

IDAL/2026-27/SE/06

April 16, 2026

National Stock Exchange of India Ltd  
BSE Ltd.Scrip Symbol - INTELLECT  
Scrip Code – 538835

Dear Sir/Madam,

**Sub: Press Release - OnCost, Kuwait Transforms retail operation by adopting eMACH.ai Retail 6DX platform across its Strategic Branches**

[Intellect Design Arena Ltd.](#), a global leader in AI-First, enterprise-grade financial technology, today announced that OnCost, Kuwait's leading FMCG retailer and the nation's first wholesaler to open its doors to individual consumers, has digitally transformed its operations with eMACH.ai Retail 6DX. This advanced AI-First in-store retail platform has been deployed across OnCost's branches, marking a strategic leap into next-generation, experience-driven in-store retail.

In a market defined by high consumer expectations and rapid digital adoption, OnCost's shift to eMACH.ai Retail 6DX represents a conscious pivot from restrictive legacy infrastructure to a cloud-native, microservices-led architecture. By moving away from monolithic systems, OnCost has built a foundation that can respond, learn, and evolve with every customer interaction.

Please find enclosed herewith a copy of the proposed Media Release dated April 16, 2026, titled - **OnCost, Kuwait Transforms retail operation by adopting eMACH.ai Retail 6DX platform across its Strategic Branches.**

Kindly take the above information on record.

Yours truly,  
for **Intellect Design Arena Limited**

**Prakash Bharadwaj**  
**Company Secretary and Compliance Officer**  
**ACS-37214**

**Intellect Design Arena Limited**

Registered Office: 244 Anna Salai, Chennai - 600 006, India | Ph: +91-44-6615 5100 | Fax: +91-44-6615 5123  
Corporate Headquarters: SIPCOT IT Park Siruseri, Chennai - 600 130, India | Ph: +91-44-6700 8000 | Fax: +91-44-6700 8874  
E-mail: [contact@intellectdesign.com](mailto:contact@intellectdesign.com) | [www.intellectdesign.com](http://www.intellectdesign.com)

## OnCost, Kuwait Transforms retail operation by adopting eMACH.ai Retail 6DX platform across its Strategic Branches

**Kuwait, Dubai | April 16, 2026** - [Intellect Design Arena](#), a global leader in AI-First, enterprise-grade financial technology, today announced that **OnCost**, Kuwait's leading FMCG retailer and the nation's first wholesaler to open its doors to individual consumers, has digitally transformed its operations with **eMACH.ai Retail 6DX**. This advanced **AI-First** in-store retail platform has been deployed across OnCost's branches, marking a strategic leap into next-generation, experience-driven in-store retail.

In a market defined by high consumer expectations and rapid digital adoption, OnCost's shift to eMACH.ai Retail 6DX represents a conscious pivot from restrictive legacy infrastructure to a cloud-native, microservices-led architecture. By moving away from monolithic systems, OnCost has built a foundation that can respond, learn, and evolve with every customer interaction.

### Empowering the "Customer First" Philosophy

As OnCost continues to expand its footprint in Kuwait, this transformation enables a hyperlocal retail ecosystem tailored to the unique demands of the Kuwait market. The adoption of eMACH.ai Retail 6DX provides OnCost with:

- **Seamless Omnichannel Integration:** A unified data layer that bridges the gap between physical stores and digital touchpoints.
- **Precision Inventory Management:** Real-time visibility of sales and stock levels to eliminate mismatches across all branches.
- **Enhanced Checkout Velocity:** High-speed, dual-screen POS deployment designed to reduce wait times and improve engagement.
- **Hyper-Personalised Loyalty:** Smart, API-led campaigns that reward customer trust and drive deeper engagement through targeted promotions.

### The Architectural Edge: eMACH.ai Retail 6DX

Built on the principles of **First Principle Thinking**, the platform transforms disjointed store operations into a synchronised retail engine. The implementation delivered several key capabilities:

- **POS Modernisation:** Cloud-native billing systems that ensure business continuity and rapid transaction processing.
- **AI-First Rewards:** Rule-based cashback program analyses the customer's shopping patterns and provides smarter rewards aligned with their spending habits.
- **Real-Time Analytics:** Access to over 30 custom reports, tracking hourly transactions, footfall, and conversion rates for data-driven decision-making.
- **Rapid Scalability:** The ability to onboard new stores and train operators in record time, ensuring OnCost's growth remains unhindered by technical debt.
- **Complex Promotion Handling:** An advanced engine capable of managing OnCost's unique retail pricing models and bulk discounts effortlessly.

"Our mission has always been to provide the best value and experience to our members," said **Rajan Thomas, Group CTO at OnCost**. "With eMACH.ai Retail 6DX, we have a platform that mirrors our ambition - deeply local, infinitely scalable, and intelligently connected. By eliminating operational complexity and delivering instant insights, we are now better equipped to serve the Kuwaiti community with agility and precision."



**Debanjan Kumar, CEO, iDTC**, added: "Oncost's journey is a definitive example of first-principle reinvention. They chose to reimagine their foundation rather than patch old systems. This implementation is not just a technology deployment; it is a business transformation designed for resilience and relevance in the competitive Middle Eastern retail landscape."

**About OnCost**

OnCost is Kuwait's first "Wholesale to Retail" supermarket, offering a unique shopping experience that combines the bulk-buy savings of a wholesaler with the convenience and variety of a traditional supermarket. Serving both individual households and businesses, OnCost is committed to providing high-quality products at competitive prices across its growing network of stores in Kuwait.

**About Intellect Design Arena Limited**

Intellect Design Arena Ltd is a global leader in enterprise-grade financial technology, delivering composable and intelligent solutions to forward-looking financial institutions across 61 countries. With three decades of domain expertise, our product suite spans Wholesale Banking, Consumer Banking, Central Banking, Wealth, Capital Markets, Treasury, Insurance and Digital Technology for Commerce. Applying First Principles Thinking and Design Thinking, we have elementalised the financial services landscape into a finite set of Events, Microservices, and APIs, enabling faster, modular transformation with measurable outcomes.

At the heart of this 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, our composable platform for seamless integration and configuration. We are a pioneer in applying Design Thinking and our 8012 FinTech Design Center, the world's first Design Center dedicated to Design Thinking Principles, underscores our commitment to continuous and impactful innovation, addressing the ever-growing need for digital transformation. We proudly serve over 500+ customers worldwide, supported by a diverse workforce of solution architects, and domain and technology experts in major global financial hubs. For more information, visit [www.intellectdesign.com](http://www.intellectdesign.com)

<p><b>For Media related info, please contact:</b>          Nachu Nagappan          Intellect Design Arena Ltd          Mob: +91 89396 19676          Email: <a href="mailto:nachu.nagappan@intellectdesign.com">nachu.nagappan@intellectdesign.com</a></p>	<p><b>For Investor related info, please contact:</b>          Praveen Malik          Intellect Design Arena Limited          Mob: +91 89397 82837          Email: <a href="mailto:praveen.malik@intellectdesign.com">praveen.malik@intellectdesign.com</a></p>
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