

## Intellect announces purpose-built end-to-end Islamic Banking functionality with eMACH.ai Islamic Banking: Harmonising Shariah Integrity and Ethical Banking in a Digital-First Era

*The comprehensive core banking platform, compliant with AAOIFI guidelines, enables the seamless delivery of Islamic banking from a unified, AI-powered platform*

**Dubai (UAE), April 15, 2026** - [Intellect Design Arena Limited](#), a cloud-native, future-ready, multi-product financial technology company, today announced the launch of **eMACH.ai Islamic Banking**. Built on a cloud-native, microservices-based platform, this comprehensive suite is AAOIFI-compliant and purpose-built to help banks scale while complying effectively with evolving Shariah regulations.

Existing Islamic banking solutions are built on legacy systems and superficial Shariah "bolt-ons" that lack necessary Shariah controls, regulatory requirements and overall future-readiness required by Islamic Banks. **eMACH.ai Islamic Banking** - a digital-first, AAOIFI-compliant platform is purpose-built on eMACH.ai (Events, Microservices, API, Cloud, Headless, AI) foundation with "Shariah by design" principles. The platform delivers a robust and comprehensive suite that caters to every facet of the banking ecosystem including a **Core Transaction Engine**, which offers DIY configurable accounts such as Wadiah, Mudarabah, and Wakala. This engine facilitates quick go-to-market strategies and real-time ledger management. Ensuring Shari'ah-compliant profit payouts is complex and time-consuming without an automated solution. That is why the **Islamic Pool Management** capability utilises embedded AI for forecasting, profit management & distribution, and zakat management. Meanwhile, the **Islamic Financing** capability supports the entire financing lifecycle for instruments like Murabaha, Operating Ijarah, Ijarah Muntahia Bittamleek, Musharakah, Tawarruq, Istisna'a, and Qard Hasan. The platform further extends its reach to an end-to-end **Islamic Trade Finance** and a fully automated **Islamic Treasury**.

The eMACH.ai Islamic Banking platform is purpose-built with key features like:

- **Modular Flexibility:** Built on a composable architecture, it offers the flexibility to deploy a full Islamic core or select specific standalone modules, such as Islamic Pool Management or Islamic Financing, without backend dependencies.
- **Headless Integration and Real-Time Processing:** Its headless architecture guarantees seamless integration with any digital banking platform and third-party FinTechs, ensuring 24/7 real-time processing.
- **AI-powered efficiency:** Comprehensive AI-powered journeys for origination, Islamic financing, analytics, forecasting of profit calculation and distribution, and digital banking.
- **Automated Accounting and Profit Sharing:** The platform automates the entire profit-sharing lifecycle, from calculation to approval and distribution, while providing Smart Shariah Accounting with configurable entries aligned with prescribed guidelines.
- **Ethical Financial Solutions:** It provides customers with Riba-free, asset-backed financing and risk-sharing solutions that align with both Islamic principles and international best practices.

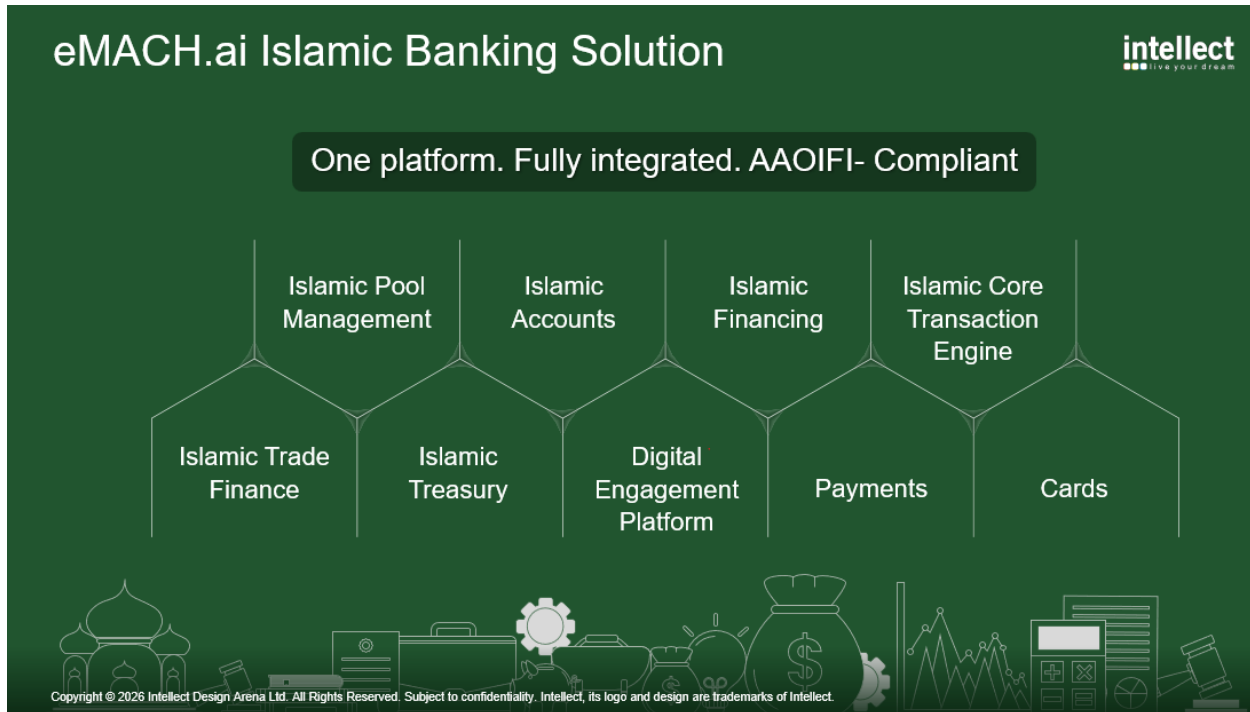


Image: Intellect's [eMACH.ai](#) Islamic Banking Suite



**Rajesh Saxena, CEO of Intellect Consumer Banking**, said, "Following the significant business impact delivered by our eMACH.ai platform to hundreds of banks globally, we are now proud to launch eMACH.ai Islamic Banking. The Islamic finance industry has long been underserved by rigid, monolithic architecture that struggles to provide Shariah integrity, flexibility and scalability. eMACH.ai Islamic Banking platform represents a fundamental shift: it is purpose-built on 'Sharia by design code,' where the architecture itself is natively designed for Islamic banking. By leveraging composable functionality

and a certified full capability, we empower bankers to move past operational complexities with ease of setup and extensibility. This isn't just a digital layer; our platform ensures seamless integration with existing systems and **6-9 months of implementation time**, finally resolving the friction between high-growth financial aspirations and the operational complexities of Shariah compliance."

#### 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](http://www.intellectdesign.com).

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