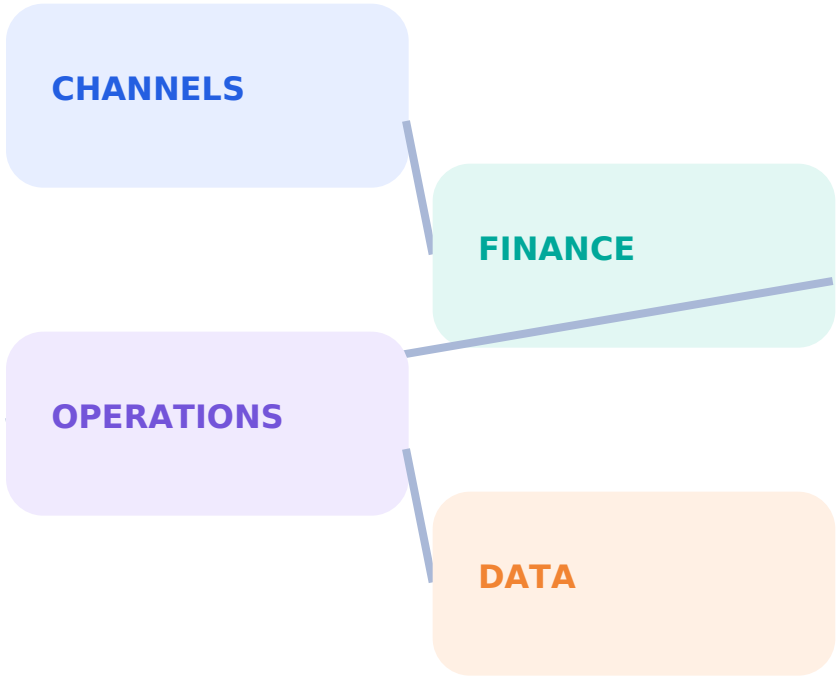
FINTECH INFRASTRUCTURE & EMBEDDED FINANCE

Finance embedded into digital journeys.

API-led infrastructure for banks, NBFCs, fintech platforms and digital distribution channels.

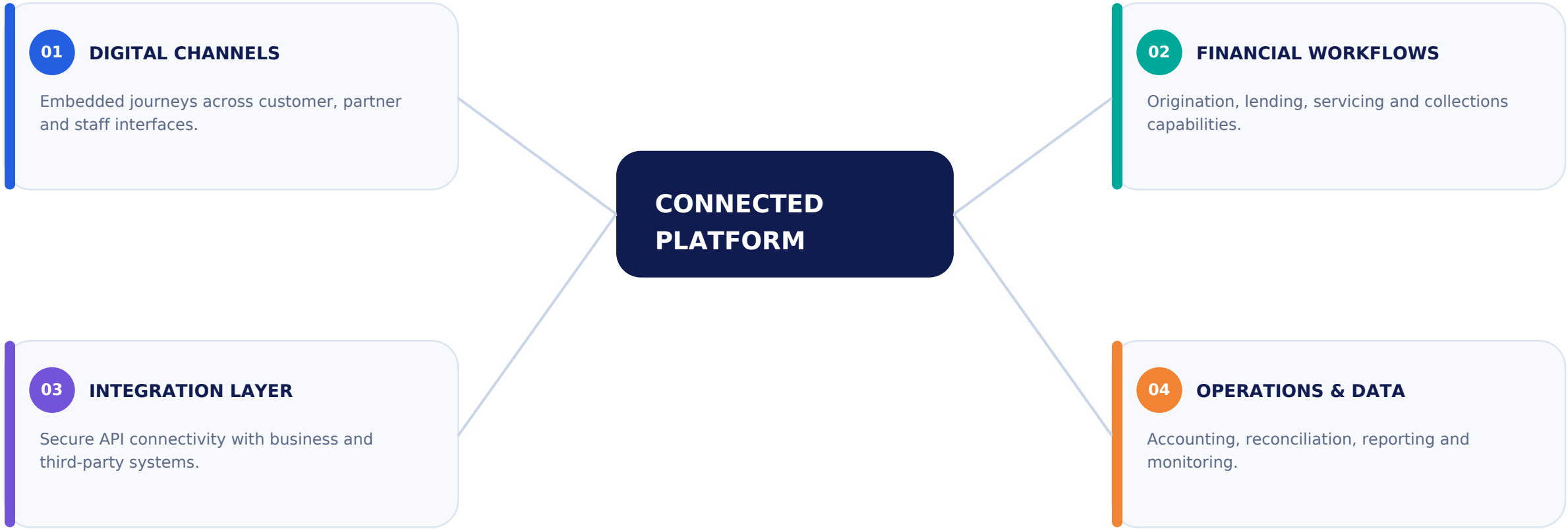


INTEGRATE • ORIGINATE • SERVICE • SCALE

CONNECTED INFRASTRUCTURE

Infrastructure that connects products and channels.

Unify borrower journeys, financial workflows and external services through configurable integrations.



EMBEDDED FINANCE

Financial services inside the customer journey.

Illustrative embedded-finance patterns supported through configurable products and integrations.

01



EMBEDDED LENDING

Offer loan applications and credit workflows within a partner journey.

02



PARTNER ONBOARDING

Connect partner channels to onboarding, verification and approvals.

03



SERVICING ACCESS

Provide loan status, repayment schedules and transaction visibility.

04



PAYMENT EXPERIENCE

Connect repayment options and payment confirmations.

DIGITAL LENDING INFRASTRUCTURE

From application to portfolio monitoring.

A connected operating flow for digital lending products.



API CONNECTIVITY

Connect partners, channels and service providers.

API-based integrations support consistent data exchange across financial operations.

SECURE API CONNECTIVITY

Connected financial services and external systems

PARTNER APPLICATIONS
Web and mobile experiences, merchant or distribution channels

ONBOARDING SERVICES
Identity, KYC, document and verification integrations

CREDIT SERVICES
Credit bureaus, credit policies and assessment inputs

PAYMENTS
Payment gateways, mandates and transaction confirmation

FINANCIAL OPERATIONS
Accounting, ledgers, reports and reconciliation

LOAN OPERATIONS

A connected servicing layer after disbursement.

Help institutions manage loans beyond origination, including ongoing customer and portfolio operations.

01

LOAN ACCOUNTS

Product terms, schedules and account status

02

TRANSACTIONS

Disbursements, repayments, fees and adjustments

03

COLLECTIONS

Field, customer and automated payment journeys

04

ACCOUNTING

Financial entries, balances and reconciliations

05

INSIGHTS

Operational reports and portfolio monitoring

CONTROL AND VISIBILITY

Controls built around financial workflows.

Identity, access and operational records are essential in a connected financial ecosystem.

01

ROLE-BASED ACCESS

Control permissions across staff, partners and functions.

02

AUDITABILITY

Maintain traceable actions, approvals and transaction records.

03

DATA VALIDATION

Support checks and reconciliation between connected systems.

04

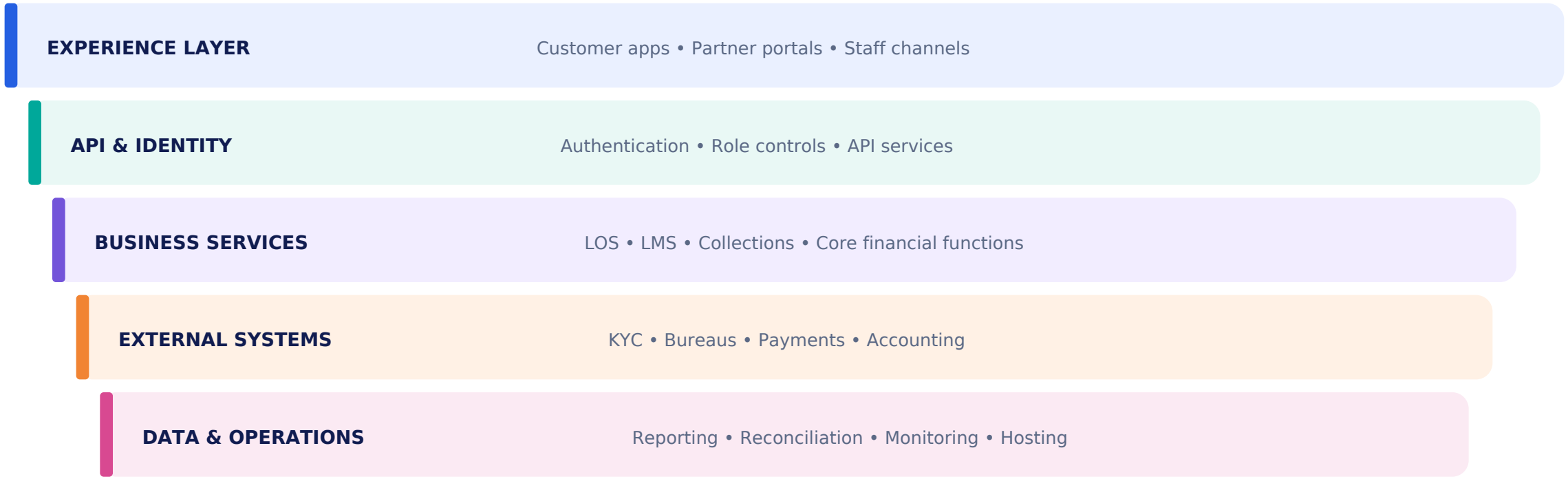
MONITORING

Observe integrations, operational processes and service health.

REFERENCE ARCHITECTURE

An open ecosystem with controlled access.

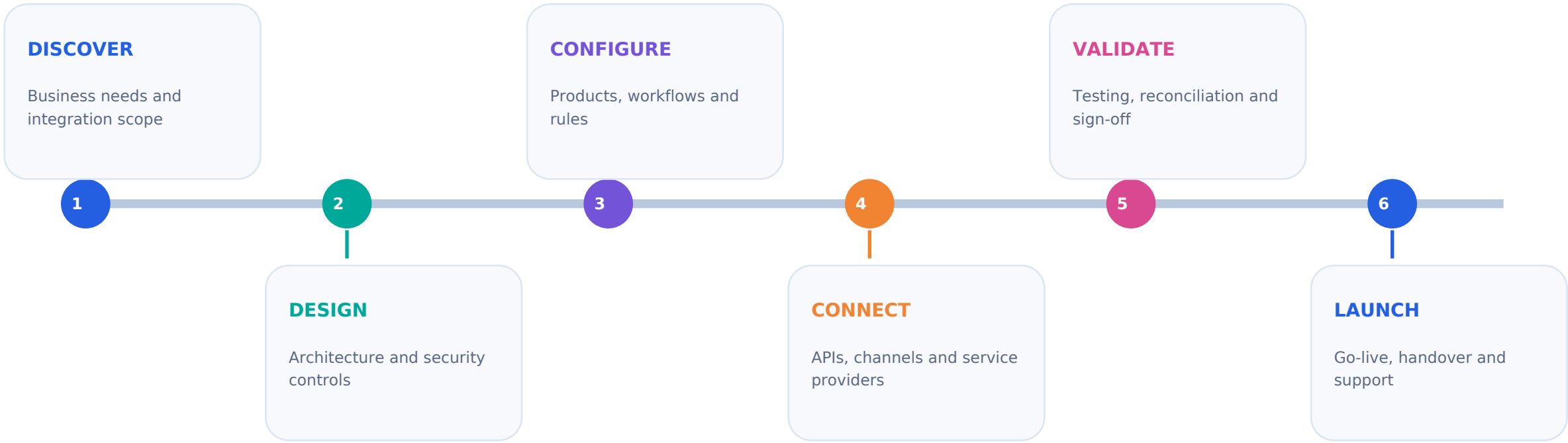
Illustrative architecture; final components depend on requirements and selected deployment.



IMPLEMENTATION APPROACH

From integration design to controlled launch.

An end-to-end delivery model for institution and partner requirements.



INTELLIGROW CAPABILITIES

Engineering and support for connected finance.

A coordinated capability for financial technology implementation and ongoing operations.

01 IMPLEMENT

Configuration, deployment and workflow setup.

02 CUSTOMIZE

Financial products, operational rules and user journeys.

03 INTEGRATE

APIs, third-party services and system connections.

04 MIGRATE

Data transformation, reconciliation and transition.

05 SUPPORT

Maintenance, troubleshooting and knowledge transfer.

06 OPTIMIZE

Platform modernization, testing and performance improvements.

TALK TO INTELLIGROW

Let’s discuss your embedded finance project.

Explore a tailored approach to integrations, digital lending or fintech infrastructure.

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TALK TO AN EXPERT

SCAN TO ENQUIRE