Intellect Unveils MSOCK to Power AI-First Banking by Making Enterprise Knowledge Computable

Intellect has invented MSOCK, making AI from Anthropic and OpenAI more accurate for enterprise use in financial services

CHENNAI, INDIA, September 8, 2026 /EINPresswire.com/ -- Intellect Design Arena Ltd., a global leader in AI-First, enterprise-grade financial technology, today announced the launch of MSOCK — Multidimensional Multilayer System of Connected Knowledge, an AI-native engineering system designed to address one of the biggest barriers to enterprise AI adoption: AI can generate code, but it does not inherently understand the enterprise it is being asked to change. Intellect has filed 39 patents relating to MSOCK technology and is launching the technology to the world for the first time on September 9, 2026, at Global FinTech Fest 2026.

> MSOCK makes enterprise knowledge connected and computable. It gives AI the context to understand before it acts"
>
> *Arun Jain, Founder & Chairman, Intellect Design Arena*

MSOCK introduces a new enterprise knowledge infrastructure that makes institutional knowledge connected, computable and visual, enabling AI to understand the relationships across business, operations, compliance and technology before it acts.

The launch marks Intellect's move from coding-led software engineering to cognitive engineering, where enterprise transformation begins not with writing code, but with understanding business intent, institutional knowledge, architectural dependencies and the impact of change.

Banks globally have invested significantly in foundation models, copilots, AI coding tools, agents and AI-enabled development pipelines. Yet the fundamental economics and timelines of large-scale software transformation have not changed proportionately.

The reason, according to Intellect, is not the capability of the AI models, but the absence of enterprise context.

As Arun Jain, Founder & Chairman, Intellect Design Arena and Chief Architect, Purple Fabric, articulates in his open letter: “AI knows the world. It doesn’t know your bank.” Enterprise knowledge remains fragmented across codebases, databases, APIs, documents and people’s institutional memory. As a result, AI may know how to generate code, but cannot inherently know why a transaction rule was created, which customer journeys depend on a legacy service, or what downstream systems could be affected by a change.

Making Enterprise Knowledge Computable

MSOCK addresses this problem by creating a connected, evidence-backed representation of an enterprise’s software estate — from business rules and processes down to APIs and code.

The underlying principle draws from a fundamental shift that transformed enterprise computing five decades ago. Relational Database Management Systems made fragmented enterprise data structured and queryable. MSOCK applies a similar principle to enterprise knowledge, making it connected and computable for the AI era.

MSOCK connects knowledge spanning business, operations, compliance and technology, linking products, processes, policies, APIs and code through a 21-dimensional Enterprise Spatial Graph. It organises these assets into Connected Knowledge Units, providing AI systems with the enterprise context and architectural ground truth required to reason and act with greater precision.

This enables organisations to move beyond AI-assisted coding towards AI-native engineering, where AI can understand not only how to make a change, but also what the change means, what it affects and how it can be executed under governance.

Five Layers from Understanding to Governed Action

MSOCK brings together five interconnected capabilities that move enterprise engineering from understanding to governed execution:

1) SOCK — System of Connected Knowledge: Creates an evidence-backed understanding of a defined software estate, connecting business rules and processes through to implementation and code.
2) 21-Dimensional Enterprise Spatial Graph: Enables the same enterprise estate to be visualised through multiple perspectives — from business journeys and operational processes to applications, APIs and implementation evidence.
3) Precise Blast Radius: Assesses exactly what a proposed change or failure could affect, why those dependencies exist and the confidence behind that assessment.
4) Four Engineering Machines: Applies reusable intelligence across the software lifecycle to BUILD, RUN, CHANGE and MODERNISE on a common knowledge foundation.

5) Command Centre: Provides observation, management, control, oversight and compliance for near-autonomous engineering.

Together, these capabilities create a path from enterprise understanding and visualisation to assessment, action and governance.

Keep Your Agents. Keep Your AI-DLC. Add MSOCK.

MSOCK has been designed to coexist with enterprises' existing AI investments rather than replace them.

Banks can retain their foundation models, copilots, AI agents, engineering tools and AI-DLC pipelines. MSOCK provides the missing knowledge infrastructure beneath these investments, feeding them the architectural and enterprise context required to operate on mission-critical systems.

In this sense, MSOCK is not another copilot or AI wrapper. It is positioned as foundational knowledge infrastructure that provides existing AI systems with architectural truth.

Arun Jain, Founder & Chairman, Intellect Design Arena and Chief Architect, Purple Fabric, said: "Over the last several months, our Applied AI Research Lab has been examining a fundamental question: if AI can write code, why hasn't an eleven-month transformation become a six-month transformation? The answer is understanding. AI is extraordinarily capable, but it does not inherently understand the enterprise — why a rule exists, what depends on a service, or what could break when something changes.

MSOCK was built to solve that problem. Just as RDBMS made enterprise data structured and queryable, MSOCK makes enterprise knowledge connected and computable. It gives AI the context to understand before it acts. This is the foundation for moving from coding-led engineering to cognitive engineering, and ultimately towards truly AI-native enterprise transformation."

From India's Coding Advantage to Cognitive Architecture

MSOCK also represents a larger opportunity for India's technology industry. For more than three decades, India established itself as a global software delivery hub through engineering talent and large-scale code production. With generative AI now capable of producing syntax in seconds, Intellect believes the next frontier lies in cognitive architecture — engineering the institutional and domain knowledge on which complex enterprises operate.

For financial institutions in particular, this becomes critical because AI must operate within highly regulated, interconnected and mission-critical environments where an apparently small technology change can have consequences across customer journeys, products, operations and

regulatory obligations.

MSOCK has therefore been engineered for banks and financial institutions, FinTech product companies, Global Capability Centres (GCCs), capital markets and financial advisories, and insurance carriers.

A Three-Week Open Challenge

As part of the launch, Intellect is issuing an open challenge to financial institutions. Organisations can bring one of their complex application modules to Intellect. Within three weeks, MSOCK will map the application and its connected knowledge, enabling the institution to ask one of the most consequential questions in enterprise technology: “If I change this, what exactly will break?”

The challenge is intended to demonstrate MSOCK’s ability to identify dependencies and the precise blast radius of proposed changes before code is modified.

For Intellect, MSOCK represents a shift in the foundational architecture required for the AI era: RDBMS connected applications to data; MSOCK connects AI to enterprise knowledge.

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

For Media related info, please contact:
Nachu Nagappan
Intellect Design Arena Ltd
Mob: +91 89396 19676

Email: nachu.nagappan@intellectdesign.com

Nachu Nagappan
Intellect Design Arena Limited
+91 89396 19676
email us here
Visit us on social media:
LinkedIn

This press release can be viewed online at: https://www.einpresswire.com/article/940353406

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.
© 1995-2026 Newsmatics Inc. All Right Reserved.