



Empowering Shari'ah-based innovation

Islamic Banking

The composable core banking platform for modern Islamic Banking, aligned with Shari'ah principles

Built for the demands of modern Islamic Banking

For too long, Islamic financial institutions have been forced to choose between legacy monoliths that lock them into rigid upgrade cycles, and manual workarounds that introduce serious compliance risk.

Today, 70% of Islamic financial institutions run on outdated, legacy infrastructure, and nearly 40% of IT budgets are consumed by maintenance alone. The result: slow product launches, high operational overhead, and mounting Shari'ah compliance risk.

Introducing Islamic Banking with Mambu.

Mambu is the only fully configurable, composable, cloud-native platform that provides a path to help Islamic financial institutions modernise and build new Shari'ah-based solutions without disruption.

With Mambu, you can serve the growing demand for ethical digital banking, innovate freely, and operate both Islamic and conventional banking seamlessly from a single, modern technology foundation.



70% Of Islamic financial institutions run outdated tech



40% Of budget consumed by maintenance

Full contract coverage

Support Islamic funding contracts such as Mudarabah, Wakala, Tawarruq, Qard Hassan, and Wadiah and select Islamic financing contracts.

Automated Islamic Profit Sharing (IPS)

Replace manual, error-prone processes with a governed, end-to-end IPS workflow that calculates, approves, and distributes profit automatically.

Dual banking. One core.

Run Islamic and conventional products side-by-side with strict, native fund segregation, from a single platform.

Composable & API-first

Connect specialised Islamic fintech partners and build differentiated products through Mambu's open ecosystem.

True SaaS, always current

Stay current with Shari'ah standards with a single codebase and platform that updates automatically, no upgrade projects required.

One platform. Complete Islamic Banking coverage.

Mambu's Islamic Banking offering combines a comprehensive suite of Shari'ah-based funding and financing products with native Islamic profit sharing automation, complete fund segregation, and a composable, API-first architecture, all delivered as a true SaaS platform.

Accelerate time-to-market

Launch new Islamic products faster with composable, API-first architecture and pre-configured product templates.

Reduce operational risk

Automated, auditable Shari'ah workflows replace error-prone manual processes and spreadsheet-based calculations.

Lower total cost of ownership

Run Islamic and conventional banking on one platform, eliminating the cost and complexity of managing two separate systems.

Solution highlights



Islamic funding

Mudarabah: Profit or revenue sharing partnership between bank and customer

Wakalah: Investment structure with a principal-agent approach

Tawarruq: Investment structure to purchase an asset for a delayed payment

Qard Hassan: Safekeeping contract for transactional banking accounts

Wadiah: Contract of safekeeping of funds or assets with optional incentives



Islamic financing

Murabahah: Sales-based financing for asset acquisition

Tawarruq: Cash financing for personal or business use

Qard Hassan: Zero profit benevolent loans for community and social-impact

Coming soon

Ijarah: Lease agreement for equipment or asset with or without transfer of ownership

Coming soon

Diminishing Musharakah: Joint partnership for property finance (mortgages)

Coming soon

Mudarabah: Partnership between Bank (Rab al-Maal) and Customer (Mudarib)

Islamic funding

Comprehensive Shari'ah-based deposit products

Mambu gives you a reliable technology foundation to build and launch Shari'ah-based deposit products that give your customers secure ways to save, invest, or transact, with automated profit allocation, transparent fund management, and built-in compliance governance.

Shari'ah-first product configuration.

Build complete Shariah-based funding portfolio without the need for custom coding or heavy maintenance.

Comprehensive contract support.

Configure Wadiah, Qard Hassan, Tawarruq, Mudarabah, and Wakalah on a single core.

Dynamic profit and incentive mechanisms.

Replace manual complexity with automated, real-time profit Islamic Profit Sharing (IPS) capabilities and dynamic incentive mechanisms.

Streamlined product lifecycle management.

Drive operational excellence by automating the end-to-end funding journey, from onboarding to maturity.



Accelerate time-to-market

Launch new Shari'ah-based deposit products without custom development or complex system workarounds.



Automate profit distribution

Eliminate manual errors and compliance risk with a fully governed, end-to-end Islamic profit sharing (IPS) workflow.



Complete fund segregation

Maintain strict Shari'ah-mandated separation of Islamic and conventional funds, natively, on a single platform.

Islamic financing

Shari'ah-based financing for retail and business segments

Offer flexible, Shari'ah-based financing products supporting a wide range of personal, SME, and asset-based financing needs. All products are built with configurable contract logic and automated servicing and are ready to be deployed across digital channels.

Broad contract support*

Manage the full lifecycle of Shari'ah financing contracts, including **Murabahah** for asset acquisition, **Tawarruq** for cash financing, and **Qard Hassan** for interest-free benevolent loans for community and social-impact initiatives.

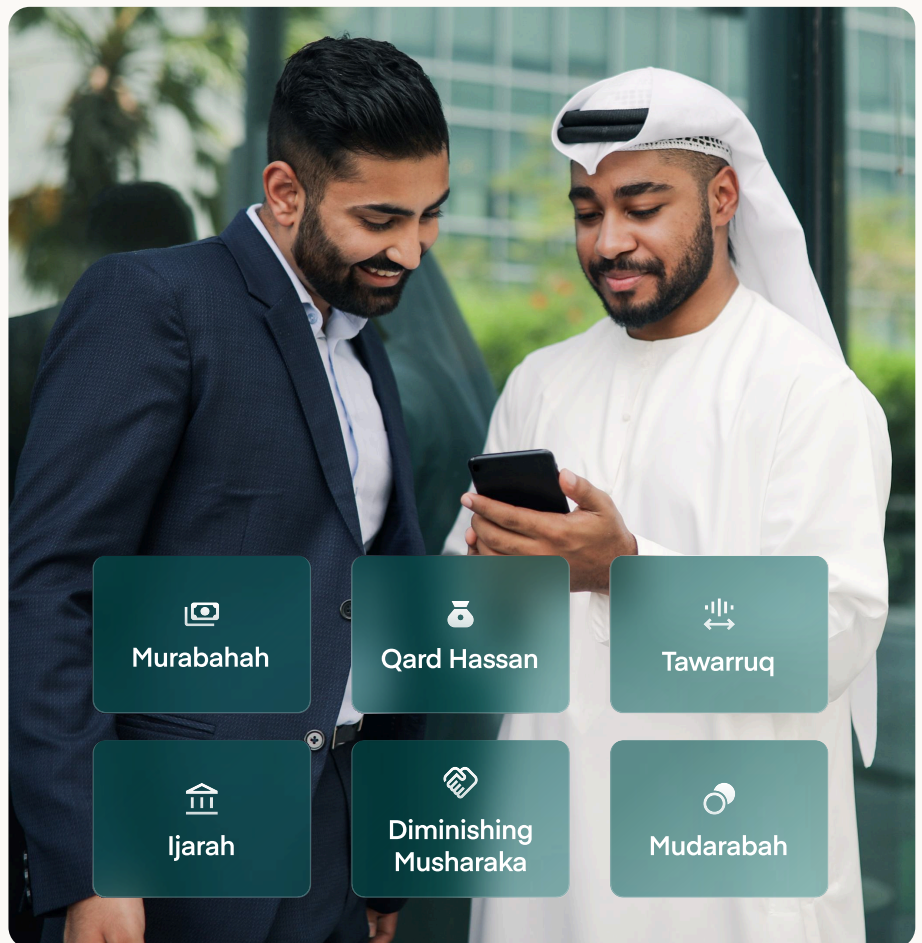
*Currently supported via Mambu's lending engine with full Shari'ah-based sale financing coming soon.

Tailored for every segment

From personal loans and vehicle finance to SME working capital, configure products that meet specific market needs using Mambu's dynamic lending features.

Agile configuration

Use low-code tools to manage diverse repayment schedules and fee collection, eliminating the need for custom coding.



Launch financing contracts today

Use Mambu's lending capabilities to support Murabahah, Tawarruq, and Qard Hassan financing now, without waiting for native contracts.



Differentiate with configurable logic

Design differentiated products with flexible schedules, profit calculation methods, and Shari'ah-aligned contract structuring.



Grow financing portfolio with ease

Work with Mambu to have a clear roadmap to fully native financing contracts, without platform migration or re-implementation.

Why choose Mambu Islamic Banking?

Whether you're launching a new Islamic bank, adding an Islamic window to a conventional core, or replacing a legacy system, Mambu provides the platform, the architecture, and the Shari'ah-first design principles to move faster and operate smarter.

Accelerate time-to-market

Launch new Shari'ah-based funding and financing products faster with our API-first architecture and pre-configured product templates.

Reduce total cost of ownership

Eliminate the cost and complexity of managing two separate systems and run Islamic and conventional products side-by-side on a single platform.

Shari'ah integrity by design

Native fund segregation, automated profit sharing, and mandatory approval workflows, built in from the ground up, not bolted on.

True SaaS and always up to date

Never perform a core upgrade again. Mambu delivers continuous platform improvements and Shari'ah-governance updates automatically.

Composable ecosystem

Connect specialised Islamic fintech partners via Mambu's open API ecosystem to build differentiated, market-leading products fast.

Cloud-native infrastructure

Flexible, secure cloud hosting on AWS, GCP, or Azure, addressing your data residency and sovereignty requirements in key regions.



Ready to launch, modernise or scale your Islamic Banking offering?

Mambu is your partner that provides you with an industry-leading, Shari'ah-first platform to innovate at the speed of a fintech, without the compliance risk.

Visit mambu.com or contact your Mambu account team.

Get in touch