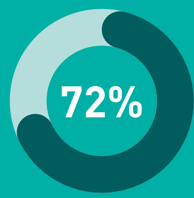
ACP Islamic Banking

MODERN ISLAMIC LENDING, ROOTED IN SHARIAH, POWERED BY AI

TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

As global Islamic banking assets race towards $7.7 trillion by 2030, financial institutions are under growing pressure to modernize, without compromising the sacred principles that define their mission. But delivering ethical, transparent, and efficient digital lending. remains a significant challenge. Varying Shariah interpretations, manual workflows, and regulatory complexity often stand in the way of speed, scale, and service. **ACP Islamic Banking,** purpose-built for Islamic financial institutions**,** combines full Shariah compliance, AI-powered workflows, and end-to-end product support in one seamless platform. Whether offering Murabaha, Ijarah, Tawarruq, or Musharakah, ACP ensures every product is processed with clarity, consistency, and confidence. Through intelligent decisioning, automated document flows, and tailored risk controls, ACP empowers Islamic banks to scale responsibly, serve ethically, and innovate fearlessly.



Of Islamic Financial Institutions are embracing digital transformation

$7,7 TRILLION

Projected Global Islamic Finance market by 2030

FUTURE-PROOF SHARIA-COMPLIANT LENDING ACROSS THE CREDIT LIFECYCLE

1 CUSTOMER ONBOARDING & FINANCING INITIATION

- Omnichannel customer onboarding
- ID recognition, OCR data extraction
- Instant Shariah-compliance checks
- Integrated Islamic product selection & automated eligibility checks
- Instant document and contract flow
- Embedded Shariah-compliant workflows

2 ISLAMIC FINANCING ORIGINATION

- Covers all Islamic financing structures
- Product-specific templates and checklists
- Document traceability and audit trails per Shariah guidelines
- Zero-code Shariah-compliant configuration
- Dynamic product-specific forms

3 FINANCING RISK MONITORING & DECISIONING

- AI-powered halal income screening
- Machine learning-based Shariah-compliant financing scoring
- Real-time media and risk synchronization
- Predictive analytics for Islamic financing portfolios
- Centralized rules engine with agile customization

4 SERVICING & COMPLIANCE MANAGEMENT

- Scalable workflow orchestration for Islamic units
- Built-in validation with Sharia and regulatory standards
- Automated document workflows per Islamic contract
- Ethical data access and control
- End-to-end audit trails & structured reporting for Shariah authorities

PROMPT DIGITAL KYC, ONBOARDING, AND FINANCING INITIATION TAILORED TO ISLAMIC BANKING STANDARDS

- **AI-powered onboarding and verification: s**treamlines customer acquisition with Shariah-compliant KYC, ID recognition, and OCR.
- **Instant Shariah checks:** validates eligibility for Islamic financing products.
- **Digital initiation:** automates financing applications for each Islamic finance structure. (e.g., Murabaha, Ijara, Mudarabah).
- **Halal income verification:** assesses income sources for transparency and Shariah compliance.
- **Unified validation:** ensures documentation meets both Shariah and legal standards.
- **Omnichannel real-time updates:** synchronizes data across branches, products, and channels.

TRADITIONAL & AI-BASED SCORING INTEGRATED INTO ONE SINGLE PLATFORM

- **Custom hybrid scoring templates:** merge halal income data, ethical indicators, AI models, and institutional scoring frameworks.
- **Integrated risk data sources:** connect internal systems with external media, watchlists, and blacklists.
- **Cross-product risk triggers:** detect early warning signs across all Islamic financing structures.
- **Role-based dashboards:** deliver tailored insights to credit, risk, and Shariah compliance teams.

EFFORTLESS COMPLIANCE WITH SHARIA LAWS & REGULATORY REQUIREMENTS

- **Sharia validation engine:** ensures adherence to Islamic and local standards.
- **Automated workflows:** tailored to each Islamic product's requirements.
- **Ethical data controls:** enforce secure, compliant information handling.
- **Full auditability:** tracks changes for traceability and regulatory reviews.
- **Multi-currency and language support:** enables global Islamic banking delivery with regional accessibility.
- **No-code configuration:** design Islamic workflows via ACP Studio.
- **Unified portfolio view and forecasting:** provides real-time monitoring and AI-driven exposure prediction across entities.
- **Regulatory reporting:** auto-generates reports per Islamic authority standards.

SCALABLE ISLAMIC BANKING AUTOMATION

- **Risk alerts:** flag breaches in covenants, ethics, or maturity timelines.
- **Compliant Shariah-aligned payment engagement:** align delinquency handling with Islamic ethics.
- **Escalation paths:** follow Shariah-compliant customer engagement practices.

SHARIAH GOVERNANCE & OVERSIGHT SUPPORT

- **Automated Shariah review documentation:** creates structured audit trails for Shariah boards and regulators.
- **Fatwa compliance traceability:** links decisions to fatwas and Shariah rulings for transparency.
- **Scholarly collaboration tools:** facilitates input, review, and approval workflows by Shariah scholars within the system.
- **Real-time Shariah validation logs:** ensure every step of the financing lifecycle aligns with predefined Islamic principles.
- **Integrated finance standards:** aligned with key Islamic finance regulatory frameworks (e.g., UKIFC , AAOIFI , IFSB).