

Arab National Bank Leverages Intellect's eMACH.ai Wholesale Banking Platform to Accelerate Digital Innovation

This strategic wholesale banking technology initiative will drive growth and innovation for ANB's Corporate & SME Banking clients

LONDON, UNITED KINGDOM, February 19, 2026 /EINPresswire.com/ -- [Intellect](#) Design Arena



Intellect is proud to partner with ANB in delivering contextual, composable, and intelligent solutions for their wholesale banking clients"

Manish Maakan, CEO – Wholesale Banking, Intellect Design Arena

Ltd., a global leader in enterprise-grade financial technology, is proud to announce that Arab National Bank (ANB), a KSA-based award-winning full-service Corporate Bank, has implemented Intellect's [eMACH.ai](#) Digital Transaction Banking solution to enhance its digital capabilities.

Arab National Bank: Redefining Wholesale Banking Through Digital Innovation in Saudi Arabia

ANB is committed to driving digital transformation in Saudi Arabia's wholesale banking sector. With an unwavering

commitment to innovation, ANB is strategically investing in future-ready technologies, intelligent platforms, and customer-centric digital solutions to establish itself as a leader in the Saudi market.

This digital transformation represents a significant milestone in delivering next-generation wholesale banking solutions tailored for the dynamic and rapidly transforming Saudi market. These offerings on cash management, built on Intellect's eMACH.ai platform, are designed to meet the complex needs of leading industries while aligning with Saudi Arabia's Vision 2030 digital transformation goals. Enabling financial inclusion and empowering the private sector. In a world where personalisation and contextual intelligence are paramount, eMACH.ai differentiates itself by powering 12 industry clusters and 36 sectors.

How does eMACH.ai Wholesale Banking Empower Industry-Aligned Impact Tailored to the Saudi Market Landscape?

eMACH.ai delivers tailored wholesale banking solutions aligned with the Kingdom's strategic industries, empowering organisations to drive operational excellence, financial control, and digital agility.

- Oil & Gas: Achieve near real-time visibility into cash positions across subsidiaries, banks, and currencies, enabling timely and automated disbursements for vendors, employees, statutory obligations, and FX settlements.
- Government Sector: Enhance fiscal transparency and efficiency with real-time cash visibility and automated payment workflows, streamlining disbursements across ministries and public sector entities.
- Resources (Energy & Utilities): Centralise financial visibility and automate high-volume payments to improve control, efficiency, and risk mitigation—critical for large-scale, capital-intensive operations.
- Real Estate & construction: Leverage a centralised financial cockpit to monitor cash flows by project, department, or entity, while enabling milestone-based payments across multiple ongoing developments, ensuring tighter control and efficient fund allocation.
- Telecom – Gain control over complex receivables and payables, while enabling real-time, high-volume processing of cross-border and domestic payments — all with end-to-end tracking, reconciliation, and reporting.
- FMCG: Access real-time dashboards, automated transaction and balance reporting, and multi-channel payment capabilities to drive financial precision and operational agility across distributed operations.
- Trading & Logistics: Mitigate FX losses with online FX rate negotiation for cross-border payables and automated cross-border payment solutions for cost-efficient, transparent, and timely settlements. These industry-specific solutions empower businesses to operate with greater efficiency, agility, and insight, driving enhanced performance and growth in their respective sectors.

Key offerings that enable the bank to differentiate itself in the market:

- Customer-Centric Digital Platform: A unified, customer-centric digital platform offering real-time visibility, control, and execution across accounts and payments, empowering businesses to manage their business entities, seamless digital onboarding, hierarchies, entitlements, and self-service with a holistic and intuitive experience.
- Dedicated Corporate Mobile App: Enabling seamless access to financial and operational tools through secure, enterprise-grade mobility solutions, empowering businesses to drive efficiency and agility in a dynamic corporate environment. This app enhances corporate clients' ability to manage finances anytime, anywhere.
- Differentiated by advanced capabilities: Enabling full digitisation of payments supported by straight-through processing of payments with embedded FX capabilities, while offering a consolidated cash position dashboard and online customer self-service for unified financial oversight and superior client support
- Elevating the future of the Cash Management suite: ANB is quickly expanding its corporate

banking capabilities with upcoming enhancements including Receivables & Collections, Liquidity Management, Corporate Admin Module and Digital Onboarding further strengthening its position as a comprehensive digital partner for corporates.

Aiedh M. Al-Zahrani, Chief Operating Officer, Arab National Bank, commented, “This transformation marks a new era of operational agility and efficiency at ANB. By digitising our core transaction banking services through Intellect’s eMACH.ai platform, we are strengthening our ability to serve clients with faster turnaround times, reduced complexity, and smarter workflows. This positions us not just as a service provider, but as a strategic partner to our clients’ growth journeys.”

Omar Alageel, Chief Digital Officer, Arab National Bank, commented, “Digital transformation is central to ANB’s strategy of delivering intelligent and differentiated banking experiences. This partnership with Intellect is more than a technology upgrade. It’s a foundational shift towards a digital-first future. By leveraging the eMACH.ai platform, we’re accelerating innovation cycles, enabling hyper-personalised solutions, and unlocking new efficiencies that drive sustainable value for our clients and the Kingdom’s digital economy.”

Manish Maakan, CEO – Wholesale Banking, Intellect Design Arena Ltd., commented, “ANB’s strategic investment in eMACH.ai marks a pivotal step in advancing Saudi Arabia’s digital banking capabilities. Intellect is proud to partner with ANB in delivering contextual, composable, and intelligent solutions for their wholesale banking clients. With the strong foundation of eMACH.ai’s Blue & Green Fabric embedded in the current implementation, ANB is now well-positioned to exploit AI to elevate customer experience and operational efficiency to the next level. This milestone cements Intellect’s leadership in the GCC region with 40+ customers and showcases our commitment to delivering purpose-built technology that aligns with industry priorities and Vision 2030.”

About Intellect Design Arena Limited

Intellect Design Arena Ltd is a global leader in AI-First, enterprise-grade financial technology, architected from first principles to deliver measurable business impact at scale. With three decades of domain expertise, Intellect delivers composable, intelligent platforms across Wholesale Banking, Consumer Banking, Central Banking, Wealth, Capital Markets, Treasury, Insurance and Digital Technology for Commerce. Applying First Principles Thinking and Design Thinking, Intellect has elementalised financial services into a finite set of Events, Microservices and APIs, enabling faster, modular transformation with predictable and measurable outcomes.

At the heart of this AI-First architecture 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, a composable integration and configuration platform. A pioneer in applying Design Thinking at enterprise scale, Intellect’s 8012 FinTech Design Center, the world’s first Design Center dedicated to Design Thinking principles, underscores its commitment to continuous, outcome-driven innovation. Intellect serves over 500+ customers

across 61 countries, supported by a global workforce of domain, solution and technology experts. For more information, visit www.intellectdesign.com.

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