

## Faisal Islamic Bank of Egypt accelerates its Retail Banking Transformation journey with eMACH.ai Digital Engagement Platform

*FIBE is reimagining how customers bank by blending digital ease, on-demand self-service, and next-gen financial innovation*

Chennai, India, July 9, 2025 – [The Global Consumer Banking](#) business unit of [Intellect Design Arena Limited](#), today announced the successful implementation of [eMACH.ai](#) Digital Engagement Platform (DEP) at **Faisal Islamic Bank of Egypt (FIBE)**, marking a significant milestone in the bank's digital transformation journey. As **Egypt's first Islamic commercial bank** and a **leader in Islamic banking**, FIBE continues to pioneer innovation in Shariah-compliant banking services across both retail and corporate sectors. The deployment of [eMACH.ai](#) DEP signals a bold shift from legacy infrastructure to a **unified, customer-first digital banking experience** rooted in FIB's vision: *to be the best bank in providing Islamic services and products to our customers and correspondents, while achieving sustainable growth and reinforcing the Bank's position regionally and internationally.*

[eMACH.ai](#) DEP is built on a composable architecture consisting of Events, Microservices, API, Cloud, Headless architecture and embedded AI. The platform creates business impact by enabling seamless, contextual engagement across the entire customer lifecycle from acquisition and engagement to retention, through both self-service and assisted channels.

Recognising the need for a future-ready platform, FIBE partnered with Intellect to accelerate its digital ambitions and deliver:

- **Omnichannel experience** across mobile & internet banking with the ability to pause & resume tasks between devices
- **Completely digital processes, including onboarding in 3 minutes**, thereby reducing the overall carbon footprint for both the bank and customers while promoting sustainable practices.
- **Enhanced engagement** via chatbots and social banking
- **Rich self-service capabilities** for inquiries, transfers, bill payments, card services, and statements
- **Arabic-first, human-centered UX**, ensuring inclusivity and adoption across all segments
- **Agile rollout & modular architecture**, enabling future-ready expansion across offerings like lifestyle services
- **Operational efficiency** through digitization of high-volume interactions and backend workflows

While the initial focus is on the consumer segment, the platform is designed to scale across SME and corporate segments, enabling end-to-end digitization of FIB's full customer lifecycle from individuals to institutions.

**Abd Elhamid Mohamed Abu Musa, Faisal Islamic Bank of Egypt Governor** said, "At Faisal Islamic Bank, we aim to serve with integrity, innovation, and a customer-first mindset. Partnering with Intellect has empowered us to deliver a truly modern, Shariah-compliant digital experience. This transformation

strengthens our commitment to our customers, aligns with our sustainability goals, and reaffirms our position as the **leader in Islamic banking in Egypt.**”



**Rajesh Saxena, CEO, Intellect Consumer Banking, Intellect Design Arena** said, “Digital transformation today transcends mere modernisation. It demands a visionary leap to integrate cultural nuance, customer empathy, and technological agility into every interaction. Partnering with Faisal Islamic Bank, we’ve created an experience that’s truly customer-centric. With eMACH.ai DEP, FIBE is poised to outpace legacy constraints, deliver personalized, real-time engagement, and set a new standard for Islamic retail banking. This is a partnership built on shared vision and long-term impact, exemplifying how strategic vision, agility, and technology convergence can transform banking from the ground up.”

**About Intellect Design Arena Limited**

Intellect Design Arena Ltd is an enterprise-grade financial technology leader, providing composable and intelligent solutions for futuristic global financial institutions across 57 countries. Intellect’s revolutionary First Principles Thinking-based Enterprise Connected Intelligence Platform, eMACH.ai, is the most comprehensive, composable, and intelligent open finance platform in the world. With an impressive array of 386 microservices, 650 events, and over 2015 APIs, eMACH.ai enables financial institutions to design and deploy future-ready technology solutions that provide a significant global competitive edge.

With three decades of domain expertise, Intellect offers a full spectrum of banking and insurance technology products through four lines of business: Consumer Banking, Wholesale Banking, Intellect AI and Digital Technology for Commerce. Intellect is 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 about Intellect, visit <https://www.intellectdesign.com/>

Intellect Consumer Banking, the Retail and Central Banking Solutions arm of Intellect, offers an end-to-end Contextual Banking suite for retail and corporate banking across Core Banking, Lending, Cards, Digital Banking, and Central Banking. Its unique blend of integrated functionality and agility is made possible by its Microservices-based, API-first, cloud-native architecture with powerful integration capabilities. iGCB brings to the table a deep knowledge of the developed and developing financial market space and seeks to be the Innovation Partner for those who are passionate about transforming the future of FinTech! [www.igcb.com](http://www.igcb.com)

<p><b><u>For Media related info, please contact:</u></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><u>For Investor related info, please contact:</u></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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