



Finonyx Islamic Finance Origination

Digital, Structured & Fully Shariah-Compliant Financing Origination for Islamic Banks

Islamic financing follows a governed, transparent, and highly structured lifecycle. Traditional origination, spread across multiple contracts, asset confirmations, Shariah validations, Tawarruq commodity trades, and heavy documentation - often results in delays, compliance gaps, and operational inefficiencies.

Finonyx Islamic Finance Origination simplifies this complexity through a purpose-built digital platform that delivers accuracy, speed, and full Shariah compliance. Designed for Islamic banks, Islamic windows, and financial institutions, it streamlines origination for retail, SME, and corporate customers, enabling a fully governed and customer-friendly Islamic financing experience.

Why Islamic Finance Origination Needs a Specialized Platform

- Asset-based structures demand multi-step workflows
- Multi-contract sequencing (Murabaha, Ijarah, Diminishing Musharaka & more)
- Asset purchase & possession verification
- Profit-only pricing (no interest)
- Commodity trading flows for Tawarruq
- Takaful integration
- Extensive documentation & multi-level approvals
- Mandatory Shariah oversight and auditability

Finonyx provides a **dedicated origination layer** to handle these complexities with precision.

Core Features

Comprehensive Islamic Product Coverage

Configurable templates for Murabaha, Ijarah, Diminishing Musharaka, Istisna'a, Tawarruq, Term Finance and more, each aligned to its Shariah-compliant lifecycle.

Orchestrated & Guided Workflows

End-to-end origination flow from application to fulfilment with operational, credit, and Shariah approvals.

Profit-Only Pricing Engine

Automated profit calculation, schedule generation, and contract-level pricing handling.

Asset & Commodity Processing

Supports asset acquisition steps and commodity trades for Tawarruq with complete traceability.

Automated Document Generation

Generates multi-contract Islamic documents and supports e-signing, no external DMS required.

Alerts, Notifications & Real-Time Tracking

Applicants, teams, and management can track status, pending steps, document stages, and approval timelines.

Dashboards & Audit Trails

Full visibility for operations, Shariah teams, credit, management, and auditors.

Secure, Modular, and Scalable

Microservice-driven architecture with role-based access, encrypted data handling, and ISO 27001:2022 standards.

Technical Highlights

Component	Details
Technology Stack	Microservices, Java, REST APIs, containerized deployment (Docker/Kubernetes)
Integration	Core banking (Oracle FLEXCUBE), Digital Banking (OBDX), CRM, Credit Scoring, Takaful, Commodity platforms, eKYC
Deployment	On-premise, Private Cloud, Hybrid
Workflow Engine	Rule-based orchestration with multi-level approval matrix (Operations, Credit, Shariah)
Security	Role-based access, audit logs, encryption at rest & transit, ISO 27001:2022 aligned
Document Processing	Auto-generation, e-sign, full Islamic document lifecycle without external DMS
Architecture	Modular microservices with load balancer for scalability and high availability

Business Impact

Faster Shariah-Compliant Originations

Reduces financing cycle time through automation, structured workflows, and instant document generation.

Lower Operational Costs

Eliminates manual processing, paper handling, and reconciliation across multi-contract structures.

Stronger Shariah Governance

Ensures every contract, step, approval, and document is compliant and fully auditable.

Higher Productivity

Teams focus on customer value while the system manages multi-step, contract-heavy Islamic processes.

Enhanced Customer Experience

Provides transparent, guided journeys with real-time updates, digital documentation, and faster decisions.

Scalable for Growth

Add new Islamic products rapidly and handle growing volumes without increasing staff or infrastructure.

Transform Islamic Financing with Finonyx Islamic Finance Origination

A modern, governed, and automated origination solution, purpose-built for Shariah compliant financing.

Partner with Finonyx

Join hands with a partner that understands banking inside out. Finonyx combines deep domain expertise with future-ready solutions like Islamic Finance Origination to power your digital transformation journey.

For more info



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