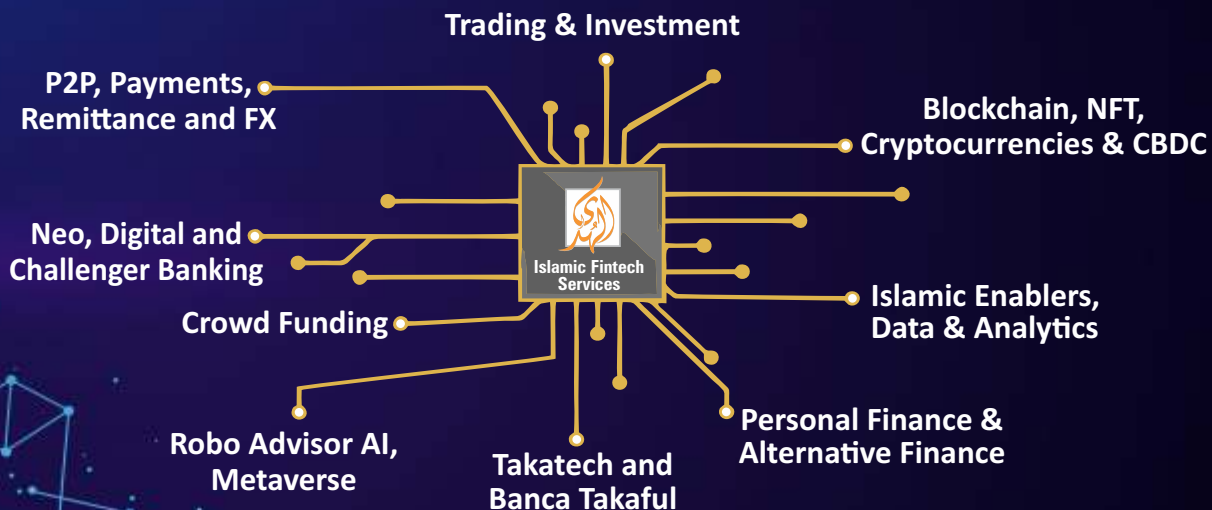




Bridging Shariah Compliance
with Cutting-Edge Financial Technology

ISLAMIC FINTECH DEPARTMENT

Dedicated services for Islamic Fintech Industry





Introduction

The Islamic Fintech Department at **AlHuda CIBE** is a specialized division dedicated to providing Shariah-compliant advisory, certification and consultancy services for emerging financial technologies. With the rapid growth of FinTech, blockchain, AI and digital banking, there is an increasing need for solutions that align with Islamic finance principles. Our department ensures that technological innovations in finance adhere to Shariah guidelines, making them accessible to ethical investors and institutions worldwide.

Building on AlHuda CIBE legacy of over **20 years** in Islamic finance consultancy, advisory, education, and research, the Islamic Fintech Department focuses on creating digitally empowered, Shariah-compliant financial ecosystems that contribute to financial inclusion, ethical investments, and economic sustainability.

Our Vision

To become a global pioneer in driving Shariah-compliant financial innovation through technology and to empower economies with inclusive, ethical, and sustainable fintech solutions.

Our Mission

To integrate Islamic financial principles with modern technology by providing comprehensive services, research, capacity building, and advisory in the Islamic Fintech domain, catering to startups, financial institutions, regulators, and investors worldwide.





Our Services

• Shariah-Compliant Fintech Product Structuring

- o Designing and vetting fintech products aligned with Islamic principles (e.g., P2P, crowdfunding, neobanking, robo-advisory, BNPL).
- o Integration of contracts like Murabaha, Mudarabah, Ijarah, and Wakalah into digital platforms.

• Fintech Advisory & Consultancy

- o End-to-end guidance for Islamic fintech startups from idea validation to market launch.
- o Business model development, market feasibility, Shariah compliance roadmap, and digital strategy.

• Shariah Certification and Compliance for Fintech

- o Shariah screening and certification for digital platforms and crypto-assets.
- o Advisory for establishing internal Shariah governance frameworks and Shariah Supervisory Boards.

• Blockchain & Crypto Structuring

- o Development of Shariah-compliant use cases for blockchain, smart contracts, Islamic tokenization, and cryptocurrencies.
- o Research and consultancy on halal crypto screening and digital assets.

• Islamic Fintech Research & Development

- o Market intelligence, whitepapers, case studies, and trend analysis for Islamic digital finance.
- o Collaboration with universities and fintech incubators for innovation and development.

• Capacity Building and Training

- o Specialized training programs, certifications, workshops and bootcamps on Islamic Fintech.
- o Online and on-site programs tailored for fintech professionals, regulators and students.

• Regulatory and Legal Advisory

- o Regulatory compliance and Shariah governance advisory for fintech platforms.
- o Legal documentation and contract structuring under Islamic finance jurisprudence.

• Partnerships and Ecosystem Development

- o Facilitating partnerships between Islamic financial institutions, regulators, accelerators and technology providers.
- o Support in sandbox applications and regulatory dialogues for fintech approval.



Key Focus Areas

Sector	Services Offered
Digital Banking	neo-banking frameworks, AI-based Islamic finance tools
InsurTech, TakaTech	Shariah-compliant insurtech solutions (BancaTakaful Tech)
Blockchain & Crypto	Shariah screening for cryptocurrencies, NFTs and smart contracts.
Crowdfunding & P2P	Structuring equity-based and donation-based crowdfunding platforms.
Metaverse & Web3	Ethical virtual economy models compliant with Islamic finance principles

Why Choose AlHuda CIBE Islamic Fintech Department?

- Global Leadership – Serving 100+ countries with a network of Shariah scholars, FinTech experts, and regulators.
- Shariah Integrity: Backed by renowned Shariah scholars and robust advisory frameworks.
- End-to-End Solutions – From startup advisory to enterprise-level Shariah audits.
- Future-Ready Expertise – Combining Islamic jurisprudence with AI, blockchain, and Web3 innovations.
- Proven Track Record – Have more than 20 years of experience to Islamic Finance services
- Innovation-Led Approach: Dedicated focus on emerging technologies and digital transformation.
- Customized Solutions: Tailored consultancy and training designed to meet market-specific needs.
- Strategic Partnerships: Strong alliances with regulators, incubators, accelerators, and academia.

Flagship Initiatives

• Global Islamic Fintech Forum

An annual Global Event organized by AlHuda CIBE to convene leading Islamic fintech players, regulators and investors for collaboration, dialogue and innovation showcase.

Our Promise

- **Strict Shariah Compliance**
Every product is reviewed by renowned Islamic scholars.
- **Innovation-Driven**
Bridging traditional Islamic finance with technology.
- **Client-Centric Approach**
Tailored solutions for banks, startups, governments & investors.



CENTRE OF ISLAMIC BANKING AND ECONOMICS

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