

Khalsa Credit Union, BC, Canada selects Intellect to power its next-generation digital banking platform

April 20, 2026
Surrey, BC

Khalsa Credit Union (KCU) today announced a strategic partnership with **Intellect Design Arena Ltd.**, a global leader in AI-First, enterprise-grade financial technology powering the world's leading banks, credit unions, and insurance companies, to transform its digital banking ecosystem.

By adopting Intellect's **eMACH.ai Digital Engagement Platform (DEP)**, KCU is taking a significant step forward in delivering a more seamless, intuitive, and member-centric digital banking experience. Partnering with Intellect will bring a world-class digital experience based on their best practices with cooperatives and banks around the world

This transformation will modernize KCU's digital capabilities, enabling a unified experience across mobile and online channels while improving adoption of banking services and higher retention amongst members due to the improved banking experience. With a growing membership base and a strong community presence in British Columbia, KCU is leveraging this partnership to further strengthen its role as a forward-looking, member-focused financial institution.

By selecting Intellect's eMACH.ai DEP, KCU will benefit from:

- **Enhanced member experience** through a seamless omnichannel platform and improved digital self-service capabilities
- **Greater agility** to launch new products and services faster and respond to changing member needs
- **Operational efficiencies** through modern, scalable, and cloud-ready architecture
- **Future-ready scalability** leveraging a composable, microservices-based platform designed for evolving financial services needs

“Partnering with Intellect aligns with our commitment to delivering innovative, member-focused solutions,” said **Hardeep Singh Bains, CEO of Khalsa Credit Union**. “This initiative will enhance our digital capabilities and enable us to better serve our members with convenient, secure, and efficient banking experiences.”

Rajesh Saxena, CEO, Intellect Consumer Banking, said, “With a growing membership base and a strong community presence in British Columbia, Khalsa Credit Union is at the forefront of the province's vibrant credit union ecosystem. This partnership will deliver multifaceted benefits including empowering KCU to offer a superior, seamless digital experience across all touchpoints (mobile and web), future-proof their operations, and, crucially, enable continuous innovation at speed. This allows KCU to rapidly deploy new products, maintain a competitive

edge, and solidify their leadership in the highly competitive Canadian financial services market. This collaboration underscores Intellect's dedication to driving digital success for community-focused financial institutions globally.”

KCU looks forward to working closely with Intellect to bring these enhanced capabilities to its members and employees.

About Khalsa Credit Union:

Khalsa Credit Union (KCU) is a values-driven, member-owned financial institution committed to serving its community with integrity, trust, and purpose. Guided by its core values of Oneness, Resilience, Generosity, and Helpfulness, KCU remains focused on supporting its members, strengthening communities, and fostering long-term prosperity. KCU has been supporting the financial well-being of its members across British Columbia for over 40 years. With branches in Surrey, Abbotsford, Victoria, and Vancouver, KCU provides a full range of financial services supported by personalized advice and a relationship-based approach. KCU has grown to over \$920 million in assets, reflecting the trust and continued support of its members.

As a member-owned organization, KCU remains dedicated to delivering meaningful value while fostering strong, lasting connections with the communities it serves. For more information about Khalsa Credit Union and its products please visit www.khalsacreditunion.ca

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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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