 3.2x higher with cash management than without. The contextual approach capitalises on this by not only recommending services already included in the bank-client agreement, but also those that are not – so long as they represent better value for the client than the alternatives.

It's a win-win – the client is notified of the optimal means of executing its plans, while the bank can tap new revenue in a highly efficient way not just by becoming the principal banker and the benefit of increased deposit base and associated fee income but also through seamless day-to-day cross-selling.

“What's the catch?” we hear you cry. There isn't one. In fact, banks don't even need to build this complex system themselves. It can be done far faster, cheaper and arguably better by purchasing an existing platform direct from a specialist supplier – one that understands not only the financial side, but also the technology side and, just as importantly, the design side.

It's not for no reason that we've already had a top-ten global bank and two leading regional corporate banks choose this offering. The choice is easy: tighten the belt until it becomes a noose – or invest in and embrace contextual cash management.

Get the mojo back.

A handwritten signature in blue ink that reads "Manish Maakan". The signature is stylized with a large, looped 'M' and a cursive 'Maakan'.

Yours sincerely,
Manish Maakan, CEO, iGTB

This paper covers:

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Contextual cash management

Understands what to achieve

Blowing past the half-baked claims of yesteryear, the contextual banking approach truly homes in on the clients' needs – with decisions, workflows and solutions organised around what a business is trying to achieve, rather than what its bank offers as standard. This way, it can offer the best next action.

Contextual cash management recommendations are made instantly and automatically based on real-time developments – presenting treasurers with a series of optimal options (the cheapest, the fastest and the safest solutions, for instance) in light of the specific circumstances and objectives.

Contextual cash management is the revolution. The way it needs to be done. The way it should always have been done. We are making it happen.

WHAT IS CONTEXTUAL BANKING?

Contextual banking is what happens when a bank starts listening to its customer, when it starts paying attention to the details, the situation, the journey – in short, the context – of a client, and factors them into its services and counsel. With contextual banking, your digital offering seems to actually understand - even anticipate - what the user is trying to achieve, and so upsell and cross-sell directly.

In this sense, it is a data-driven vision, taking its cues from pioneering platforms such as Amazon, Siri and Google Assistant and using client data to refine the way transaction banking services are provided. This could be anything from identifying account deficits and suggesting ways of rectifying them, to using artificial intelligence and data analytics in order to determine an optimal payment method balancing speed, convenience, cost and risk.

Contextual = The 'app-ification' of banking

Recent years have led us to expect more information, and control over the parameters governing our choice. When searching through an online catalogue or using a comparison site we want to input our preferences on price, shipping, financing options. We want to see how much stock is left, how long it will take and where it goes after we buy it and before it reaches us. We are prompted throughout the day by our phones, which connect existing information on our location, schedule, and historic behaviour, to help make the best choices. Why would our banking service be any different?

How will my clients benefit from going contextual?

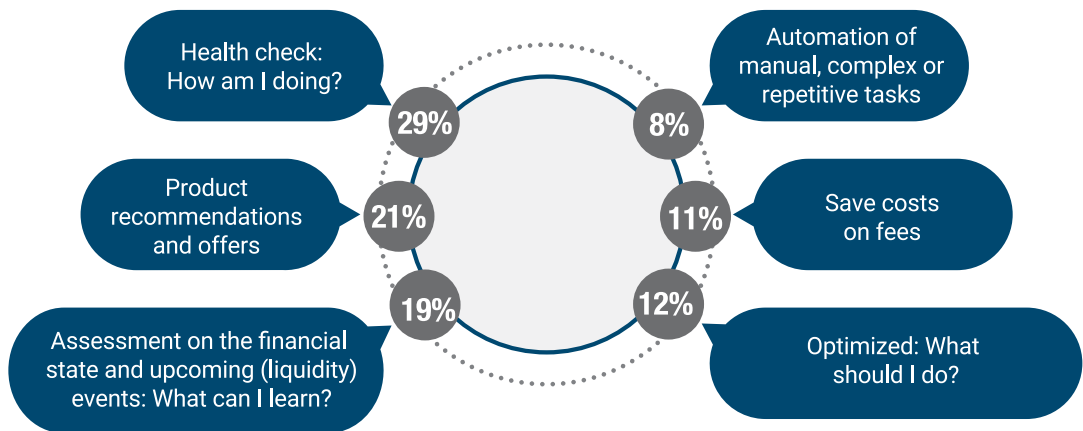


Figure: How will my clients benefit from going contextual?

Contextual banking

Applies especially well to cash management

Integrating into the supply chain

Contextual cash management is about making banks an integral part of what treasurers do on a daily basis.

Social media platforms such as Facebook have enjoyed enormous success by adapting their services to fit their users' lifestyles. Contextual cash management looks to do the same with treasurers and their supply chains – integrating bank processes into the everyday operations of corporate clients and giving them exactly what they need to carry out their tasks quickly, efficiently and cost-effectively.

At the heart of this is understanding what treasurers do on a day-to-day basis – and removing as many headaches as possible. Logging into multiple portals, prioritising tasks, and laboriously calculating inflows and outflows, for instance, all take time out of a treasurer's day – allowing less time to focus on the more critical issues. Contextual cash management means that these can be automated and accelerated – generating a huge boost in efficiency.

Simplify that job by automating routine, yet complex decisions.

Indeed, not only does this drastically simplify a treasurer's workload, it also promotes efficiency and cost savings by calculating and suggesting the actions that most closely match their specific needs.



With convenience and context-sensitivity such high priorities, of course, banks must also ensure that contextual cash management services are available at all times – and not just to those with a PC or a certain brand of phone. For contextual cash management to deliver fully on its promise, it must be available across all channels, in real time, all the time.

Putting contextual cash management into practice

In practice, contextual cash management works much like popular online platforms such as Amazon, Netflix and Spotify. These platforms “learn” people’s preferences and habits in order to recommend products, shows and music they are likely to enjoy and alert them to new releases and events. They seem to understand what their users want and the user can usually find a button to click that fits that context. Contextual cash management products use data analytics to understand clients’ preferences, situations and intentions in order to notify treasurers about cash and liquidity developments and suggest how they can best respond, given their context.

These options automatically factor in the intent and nature of the interaction to promote only the option that most closely matches the client’s needs. For instance, if a client is looking to move surplus cash in a given account, the contextual banking platform will suggest a set of money-market funds in which the money can be invested – selected to match the company’s parameters in terms of country exposure, credit rating, yield and length and also the amount of cash, currency and even the treasurer’s input or learned policy and risk aversion. It can also redeem the funds automatically to prevent the account from going into deficit.

Contextual banking can also be compared to services such as Google Assistant and iOS 11’s Siri – providing context-specific and in-the-moment updates. Just as Siri might alert a driver to high levels of traffic on his preferred route and suggest an alternative route via clearer roads, so the contextual banking system anticipates actions the treasurer needs to perform, identifying, for instance, cash held in a volatile currency that could benefit from FX hedging, or an account that requires a sweep to prevent upcoming invoices from sending it into negative balance.

.....
Like Amazon, Spotify and Netflix, the contextual system “learns” the client’s context and preferences – and suggests preferable actions.
.....

.....
Much like Siri and Google Assistant, it also notifies and advises treasurers on important events.
.....

The process of contextual cash management

This contextual cash management process manifests as four steps carried out by the bank on behalf of the corporate treasurer. To work effectively, every screen should show the relevant information, highlight the analysis, show all sensible decision options with ratings and allow immediate transaction execution.



Information

The bank uses the latest technologies such as predictive analytics to learn the client's context and preferences. In particular, there is a focus on meshing with compliance demands while providing insight, foresight and oversight to address the key questions all treasurers must answer:

- i. How am I doing? (Insight)
- ii. What should I do? (Foresight)
- iii. What do I have and where is it going? (Oversight)

1



Analysis

The bank constantly monitors the client's cash positions against these parameters, as well as the prevailing liquidity trends in order to root out any developments that require action from the treasurer, such as upcoming surpluses and shortfalls of cash, exposure to heightened risk or volatility, and underperforming cash kept in relatively low-interest accounts.

2



Decision

When such a development arises, the bank suggests the options for responding that most closely match the client's unique context and needs, either through a Best Next Action or – where an action is not included in the client's current agreement with the bank – a Best Next Offer. These, of course, vary considerably from one situation to another, but in every case – however complex – the contextual banking system will output simple, actionable insights.

3



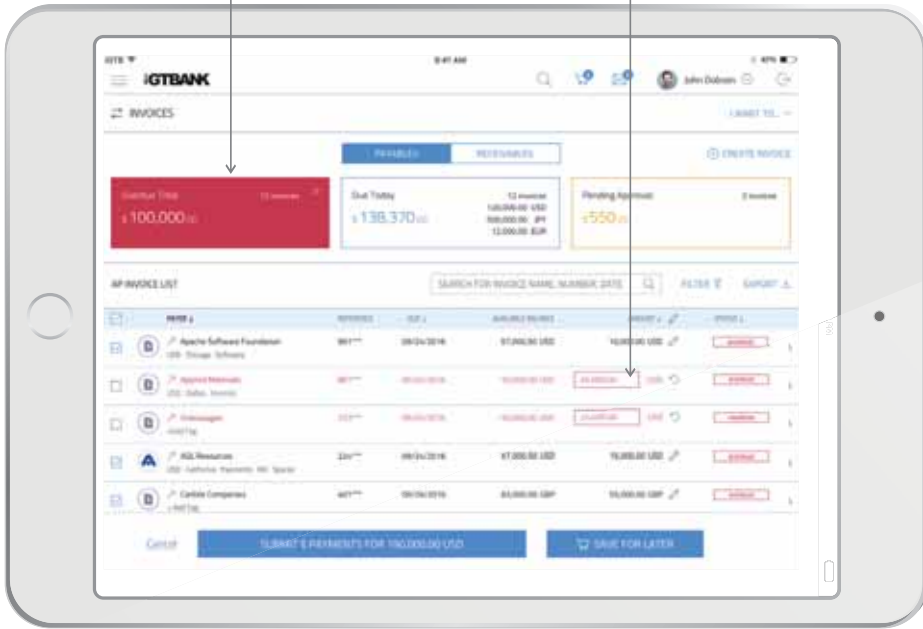
Transaction

Once the treasurer has chosen his preferred action, the instruction is executed instantly – or, if necessary, placed in the queue for bank operational or compliance review.

4

Clear information

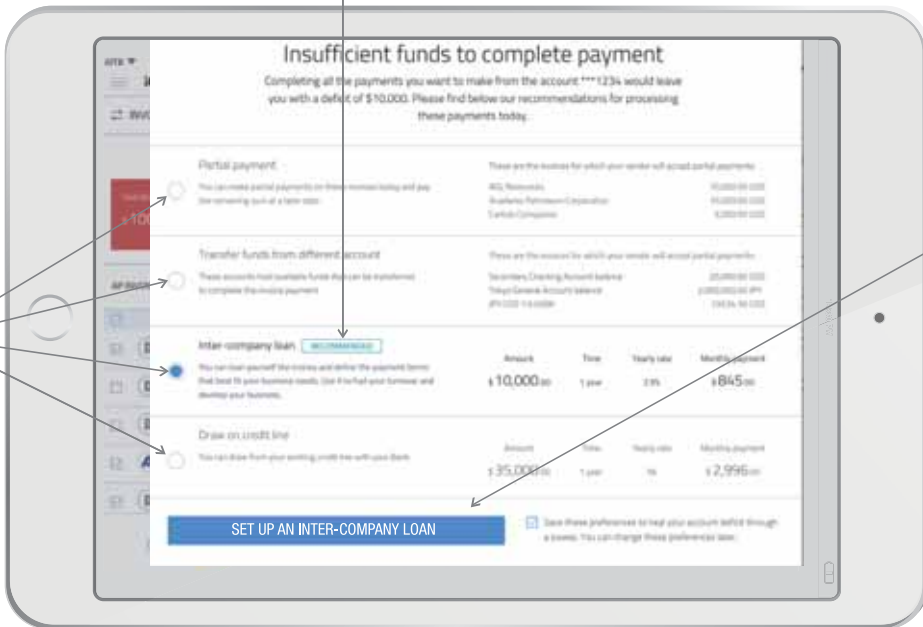
Analysis to draw attention



Analysis giving ratings

Likely Decision

Transact right now



Why contextual cash management

Matters to the market and why banks invest

Investment is inevitable, but banks must lock in the returns

The benefits of contextual cash management for clients are clear, but the bank is not investing out of altruism. For a start, with the shift to digital services now widely acknowledged to be inevitable, banks must be prepared for an outlay no matter what, if they want to remain relevant in the cash management sphere.

.....
Contextual cash management opens up excellent revenue-generating opportunities.
.....

Rather than fighting the prospect of an ineluctable outlay, banks' time is better spent looking at how this investment will generate a healthy return. Contextual cash management already has the answers. Cross-selling has long been a priority, but it remains a bridge too far for most relationship managers, who must focus not only on sales, but also on ensuring consistent execution – and keep an eye on ever-present risk.

.....
No need to over-tax relationship managers.
.....

The contextual cash management system's artificial intelligence, however, constantly assesses client situations against the bank's full range of products – not just those used under the existing agreement. This means every time a new product would be the best option for the client, the contextual banking system flags the fact and proposes it as a "Best Next Offer" – acting far faster and more efficiently than any relationship manager.

.....
Digital can have greater authority and market permission than a salesperson.
.....

This promises a raft of new revenue-generating opportunities – each proposed at exactly the point where the client needs it most and thereby maximising the potential to complete a sale. What's more, these "Best Next Offers" also carry a high degree of authority – coming from an unbiased algorithm, rather than a salesperson. Furthermore, the bank can explicitly choose whether to underwrite the offer being "best" because of clear algorithms or instead simply offer "common actions" with justified ratings to avoid coming into regulatory scope, not relying on what a human might or might not actually say.

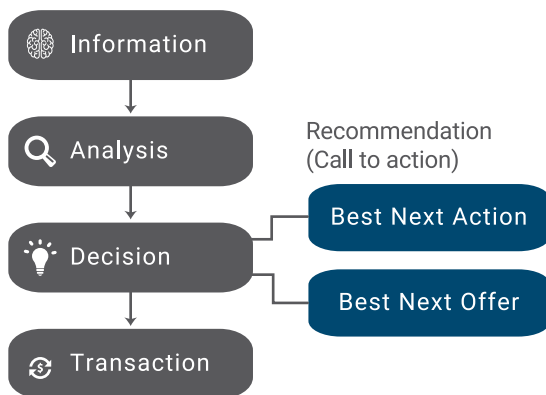
The balance-sheet benefits flow both ways too. Banks stand not only to bring in more in terms of revenue, but also to tighten their belts considerably when it comes to outgoings. By increasing the adoption of “self-service” products, where clients deal primarily with automated intelligent systems, banks stand to save on a number of scores. Their human resources can be focused on more important (potentially revenue-generating) activities, while day-to-day operations will be performed faster and without any risk of human error.

The all-digital solution brings a raft of fundamental efficiencies in terms of risk, finance, time, and human resources.

For banks looking to see a return on their digital investments, few approaches boast such promise.

Example: Upselling cash management services

- Using the information from the bank’s back office system, the contextual cash management system notices a shortfall in an airline’s account of ¥12,836,420 yen.
- It highlights this analysis & notifies the airline’s treasurer and makes two suggestions:
 1. A “Best Next Action” of an inter company loan from the airlines low cost subsidiary using the company’s existing services agreement with the bank.
 2. A “Best Next Offer” of invoice factoring – an even better option available from the bank’s wider range of services, but not yet part of the current agreement.
- The system succinctly states the advantages of all potential decisions suggested.
- The informed treasurer clicks to accept the ‘Best Next Offer’ and the system immediately sets up an invoice factoring agreement for the airline thus execution his transaction.



Resulting in context-rich experiences:

- Computed personalization
- Situation interfaces
- Moment-of-truth special offers
- Predicted recommendation
- Real time business intelligence
- Customized services

Meet client demands in the digital age

A popular definition of digital is “everything at your fingertips”.

.....
Client expect instant and convenient service constantly at their fingertips – contextual cash management gives it to them.
.....

The incoming generation of business leaders has grown up with instant service provision as standard. The parameters have changed and slow, cumbersome legacy systems will no longer suffice. Clients expect more – a service that’s simple, yet sophisticated; relevant, yet fast and convenient. That means services must be available at all times and via all channels – from standard computer interfaces, to mobile, tablet and even wearable applications. If banks don’t match these expectations, their clients will find another provider that will. Those that invest in contextual services now need never see such a scenario materialise.

When it comes to cash management specifically, many clients are keen to eliminate the complexity inherent in dealing with counterparties across the globe. Typically, this requires dealing with multiple banks, running multiple platforms, each with their own unique security requirements – a recipe for inefficiency and confusion.

.....
Clients are helped to rationalise their cash management processes.
.....

Contextual platforms offer a chance to rationalise cash management – creating a single platform to survey and manage all accounts. The operational savings – not to mention the reduction in the cognitive load placed on treasurers – is astronomical.

Stay ahead of the pack

.....
As banks face looming competition, contextual cash management enables them to compete on service quality.
.....

The opportunities opened up by the contextual paradigm could not be more timely for banks as they look over their shoulders at an increasingly voracious chasing pack – its ranks swollen by a raft of technology specialists clamouring to eat into their share of the transaction banking market.

To hold their ground and continue growing their business, banks must truly embrace the principles of client-centricity that have seen their fintech competitors inspire so much support in such a short time. This means seamlessly integrating into corporate supply chains – understanding their needs, analysing their data and outputting optimal recommendations for execution. Competing on price alone is no longer a viable option. Contextual cash management gives banks a renewed focus on added value, based on analysis of corporate interactions.

.....
The ever-present threat of client attrition is hugely reduced by a contextual approach – one that clients will love.
.....

Armed with a contextual cash management system, however, banks can reinvent themselves from monolithic and unyielding institutions, to flexible, yet powerful partners for business – providing highly tailored and context-sensitive services in a digestible and engaging format.

Is not so hard to implement

A unified digital platform

Implementing contextual cash management requires a single digital banking platform, capable of covering all of a company's accounts, while independently gathering client data and applying real-time analytics and artificial intelligence to calculate intelligent courses of action. It must also be available across all user channels, reacting and executing in real time, all the time.

.....
Contextual cash management services require a single, omni-channel platform, with data analytics and artificial intelligence.
.....

Stratified processing for flexibility and stability

This means incorporating a number of new and advanced technologies into existing bank infrastructure. To do this successfully, these must be stratified into several layers – balancing the competing needs of real-time reactivity and IT stability.

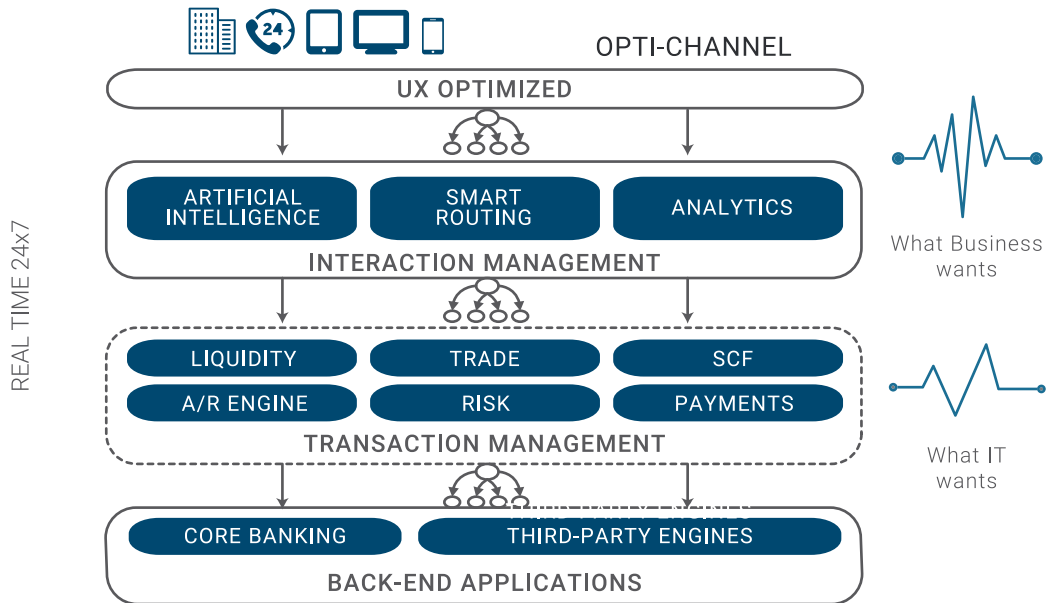
.....
These new technologies must be implemented in layers.
.....

The top two layers (those directly engaged by the user interface) share the need for instant reactivity to meet client demands for continuous delivery and deployment. The bottom two (those that relay user instructions to the core banking system) share the need to operate predictably in order to align with the existing speed of regulators and banks' internal development procedures, including SIT and UAT processes.

.....
The different "heartbeats" of real-time client response and stable IT operations have to co-exist but be kept separate.
.....

Consequently, the different layers operate what we think of as desynchronised, but harmonised, "heartbeats". They must work in tandem, but at different rates, in order to balance the demands of client reactivity and IT stability.

Manage Interactions to Optimize Transactions De-synchronized heartbeats



Layers of bank infrastructure

1. User-experience optimisation

User-experience optimisation ensures that the complex internal workings of the system are presented as a simple front end.

This is the lens through which the end user experiences the whole contextual banking process. Contextual cash management is about making life easier for CFOs, treasurers, and corporate clerks – though a complex operation, it must be simple and convenient to use and output straightforward information and recommendations at the front end.

In practice, this means ensuring the system can be managed at all times and via all channels – most notably via desktop, mobile, tablet and wearable applications. More than this, it must be reactive in real time – instantly executing on instructions, regardless of the time or date. Consequently, it operates with a fast heartbeat.

2. Interaction management

This is about using artificial intelligence, smart routing and data analytics to

- Understand the context of each specific transaction.
- Understand historical liquidity trends and challenges.

The interaction management layer ensures constant access to the bank's artificial intelligence and data analytics services.

- Project future trends and challenges.
- Output the options that most closely match the specific needs of the client.

As with user-experience optimisation, this layer must also be able to integrate with any channel, device or third-party system through APIs. As corporates increasingly set store by agility and efficiency, an interaction management layer enables banks to stay in sync with the heartbeat of real-time commerce – reacting quickly to corporate needs and developing and deploying solutions far quicker than would otherwise be possible.

3. Transaction management

This layer needs to process clients' liquidity, trade, supply chain finance, accounts receivable, risk, and payments requirements and direct them to the relevant back-end applications for execution.

In order to align with the existing speed of regulators and banks' internal development methods, it operates a slower heartbeat than the top two layers.

.....
The transaction management layer relays instructions from the user interface through to the different parts of the core banking system for execution.

4. Back-end applications

These are the core banking/accounting systems and third-party engines that carry out the ultimate execution of each client instruction. As with the transaction management layer, the back-end applications maintain a slower heartbeat, acting as a ballast for the reactive work of the upper layers.

.....
The back-end applications are responsible for the ultimate execution.

A specialist operation

Adopting contextual cash management will put banks at a considerable competitive advantage. But there's a reason for that: it's a complex undertaking that requires a deep understanding not only of the technological intricacies, but also of the design aspects and the financial nuts and bolts underpinning the system. As an internal undertaking, banks risk sinking huge amounts of funds into finding the right team, ensuring the right training, developing the technology and implementing the final product. Yet this not their only – and certainly not their best – option.

.....
Putting this platform together is a complex task – and one best accomplished by specialists – but luckily they exist.

Rather, this is a job that demands partnering with a specialist that can offer a ready-made platform and tailor it to fit into the bank's existing infrastructure. The likely result is a job done faster, cheaper and most likely better.

How contextual cash management

Is addressed by iGTB

The complete package

At iGTB, we are unique among technology providers in offering a comprehensive platform for the entirety of transaction banking. We are not just cash management experts, or payments experts, or trade experts – our team comprises seasoned specialists in every discipline. We have been doing this for over 25 years – powering mission-critical transaction capabilities for three of the top four global transaction banks, along with a host of regional corporate banks, comprising over 150 installations in 85 countries.

A commitment to contextual

iGTB's role is to enable global transaction banks to drive economic and business benefits, operational excellence, and customer satisfaction. For cash management service providers to be the best in their field and the go-to for transaction banking, they need to understand the context, intention and preferences of their clients – automatically monitoring their cash positions and suggesting optimal options for reacting to liquidity events and other developments.

.....
Put simply, our role is to help you make more money by serving your clients better.
.....

An eye for design

At iGTB, we are not just technology and transaction banking specialists, we are also design specialists – dedicated to ensuring all services are simple, fast and convenient to use – with omni-channel compatibility a pre-requisite. It is this design focus that is behind the drive to create ever better user experiences – and the key to driving higher adoption of self-service products among bank customers lowering the operational cost for banks while better serving the instant needs of their clients. All our UX expertise and domain knowledge have been bundled and productized as re-usable UI components that is part of the CBX platform.

.....
We believe in practical and beautiful design.
.....

Crucial perspective

Of course, while design is a crucial aspect, what's behind the presentation is equally vital. And in this respect, we practise what we preach. We take the time to understand the needs of our clients and our clients' clients by asking fundamental questions, such as "What problem do we solve?", "Who is the end user of our products?", "How do we solve their problems, and is it worth solving?", and "What does success look like – what do we want to achieve?" It's what we ask you to do, and we do it too.

From this, we understand that one of the critical issues facing banks is that it is near impossible to know exactly how the industry will progress over the coming years – with new technologies and regulations liable to change the game at a moment's notice. Consequently, we place great emphasis on making our solutions flexible and scalable – meaning our clients are always able to adapt to the latest developments.

As part of this, our solutions are offered both as a comprehensive suite covering the entirety of transaction banking or in isolation to address specific needs.

We provide in-depth market knowledge and understanding of our clients' own context.

Four principles for transforming transaction banking

Our perspective has led us to promote four key principles aimed at transforming transaction banking for the better:

1. Change the operating model: Moving corporate and transaction banking to be centred on the corporate/consumer and not on the traditional product or account;
2. Change the application/IT: Moving corporate and transaction banking to be centred on the channel and interaction and not on core banking systems or transactions;
3. Change the strategy: Moving corporate and transaction banking to be centred on understanding the intent and context of each and every interaction, enabling optimisation and maximisation of the associated execution
4. Drive partnership: This is about positioning banks to become valued partners for corporates by understanding their business and delivering tangible business benefits, diffusing the risk of disintermediation.

iGTB's Digital Cash Management platform: Contextual Banking Experience (CBX)

.....
Our Digital Cash Management platform can manage all corporate treasury interactions and determine preferable methods of execution.
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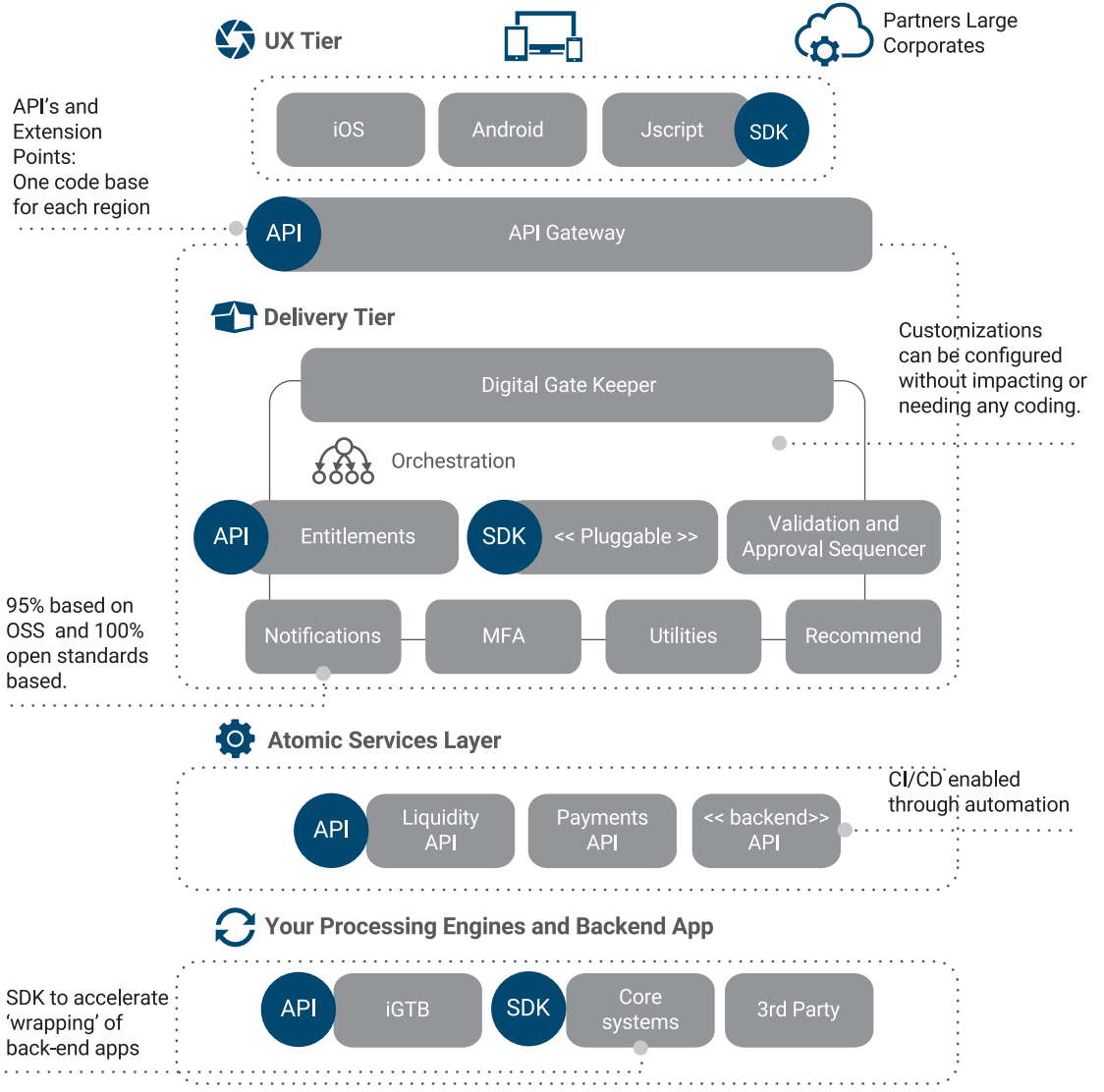
iGTB offers Digital Cash Management services either as part of its comprehensive Digital Transaction Banking platform or as a standalone product called CBX. It can be integrated into any channel, device, product engine or third-party system through APIs, be delivered with pre-integrated payment validation and management capabilities (if required) and uses predictive analytics to offer sleek and convenient contextual cash management services – including Best Next Action and Best Next Offer suggestions for improved cross- and up-selling.

Our cash management platform – as with all our products – places a strong emphasis on design, generating simple, actionable recommendations to cut through the complexity of everyday financial decisions.

This design was devised with both end users and third parties in mind – making the platform easily adaptable to new business models by simply plugging in new iGTB, proprietary, or third-party technology. iGTB's Digital Cash Management also includes a real-time, round-the-clock, end-to-end orchestration solution for enterprise-wide transaction flows and is Ripple-enabled to facilitate cross-border transactions using distributed-ledger technology (DLT).

.....
The platform is designed to bring greater client loyalty and new revenue opportunities at lower cost and risk.
.....

We have designed this solution with bank clients in mind – directly addressing corporate treasury challenges in a simple and elegant way. We think this is a solution corporates will love. And the banks that offer it? We think they'll love them too. In fact, this system has already been chosen by a top-ten global bank as well as two leading regional corporate transaction banks. They recognised that our Digital Cash Management solution is a chance to strengthen client relationships while simultaneously pitching for new business at every opportunity. You have the same chance. Take it.





Sleek, convenient, and contextual cash management with iGTB's CBX platform

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Michel Jacobs is a recognized banking and payment expert who has led strategy, solutions and technology driven product innovation across the banking and payments markets on a global basis. Previously Michel was Executive Vice President - Enterprise Product Strategy with FIS Global where his responsibilities included Product Strategy responsibility across the banking and payment related product and services lines.

During his tenure at FIS Global Michel has participated in the formation of a new regional payments infrastructure in Asia, conversion of global financial institutions to real-time banking models in Europe, and the implementation of multi-channel customer centric Digital infrastructure in some of North America's largest banks.



Herber De Ruijter

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Herber De Ruijter brings more than two decades experience in product strategy, business development and product development to the role. Prior to joining Backbase, Herber previously worked for experience management vendor SDL Tridion, where he was Head of Operations of North America. Herber joins iGTB from solutions provider Backbase, where he was responsible for product development as well as leading the company's American business and operations.

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TRANSACTION
BANKING



**THE WORLD'S FIRST COMPLETE
GLOBAL TRANSACTION BANKING PLATFORM**

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