

## Azentio iMAL

### Empowering Shari'ah-compliant banking solutions

As Islamic finance expands globally, it faces challenges requiring innovative and robust solutions. From product standardization to Shari'ah compliance, the industry needs advanced tools to simplify complexities, foster innovation, and ensure seamless service delivery across diverse markets.

Azentio iMAL is a leading AAOIFI-certified Islamic banking platform, designed to empower financial institutions with comprehensive solutions for retail, corporate, and investment banking. With iMAL, banks can deliver ethical, inclusive, and scalable services while ensuring compliance with Shari'ah principles.



**6000+ branches**



**\$500B+ AUM**



**25M+ accounts**

- Comprehensive & fully integrated front-to-back solution
- AAOIFI-certified, Shari'ah-compliant solution
- Regulatory compliance and risk mitigation
- Advanced security
- On-premises and cloud deployment models
- Scalable, adaptive architecture
- Highly customizable with low-code and business process management capabilities
- Pre-integrated omnichannel banking for seamless experiences
- Proven global expertise in 36+ countries

# One solution for all Islamic Banking needs



## **iMAL core banking**

Transform branch products and services with iMAL core banking, ensuring a superior customer experience and full compliance with AAOIFI regulations and Shari'ah guidelines

## **iMAL Islamic profit calculation**

Optimize Islamic profit calculation with PCS, AAOIFI-certified solution, ensuring Shari'ah compliance, seamless investment management, and flexible product design under Mudarabah, Musharakah, and Wakalah contracts.

## **iMAL Islamic financing**

Streamline your financing lifecycle with iMAL suite, managing everything from origination to closure while ensuring compliance with Shari'ah principles and central bank regulations.

## **iMAL Islamic microfinance**

Provide ethical and inclusive financial services with the iMAL Microfinance suite, a comprehensive Shari'ah-compliant platform designed to empower financial institutions in serving underbanked communities through responsible and inclusive financing solutions.

## **iMAL Islamic treasury**

Streamline treasury operations with iMAL, efficiently managing money market and forex transactions while ensuring Shari'ah compliance. This next-gen solution offers real-time operations, seamless integration, and robust controls across front, middle, and back offices to meet evolving market needs.

## **iMAL trade finance**

Navigate global trade markets with iMAL, a Shari'ah-compliant solution that boosts efficiency, security, and compliance in trade finance. Streamlining operations in a paperless, automated environment, it adapts to evolving market needs with seamless integration, multi-entity, and multi-currency capabilities, while minimizing risks.

## **iMAL Investment management**

Manage assets and portfolios with iMAL, a modular, Shari'ah-compliant platform offering precision, flexibility, and superior investment management. It streamlines asset and fund management, optimizing returns, enhancing risk controls, and ensuring regulatory compliance with seamless trading and detailed reporting capabilities.



*For us, iMAL and its comprehensive functionality coupled with the adherence to Islamic principles, align with our goals, allowing our team to streamline processes, enhance productivity and elevate the omnichannel customer journey.*

**Mr. Amjad Hijazi**

Chief Operating Officer, Siraj Finance PJSC, Abu Dhabi

**Connect with Azentio**

**contactus@azentio.com | www.azentio.com**