THE FUTURE, YOUR WAY.

Optimizing the experience of every organization and every individual within the Islamic financial sector through technology.

Explore more

ith maar

Ithmaar Artificial Intelligence technologies adds precise predictions to your business to fuel the optimum strategic decisions unleashing new horizons to pursue.

Explore Ithmaar AI

ith maar

INTRODUCING A NEW GENERATION OF ISLAMIC FINANCE SYSTEMS

Explore more

REQUEST A DEMO AND EXPLORE MORE POTENTIALS WITH ITHMAAR FINANCE

Ithmaar Finance is a full-fledged Islamic finance system covering all financing sectors

Request A Demo Now

NEWS

Ithmaar Finance went live in Warba Bank in the 20th of January and now imp. Ithmaar Finance...

Read more

ITHMAAR FINANCE

01/ our core product

Introducing a new generation of Islamic Finance Systems, Ithmaar Finance came to life with a whole new set of concepts, modules and features.

Ithmaar Finance is packed with all the needed tools and functions for you to provide excellent service to your customers. From covering all finance sectors, from corporate and retail finance to micro-finance, to covering the entire business process encompassing loan origination up to collection and legal follow up....

Explore Ithmaar Finance

MEET REVOLUTIONARY FEATURES THAT BRING ENDLESS POSSIBILITIES

"Our novel Business Change Management concept -among other features- employs the word dynamic to its true meaning.

Download Brochure

"One of a kind experience! Working with Ithmaar has elevated the level of performance of our employees and sustained perfect customer satisfaction levels."
- AHMED MOHSEN, ALMULLA BANK

Request A Demo Now

ITHMAAR AI

02/ future technology is here

"Ithmaar has succeeded in developing a machine learning model to predict the extent to which individual customers pay their installments at due date. The model determines customer payment behavior from existing data to predict that of new customers.

Explore Ithmaar AI

00080

YEARS OF EXPERIENCE

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ABOUT US

Ithmaar Integrated Solutions brings the world state of the art technologies to tackle the industry's biggest challenges, reshaping the future of Islamic Finance

Scroll to know more about us

OUR STORY

01/03

Who we are

With a world abandoning those who cannot keep up with its fast and ever changing pace, a group of industry veterans in the world of Islamic Finance technology came together, with a game changing mentality and a unique vision, to revolutionize the way institutions grow their business.

With more than 80 years of cumulative experience in both business and technology. Ithmaar's team brings the world state of the art technologies to tackle the industry's biggest challenges, reshaping the future of Islamic Finance.

Introducing a new generation of Islamic Finance Systems, Ithmaar Finance came to life with a whole new set of concepts, modules and features. Stating that there is no need to compromise system performance, Ithmaar Finance has the ability to adapt to your needs and to rapidly respond to business and process changes. Ithmaar Finance came to give you the power to analyze and the freedom to innovate.

01/03

We wake up everyday aiming to...

OPTIMIZE THE EXPERIENCE OF EVERY ORGANIZATION AND EVERY INDIVIDUAL WITHIN THE ISLAMIC FINANCIAL SECTOR THROUGH TECHNOLOGY.

SETUP PROCESS STEPS

VISION

Each Islamic Financial Transaction in the world relies on an Ithmaar tool.

MISSION

Optimizing the experience of every organization and every individual within the Islamic financial sector through technology.

VALUES

Integrity (It's all about reputation)
Innovation (Your future is now)
Support (We got your back)
World Class Service (We compete with the big players)
Consistency (Success is a vision of endless effort)

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OUR TEAM

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OSAMA EZZELDIN
Managing Director

B.Sc. of commerce, Cairo University, postgraduate in Computer Sciences from the American University in Cairo. 25+ years' experience in the field of IT & Banking including information system management, business consultation, ... read more

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Managing Director

CONTACT US

B.Sc. of commerce, Cairo University, postgraduate in Computer Sciences from the American University in Cairo. 25+ years' experience in the field of IT & Banking including information system management, business consultation, ... read more process reengineering, business analysis, development, implementation, evaluation & benchmark of new systems, setup & lead development teams, analysis & design systems, and application consultancy.

business consultation, ... read more

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2 Rue de l'Ecole-de Chimie CH -
1205 Geneva Switzerland

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SUCCESS STORIES

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AL MULLA INTERNATIONAL FINANCE COMPANY SUCCESS STORY

What's the value of digital banking transformation? Closing the ROE gap

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WARBA BANK SUCCESS STORY

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Please fill in the following form, so we can make sure we will connect you with the right person in our team...

WHAT DO YOU NEED HELP WITH?

- Request a Meeting
- Request a Call
- Request a Demo
- Partnership Inquiry
- PR
- Other
- Specify

First Name

Email

Work Phone

Job Title

Company

Country

Message

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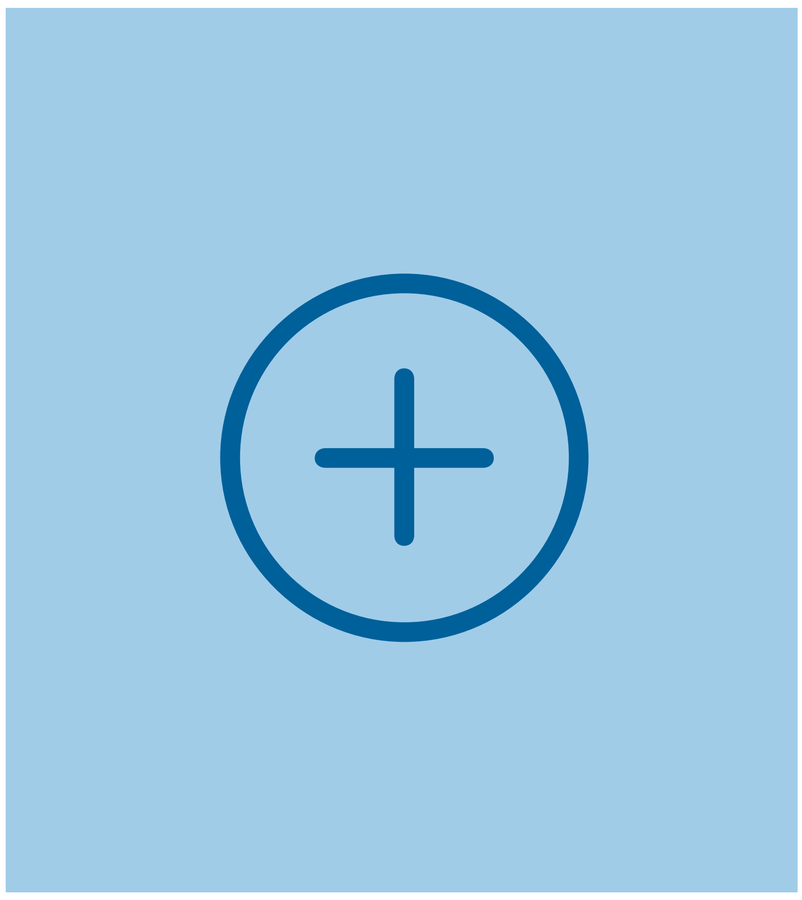

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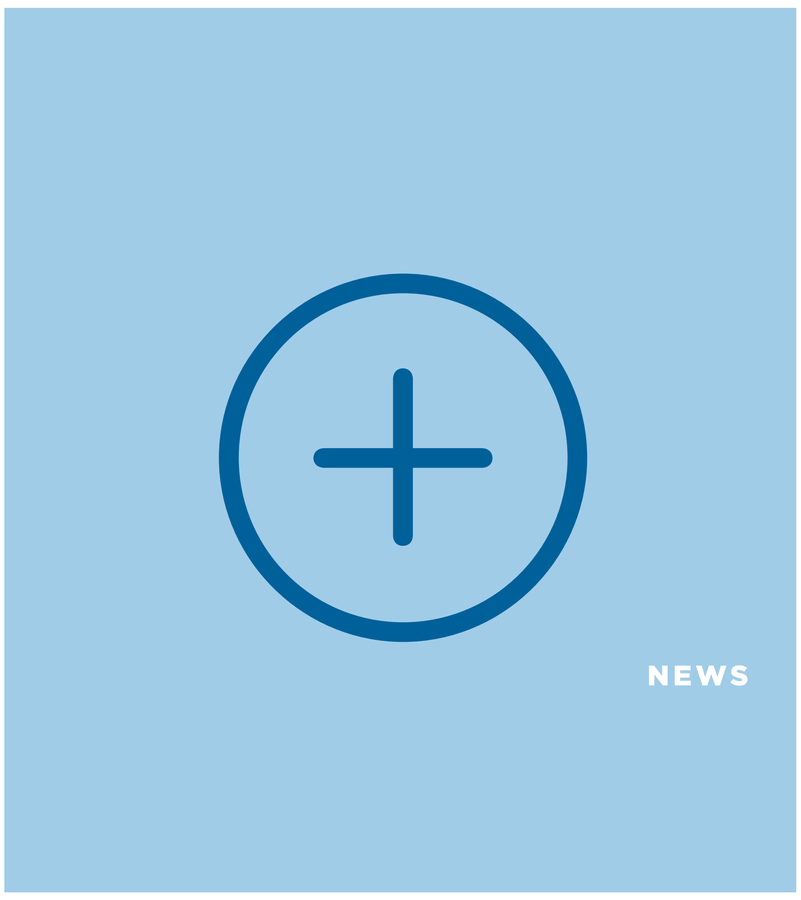

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ITHMAAR FINANCE
OVERVIEW

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Scroll to know more about us

OVERVIEW

01/03

What is ithmaar finance?

At Ithmaar, commitment and success are core values that lay a blueprint for our decisions. All of our values and decisions work towards remaining restless until we are able to introduce the best and most innovative experience to our customers. To follow up on these values, you are in continuous need for the Power to Analyze and the Freedom to Innovate.

Building a new generation Islamic Finance software, we combined wide range of expertise in business, technology and Shaira rules together to introduce a product that is dynamic, accessible and user centric. We used the most powerful enterprise development frameworks together with the most advanced database design techniques to build a system that is the one foundational key needed to manage and grow an Islamic finance organization. Equipped with fast-track implementation technologies reaching 5-months to go-live with the latest deployment options, Ithmaar brings an upscale system to the market.

Ithmaar Finance is packed with all the needed tools and functions for you to provide excellent service to your customers. From covering all finance sectors, from corporate and retail finance to micro-finance, to covering the entire business process encompassing loan origination up to collection and legal follow up, Ithmaar Finance is a full-fledged Islamic finance system. Ithmaar Finance renders a modular design allowing you to choose only what you need, and an architecture that facilitates integration with a wide range of products.

Our novel Business Change Management concept employs the word dynamic to its true meaning. With this innovative concept, you no longer need to worry about the need for constant system updates or the related system breakdown time. You now have the ability to design your own business process and have the capability of adapting with the ever-changing regulations. Along-side this pioneering aspect, other unique tools such as Islamic Finance Engine, Deficiency Management, Notification Management and Financial Statement Analysis will take your experience in managing your business to a whole new level.

Ithmaar Finance will always back you up with powerful tools that help you examine and analyze data to be able to understand its real implications to guide you towards well-informed decisions. It will also give you an unprecedented degree of freedom for innovation with no worries about your system holding you back when you are about to launch a new product or service. Pave your road to market leadership with the fastest go-to market you will ever experience.

Download Ithmaar Finance Brochure

We wake up everyday aiming to...

OPTIMIZE THE EXPERIENCE OF EVERY ORGANIZATION AND EVERY INDIVIDUAL WITHIN THE ISLAMIC FINANCIAL SECTOR THROUGH TECHNOLOGY.

MAIN MODULES

Ithmaar main pillars

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- CORPORATE FINANCE
- RETAIL FINANCE
- MICRO FINANCE
- FINANCE ORIGINATION
- COLLECTION AND LEGAL FOLLOW UP
- TEJARA (ISLAMIC FACTORING)

SUPPORTING MODULES

Ithmaar supporting pillars

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- DEFICIENCY MANAGEMENT
- NOTIFICATION ENGINE
- CASHIER MANAGEMENT
- PROMOTION MANAGEMENT
- FINANCIAL STATEMENT ANALYSIS

BOOK A VISIT AND GET TO KNOW OUR PRODUCT MORE.

Ithmaar Finance went live in Warba Bank in the 20th of January and now ithp, Ithmaar Finance.

Explore more

NEWS

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What is ithmaar finance?

FEATURES

Business Change Management
o Work/Process Flow Engine
o Business Rule Engine
o Formula Builder
o Flex Field
- Islamic Finance Engine
- Data & Analysis
o Real Time Processing
o Dashboards
o BI Readiness
o 360° Business Party
- User-centered Design

Know more

What is ithmaar finance?

TECHNOLOGY

At Ithmaar, commitment and success are core values that lay a blueprint for our decisions. All of our values and decisions work towards remaining restless until we are able to

- Enterprise framework
- Object Relational Databases
- Fast-track Implementation
- API & Integration
- Latest Deployment Technology / Options

Know more

What is ithmaar finance?

PROCESS

At Ithmaar, commitment and success are core values that lay a blueprint for our decisions. All of our values and decisions work towards remaining restless until we are able to

- Business Flow
- Supporting Process
- Setup Process

Know more

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ITHMAAR FINANCE
MODULES

Ithmaar Finance Modules cover all finance sectors and all financing processes. You can easily choose which modules best suite your needs, integrate them with your existing systems and have them working seamlessly together. Our modular system design offers you the potentiality and opportunity to start small and grow big.

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MICRO FINANCE

TEJARA FINANCE

FINANCE ORIGINATION

Retail Finance

Facility Management is a separate strong building block of Ithmaar Finance allowing you to manage the finance origination process for corporate, retail and micro finance. The process starts from the facility request ending with the facility posting which includes moving step by step in the workflow to get the needed approval and revision cycles. The module works seamlessly with other main and supporting modules such as deficiency management and collateral management modules. Now, you are can serve your customer requests

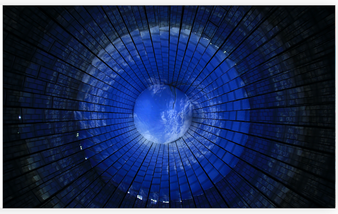
Tejara (Islamic Factoring)

Factoring includes a lot of on-going processes to manage sellers and buyers and handle the on-going invoices and credit payments. Tejara module utilizes all the dynamic, accessible and user-centric features to smoothly manage the process of factoring insuring it's 100% sharia compliant.

REQUEST A DEMO.

What's the value of digital banking transformation? Closing the ROE gap and bolstering global banking ROEs by 5-7%, can offer a profit uplift of up to $1 trillion across the industry for banks on their way to digital transformation.

Book a slot



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Corporate Finance

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RETAIL FINANCE

Retail Finance

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01

"A System that adapts to your business needs"

BUSINESS CHANGE MANAGEMENT (DYNAMIC)

Business Change Management is an all new concept designed and developed in the heart of Ithmaar Finance by our experienced R&D team; introducing a new degree of freedom for Islamic Finance Institutions. This freedom is displayed in the ability to design, setup, and operate their own specific business requirements without the need to change a single line of code. In this line of business, countless changes are needed due to the dependence on the country's central bank legislations, the organization's business process, the Sharia advisory board rules, and naturally the ever-changing world regulatory requirements. With this dynamic model, you have the power and control over your system to both setup and change the rules and business processes without the need to disturb your business operations. There is no longer the need to worry about the vast costs of compliance or the costs of misconduct caused by conventional and obsolete systems.

BUSINESS CHANGE MANAGEMENT COMPONENTS

WORK/PROCESS FLOW ENGINE

The workflow engine is a core component used to formulate our unique Business Change Management concept, it's the tool that puts your organization's process flow into action. With the extremely unprecedented use of oracle's workflow engine, we were able to offer you the freedom to easily define your organization's business process.

BUSINESS RULE ENGINE

It doesn't matter whether your business rules are strict or loose, firm or tolerant, now it will always be your call to decide. The Business Rule Engine lets you define what is mandatory, what can be postponed and what can be tolerated. We combined it with the powerful Workflow Engine to give you the ability to define what attributes and documents are required at which stage and which of that can be postponed to a later stage. It also allows you to decide on which information will stop the transaction from moving further or raise a deficiency, along with which personnel have the authority to approve or reject certain deficiencies.

FORMULA BUILDER

"If conditions" and "AND, OR and NOT operators" are no longer tools for developers only to build logic. Bring logic capabilities to your business with the Formula Builder. For each transaction, you can formulate complex rules that combine two or more conditions together in a logical manner.

Choose the system that allows you to combine conditions that should be validated together, or determine a combination that includes some that should be validated and others that should not, or even choose to build rules that reflect a false result as valid.

The Formula builder allows you to utilize these functions in different components of the system, giving the organization the flexibility of easily installing new policies or regulations without having to request a change in the system.

FLEX FIELD

To get the ultimate benefit and make the process even more dynamic and flexible, Flex Fields are used to be able to define custom data fields to be used in different screens in the application.

Now you can define fields and parameters, build complex rules and formulas to be validated, use the rule engine altogether with the workflow engine to tailor Ithmaar Finance to your organization's business needs and process flow.

02

"Continuous Innovation needs Freedom"

ISLAMIC FINANCE ENGINE (DYNAMIC)

Your system will never hold you back again. Ithmaar Finance gives you the freedom to continuously innovate new Sharia compliant products and implement them right away. Leveraging our vast experience in Islamic Finance products we've developed a sophisticated Islamic Finance Engine based on all Sharia basic instruments. This engine puts in your hand the power to design and implement your very own products with pure confidence of being all Sharia compliant.

Moreover, you will have all the basic Islamic Products of Tawarucq, Mosawma, Mudarba, Musharka, Salam, Istesnaa, Murabaha and Ijara setup and ready.

With Ithmaar Finance, you will always stay ahead of the game and provide your customers the innovation they deserve.

03

"Informed Decisions are the Key to Success"

DATA & ANALYSIS (ACCESSIBLE)

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DATA & ANALYSIS COMPONENTS

REAL TIME PROCESSING

Our team used the latest database design techniques to be able to process data in real-time. You can get the status of the organization instantaneously at any level of the organization hierarchy whenever you need it. Don't wait for end-of-day reports again and embrace faster and more efficient decision-making process.

DASHBOARDS

Comprehensive dashboards are embedded in Ithmaar Finance to give you the power to analyze your organization's performance and make data driven decisions that drives your organization to the lead. Together with real-time processing of data you can make your moves faster with confidence.

BI READINESS

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360° BUSINESS PARTY

Your organization deals with hundreds and thousands of corporates and individuals every day. Whether it's a customer, a guarantor, a seller, an insurer or all of them in one, a business party is defined only once in the system. This gives you an overall picture of the business parties you deal with to have a full outlook of their performance and metrics. Your 360° understanding of the customer will give you the ability to judge which business parties are promoting your growth and which are acting as an interference.

04

"Continuous Innovation needs Freedom"

USER-CENTERED DESIGN

Ithmaar Finance is designed to give the user the full power over the function s/he is concerned with. From top and middle management to sales officers and system administrators, each individual will find exactly what s/he needs to run his/her functions smoothly and efficiently without getting lost in system complications and endless instructions to do simple jobs. From system setup to everyday work, the user experience is guaranteed to be much simpler than ever.

Generating instant valuable reports and dashboard charts and graphs allows you to easily know the organization status at any time at any level of hierarchy without waiting for end-of-day reports evolving how decision making is done in your organization.

Notification Engine, Deficiency Management, Financial Statement Analysis and other modules and functions are all designed to get the maximum benefit from Ithmaar Finance with the highest usability specs.

05

"Continuous Innovation needs Freedom"

MORE FEATURES

-Internatonalization
- Multi-currencies
- Historical Position
- Rich payment plan
- Multiple offers per deal
- Mostly common depreciation methods
- Customizable asset definition
- Multiple set of books

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01

"A System that adapts to your business needs"

BUSINESS FLOW

Ithmaar Finance moves seamlessly with your business flow. Our decades of rich domain experience give you a ready-made best practice blueprint across all aspects of your operations.

BUSINESS FLOW STEPS

DEFICIENCY MANAGEMENT

The deficiency management module featured in Ithmaar Finance allows you to generate automatic (system triggered) and manual deficiencies. To setup the feature, you must first define the deficiency and the stage at which this deficiency will be checked as well as the managerial role that can choose to waive, extend or reject the deficiency. There are three types of deficiencies to choose from: a missing document, a missing collateral, or a condition that should be validated on a transaction. Through this feature, you can easily define complex conditions with a unique formula builder bringing logic to your system. Combining an exceptional handling tool (the deficiency management module) with the rule engine, the workflow engine, and the formula builder enables us to open opportunities for a much smoother process.

NOTIFICATION ENGINE

The notification engine is a module that allows the system to identify certain conditions for a variety of events. Once the conditions of the events are met, the engine sends automatic notifications to the different specified individuals, roles in the company or business parties. The system allows sending notifications via email, SMS or the system's mailbox. With the need to run certain reports at certain times, the notification engine allows you to automatically run the reports and send them to the specified individuals once the event occurs and the conditions are met. The notification engine is not only restricted to the former; it is also capable of sending notifications to customers regarding their payments. For instance, the engine could send notifications to remind the customers of their upcoming payments or overdue payments at a chosen frequency for a certain duration. Over and above, the engine will not only be bounded to the technical matters, you can also set it to send automatic birthday wishes to customers, holiday wishes, and much more.

CASHIER MANAGEMENT

Ithmaar Finance's built in cashier management module is all you need to
- o Handle settlements for customers and vendors
- o Handle cash and cheque depositing cycle
- o Handle cash and cheque movement until bank
- o Handle cheque clearance cycle

FINANCIAL STATEMENT ANALYSIS

To derive insights on customer's financial statements, Ithmaar offers advanced operations and analysis through the Financial Statement Analysis module.
This module offered by Ithmaar allows you to setup the process where you can identify statement template groups based on different industries with the ability to define items to be added to each statement template. In addition, you are able to define financial ratios and group them together based on the standards previously define and used with formulas to calculate ratios based on other inputs. The module is flexible enough to allow you to choose whether to insert the cash flow statement or generate it from the balance sheet and income statement. The module's functions also include identifying financial attributes and the option of building financial templates through inserting financial data to the system or importing the data from excel sheets.

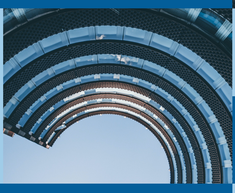
Once the system is fed with the financial data, the module evaluates all the needed ratios defined earlier in the setup process and displays the values along with both annual averages and cross averages. This allows the business to compute a comparison of performance against the overall average performance and against the industry's average performance.
The financial statement analysis module is not only built to compute figures and numbers, but with a comprehensive dashboard that includes charts and graphs, it is designed to give a full view of the

business party's performance. This guides with better analysis of the data and accordingly well-educated decisions. To be able to make these well-educated decisions, the business needs a

module that can allow you the flexibility to insert different values in the financial statements and examine its effect on the ratios and figures. Ithmaar's financial statement analysis module allows you to do just that by incorporating the ability to simulate different scenarios by changing the financial statements to see the impact of changing values, ratios, and charts to be able to give better and more accurate recommendations.
Besides Ithmaar's Financial Statement Analysis module, nothing else is needed for a better apprehensions and analysis of the data leading to more accurate and precise decision making. Well-analyzed decisions lead to more well-aimed recommendations and outstanding customer experience which is what any business is looking for.

PROMOTION MANAGEMENT

The promotion management module gives you different abilities such as:
- o Offering promotion on specific items
- o Offering promotions under specific conditions
- o Offering promotions by the bank, by the supplier or by both with a specific ratio
- o Promotions can be in the form of gifts, price discounts or profit discounts



PURCHASE ORDER

This module is all you need to manage your purchase orders

GENERAL LEDGER

TA comprehensive general ledger module that works seamlessly with your financing system

GENERAL LEDGER INTEGRATOR

To keep our promise of introducing a product that gives you freedom in both the setup and operations, Ithmaar provides a General Ledger Integrator that is both extremely dynamic and powerful. Regardless of the structure of your chart accounts, or the amount of sets of books, or even the complexity of your account segments; the GL integrator can be setup in your system to fit your needs and can be customized to be coherent with your organization's chart of accounts.
The GL integrator allows you set setup as many sets of books as you need and configure the segments for each. Segments can be set to be fixed, derived from the main account, or even be based on conditions of the transaction attributes. The module also gives you the flexibility to define your main accounts and also add parameters to each main account to be used as account segments. As well, conditions can also be developed to be able to choose which main account parameter will be used at which condition.
After setting up the sets of books and main accounts, you can now setup journal templates that will define the vouchers that will be triggered at each transaction event. You again have the flexibility to setup many vouchers for one event and also add conditions to define which voucher will be issued based on the transaction attributes. You then define the entries at each voucher, their nature whether they are debit or credit, the main account, and of course the formula that will calculate the amount of this account.
All conditions can be easily developed using our unique formula builder tool that allows you to formulate complex conditions for different functions in the system.
Now you have a system that is ready to issue vouchers with multiple entries and send them to your general ledger with the right values generated in the right segments of the account of each voucher entry.
- o Customizable Definition Of Integrated Account Combination (Segments Count, Segment's Length)
- o Configurable Segment Value Through Linking With Business Domains
- o Affected Set Of Books By Business Transaction
- o JV Template & Triggering Event
- o Customizable Journal Entry Narration

FIXED ASSETS

- o Defining Asset Attributes
- o Full PO cycle
- o Depreciation

MICRO-FINANCE FUND

- o Fund Creation
- o Target Beneficiaries Sectors
- o Fund Raising
- o Cash Flow Management

SALES PLAN

- o Fiscal Years Level
- o Department Level
- o Dynamic Dimensions Structure

COLLATERAL MANAGEMENT

- o Registration
- o Blocking
- o Re-evaluation

02

"Continuous Innovation needs Freedom"

SETUP PROCESS

Super dynamic architecture design tremendously simplified the setup process from product definition and rule
engine setup to fees and other asset data definition. Moreover, it gave you the ability for later change and
optimization along your journey.

SETUP PROCESS STEPS

PRODUCT SETUP

- o Component Structuring
- o Repayment Options
- o Eligibility Criteria

BUSINESS RULES ENGINES

- o Roles Definition
- o Routes Design
- o Inbox
- o Re-assign / Revert Tasks

FEES DEFINITION

- o Formula Building
- o Transaction Association
- o Beneficiary Specification
- o Fees' Refund
- o Fees' Amortization

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Meet our team

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ITHMAAR FINANCE
TECHNOLOGY

Ithmaar Finance Modules cover all finance sectors and all financing processes. You can easily choose which modules best suite your needs, integrate them with your existing systems and have them working seamlessly together. Our modular system design offers you the potentiality and opportunity to start small and grow big.

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01

"A System that adapts to your business needs"

ENTERPRISE FRAMEWORK (J2EE TECHNOLOGY (N-TIER – ADF FRAMEWORK))

Building top notch products and applying latest design and development techniques utilizing the full potential of our vast experience in both technology and business puts us in a situation where only powerful tools and frameworks are accepted.

Using the latest world-class oracle web framework and tools, we were able to introduce you the business features you need ensuring the best performance you can experience with the best technology practices living inside the core of our products.

02

"Continuous Innovation needs Freedom"

OBJECT RELATIONAL DATABASES

Using latest database design techniques allowed us to benefit from both the flexibility of object databases and the high performance of relational databases leading to increasing the performance of the whole system.

02

"Continuous Innovation needs Freedom"

FAST-TRACK IMPLEMENTATION

Dynamic design and architecture allowed us to reach minimal need for code changes with most of setup requirements done easily through the system GUI. This leads to super fast-track implementation of 5-months to go-live.

02

"Continuous Innovation needs Freedom"

INTEGRATION

capabilities with different systems and tools.

02

"Continuous Innovation needs Freedom"

LATEST DEPLOYMENT TECHNOLOGY

with variety of options like web, cloud & mobile

02

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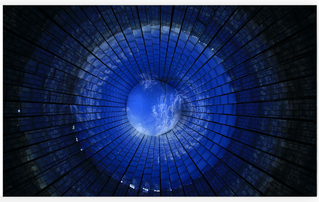
MULTI-TENANT

with variety of options like web, cloud & mobile

REQUEST A DEMO.

What's the value of digital banking transformation? Closing the ROE gap and bolstering global banking ROEs by 5-7%, can offer a profit uplift of up to $1 trillion across the industry for banks on their way to digital transformation.

Book a slot



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ITHMAAR AI
OVERVIEW

Introducing a new generation of Islamic Finance Systems, Ithmaar Finance came to life with a whole new set of concepts, modules and features.

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What is ithmaar AI?

ITHMAAR MACHINE LEARNING MODEL

Ithmaar has succeeded in developing a machine learning model to predict the extent to which individual customers pay their installments at due date.

The model determines customer payment behavior from existing data to predict that of new customers. The input for learning is a large set of samples, each sample containing certain customer attributes along with a flag 1 to denote pay-on-time and 0 to indicate otherwise...

Know more

What is ithmaar AI?

PROOF OF CONCEPT STEPS

To start a workshop, an organization is required to prepare both a training dataset and a test dataset, each containing the same set of attributes for the customer and a result flag as mentioned above. It is not required to include customer code, name or any other identifying attributes. The reference for dealing with samples is just the sample number. Standardly, training dataset contains 70K samples while the testing dataset contains 30K samples. The larger the dataset size, the more accurate the prediction.

Know more

WORKSHOP STEPS

1. THE ORGANIZATION PROVIDES THE TRAINING DATASET (ATTRIBUTES AND RESULTS)

2. ITHMAAR TRAINS THE MODEL.

3. THE ORGANIZATION PROVIDES THE TESTING DATASET (ATTRIBUTES ONLY).

4. ITHMAAR MODEL PREDICTS THE RESULT FOR EACH SAMPLE IN THE TESTING DATASET

5. THE ORGANIZATION CALCULATES THE ACCURACY OF PREDICTIONS IN ACCORDANCE WITH AN ACCURACY MEASURE: (TRUE POSITIVE + TRUE NEGATIVE) / NUMBER OF SAMPLES.

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ITHMAAR FINANCE
WHY ITHMAAR?

"We wake up every day aiming to optimize the experience of every organization and every individual within the Islamic financial sector through technology

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What is ithmaar AI?

WE ARE SPECIALIZED IN OUR CORE COMPETENCY

Our entire focus is on Shariah-compliant solutions, we are not a broad-line software house

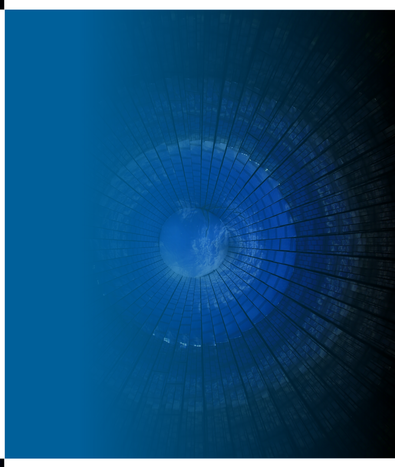
Know more

What is ithmaar AI?

OUR PRODUCTS, THOUGH NEW, ARE PROVEN AND STANDARD

Our team has worked purely in this segment for over 20 years
o We have a track record of building a similar business with successful products from scratch
o We are not just software technologists but possess deep domain knowledge
o We will initially address areas that have not been the focus of established software houses: starting with solutions for microfinance and retail consumer finance both of which are our areas of recent success

Know more



WE WILL APPLY APPROPRIATE TECHNOLOGY – NOTHING MORE NOTHING LESS

o Development platform: J2EE using Oracle Application
o Development Framework (ADF)
o Deployment platform: Oracle Fusion Middleware on Oracle database

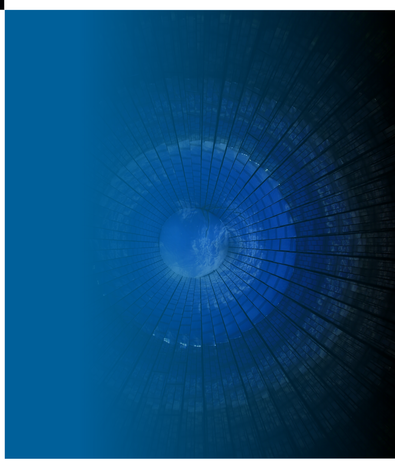
Know more

What is ithmaar AI?

OUR PRODUCTS WILL ADDRESS CURRENT TRENDS

o Applications will have relevant, web, social media, mobile & app interfaces
o Application with support cloud deployment
o Customer experience will be seamlessly rich and friendly
o Customer behavior will be tracked to provide continuous and relevant improved experience

Know more



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