



Case Study: Al Baraka Bank

Transforming Al Baraka Bank's End-to-End Islamic Banking Operations with AutoSoft Dynamics

The Journey

Al Baraka Bank Pakistan's transformation began in 2009 with the acquisition of Emirates Global Islamic Bank and rapid data migration to AutoSoft Dynamics. In under four months, systems were unified, and another major migration followed in 2017 with Burj Bank's 74 branches in less than five months. Today, Al Baraka operates 175 branches, serving 500,000+ customers with AutoSoft's end to end Islamic Banking suite setting new standards for Islamic banking excellence.

Goals Achieved

- **End to end Islamic Banking Automation** – Establish a unified platform covering all Islamic products and services.
- **Enable Seamless Integration** – Interconnect Core Banking, LOS, LMS, Treasury Operations, TRADE Services, SWIFT, RTGS and Compliance.
- **Enhance Shariah Compliance** – Ensure every transaction adheres to AAOIFI and SBP standards.
- **Improve Operational Efficiency** – Reduce manual processes, optimize reporting, and automate profit calculations.
- **Scale for Growth** – Scalable architecture for rapid expansion, digital innovation and new product launches.

Voice of Customer



Al Baraka Bank Pakistan has been using AutoSoft Dynamics' Core Banking System for over 15 years. AutoSoft has played a key role in our growth journey—from a single branch to over 175 branches—successfully supporting us through multiple mergers and acquisitions. Being part of Contour Software, a subsidiary of Constellation Software Inc., Canada, further strengthens our confidence in AutoSoft's global expertise and long-term vision.



Shahid Sumar
Chief Information Officer
Al Baraka Bank Pakistan

[Watch Complete Testimonial](#)

Benefits To Al Baraka Bank Pakistan



Complete Islamic Banking Transformation:

Unified and seamlessly integrated end to end Islamic operations.



Regulatory Alignment:

SBP regulatory compliance .



Operational Efficiency:

40% reduction in manual interventions.



Scalability:

Future-ready infrastructure supporting growth and innovation.



Customer-Centric Operations:

Faster turnaround, better service quality, and digital engagement.

Business Overview

Al Baraka Bank Pakistan Limited (ABPL), part of the Bahrain-based Al Baraka Banking Group, has been a key driver of Islamic finance in Pakistan since 1992. With a nationwide branch network, ABPL delivers a diverse range of Shariah-compliant retail, corporate, and treasury services.

After its acquisitions of Emirates Global Islamic Bank (EGIBL) in 2009 and Burj Bank in 2016, Al Baraka consolidated its operations using AutoSoft Dynamics' comprehensive Islamic banking suite establishing a resilient, fully integrated digital foundation.



Challenges Before Implementation



Legacy fragmentation

Separate systems across branches limited central visibility.



Manual operations

Lending, treasury, and retail workflows lacked automation.



Failed migrations

Attempted transition to Misys Equation proved difficult due to localization and Islamic functionality gaps.



Limited scalability & Interoperability

Legacy architecture couldn't support rapid growth or digital channels.



Regulatory compliance

Manual Shariah and AML processes made audits time-consuming.

Implementation Overview

AutoSoft executed a multi-phase implementation covering:

- Core Banking (AutoIBanker)
- Islamic Lending & Financing System (FOS)
- Treasury & Investments (ADAMS)
- RTGS & Compliance Systems
- Trade & SWIFT
- HRMS
- ADC Channels (ATM, Mobile, Internet)
- AutoAsset (Fixed Asset Management)

Key Milestones

- 2012** EGIBL data migration (28 branches in 4 months).
- 2017** Burj Bank migration (74 branches in 4.5 months).
- 2025** Full End-to-End Islamic Banking Suite live across all 175 branches.

Flexibility

- Islamic products structures for Murabaha, Ijarah, Diminishing Musharakah, Running Musharakah, Salam, Istisna, Qard-e-Hasna and Musawamah.
- Profit Calculation, charity account management, and accruals.
- Real-time GL updates between Core, Lending, and Treasury modules.
- Third-party integrations (Internet banking, Mobile banking, ATM, Screening, Credit bureau and BI).
- Biometric CNIC verification, AML/CFT screening, and paperless documentation

Transformation Achievements

Retail Banking Transformation

Fully Digital & Shariah-Compliant Retail Operations

- Unified CASA, Islamic Deposits, Term Deposits, Remittances, and Vault operations on a single core platform.
- Real-time profit calculation, accruals, and automated posting to Core Banking
- Integrated AML/CFT screening and Shariah-compliant digital KYC.
- Seamless omnichannel experience across ATM, Mobile, and Internet Banking through third party integrations.
- Paperless workflows, e-statements, and remote onboarding.

Business Impact

- Faster customer onboarding and service turnaround.
- Consistent service delivery across 175 branches.
- Reduced operational overhead and improved customer experience.

Islamic Lending Transformation

Automated Financing Across All Major Islamic

LOS:

- Configurable proposal, approval, and disbursement workflows.
- Automated rule engine, profit calculations, and Takaful integration.
- Automated credit risk policies parameters.
- Real-time approval hierarchies.

LMS:

- Loan servicing
- Disbursement
- Early termination
- Balloon payments
- Settlements
- Automated repayments
- NPL clarification provisioning

Product Range:

Murabaha | Ijarah | Diminishing Musharakah | Running Musharakah | Salam | Istisna | Qard-e-Hasna | Musawamah

Islamic Treasury Transformation

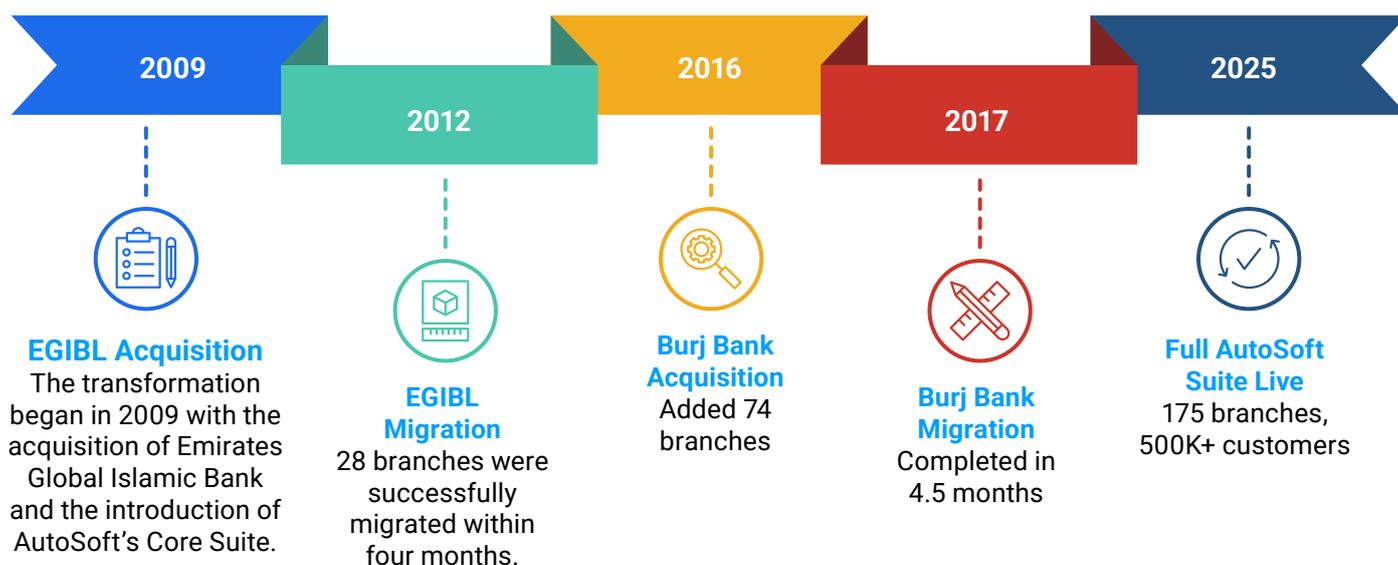
System: AutoSoft ADAMS (Islamic Treasury).

- End-to-end automation for Murabaha, Wakala, Mudarabah, Musharakah, and Sukuk.
- Real-time portfolio visibility and liquidity monitoring.
- Straight-through processing (STP) for RTGS and SWIFT settlements.
- Treasury TAT reduced by up to 70%; zero audit exceptions for Shariah compliance.
- 2026 roadmap includes OMO (Open Market Operations), FX Dashboards, and PSX Sukuk trading capabilities.

Compliance Transformation

- Centralized Compliance System integrated with Core, Lending, and Trade modules.
- Automated screening (OFAC, UN, EU, NACTA) and AML transaction monitoring.
- Near 100% screening accuracy with real-time alerts and audit logs.
- Enterprise-wide architecture supporting unified regulatory reporting.
- Future-ready microservices model for modular screening and TMS functions.

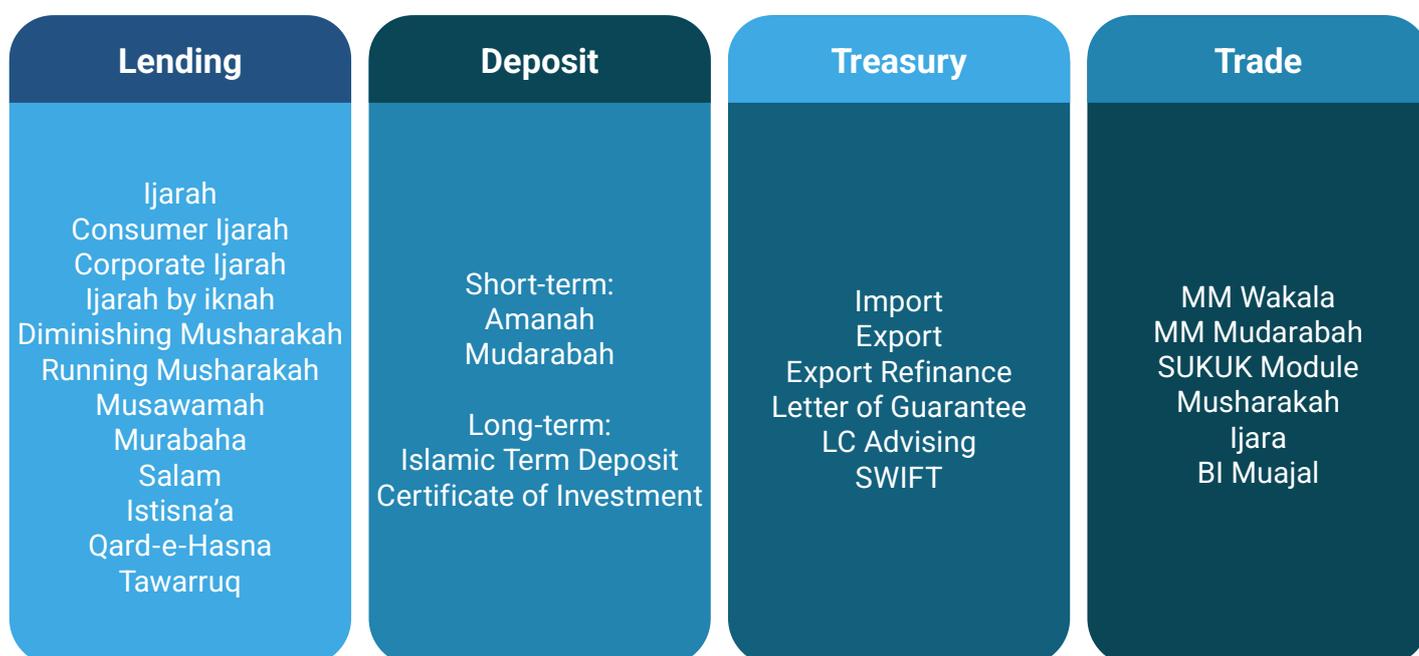
Implementation Journey



Technology Stack

- **Core Technologies:** Java, .NET, Oracle, SQL Server.
- **Architecture:** API-driven, SOA-based, modular and scalable.
- **Integrations:** SBP RTGS, SWIFT, NADRA, NACTA, Compliance & AML systems.
- **Infrastructure:** Centralized deployment with 24/7 high-availability and performance optimization

Product Range



Future Roadmap Alignment with AutoSoft

