



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

Egypt, Middle East | eMACH.ai Digital Engagement Platform

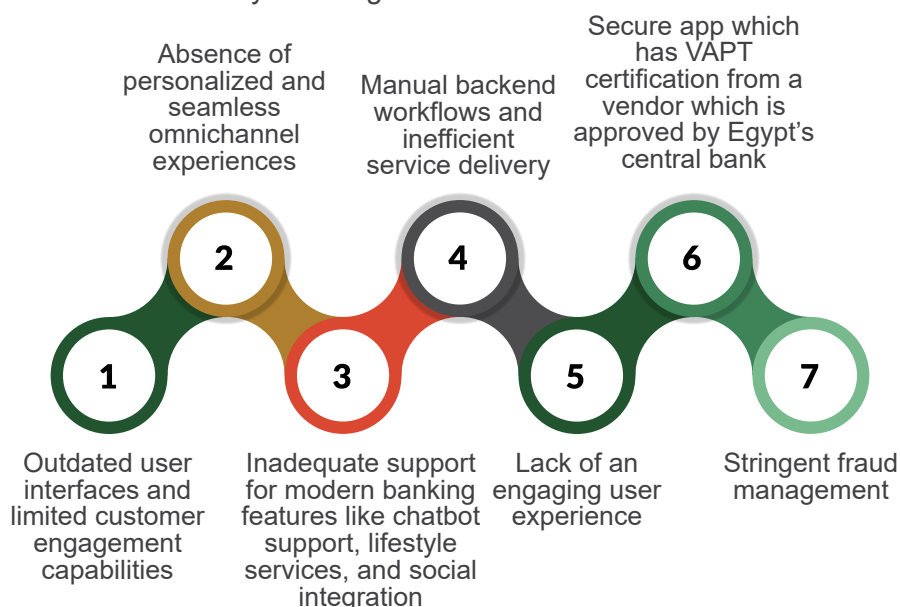
Client overview

Faisal Islamic Bank of Egypt (FIBE) is a flagship Islamic financial institution with a clear vision — to be the best provider of Islamic financial services while achieving sustainable growth across regional and international markets. With over **2 million customer accounts** and **\$4.8 billion in assets**, FIBE has long maintained a trusted position in Egypt’s banking landscape.

To remain competitive in a rapidly evolving digital economy, FIBE identified the need to replace its decade-old digital banking system. The goal: deliver an intuitive, modern, and personalized digital experience aligned with its forward-looking Islamic banking philosophy.

Challenges

FIBE’s existing digital platform was more than **10 years old**, unable to meet the growing expectations of its digitally savvy customer base. Key challenges included:



Solution

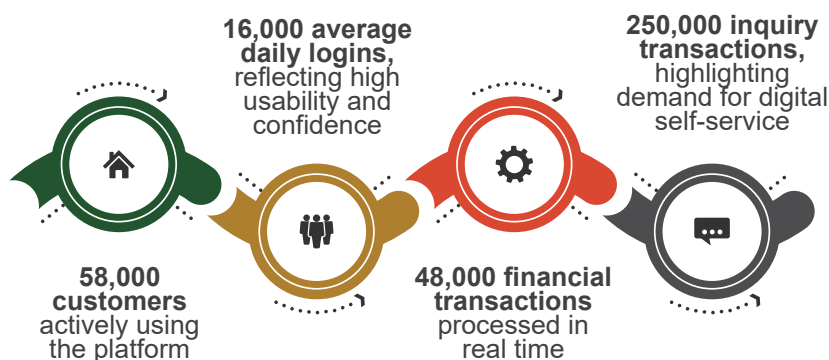
FIBE partnered with Intellect to implement the **eMACH.ai Digital Engagement Platform (eMACH.ai DEP)** - a digital banking platform built on **Events, Microservices, APIs, Cloud, and Headless architecture** with embedded AI. **39 user journeys** across Accounts, Deposits, Transfers, Mutual Funds, and more were implemented in the transformation. The platform is integrated with **22 applications, including** core banking, third-party systems, **VASCO and Fraud Management Systems**.

Transformation highlights

<div data-bbox="114 598 758 795"> <p>01 Omnichannel experience - seamless banking across mobile and internet platforms, allowing users to pause and resume tasks between devices.</p> </div>	<div data-bbox="837 598 1484 795"> <p>04 Rich self-service capabilities - customers gained access to end-to-end digital services, including transfers, bill payments, account inquiries, card management, and e-statements - all from within the app.</p> </div>
<div data-bbox="114 806 758 1003"> <p>02 Arabic-first, human-centric ux - an inclusive design philosophy offering intuitive navigation and increased digital adoption across all segments.</p> </div>	<div data-bbox="837 806 1484 1003"> <p>05 Composable, scalable architecture - eMACH.ai DEP's modular setup enables FIBE to quickly launch new services, including lifestyle offerings, as digital needs evolve.</p> </div>
<div data-bbox="114 1014 758 1220"> <p>03 Enhanced digital engagement - smart engagement through chatbots and social banking channels, making interactions real-time and user-friendly.</p> </div>	<div data-bbox="837 1014 1484 1220"> <p>06 Operational efficiency - digitization of high-volume transactions and backend workflows boosted process efficiency and reduced manual intervention.</p> </div>

Metrics at a glance

The transition from legacy systems to a **unified, customer-first platform** brought rapid and tangible business benefits for FIBE within just **two weeks of go-live**:



Sustainable Growth - By embracing end-to-end digitization, FIBE improved operational efficiency while **minimizing resource usage**, supporting its goal of sustainable Islamic banking.



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