



Islamic FinTech Product Design and Shariah Governance Course

2 – 6 May 2027
Johannesburg

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Overview

Islamic FinTech Product Design and Shariah Governance Course is a five-day intermediate course for product, Shariah governance, digital banking, compliance, risk, and technology professionals, who leave with an Islamic FinTech Product Governance Blueprint. The course connects Shariah-compliant digital finance, product structuring, smart contracts, digital payments, RegTech controls, operational resilience, and implementation decisions. Agile Leaders Training Center provides applied Islamic FinTech product and governance training.

Who Should Attend

- Product functions responsible for Islamic digital financial services
- Shariah governance functions responsible for product review and oversight
- Digital banking functions responsible for customer journeys and platforms
- Compliance and risk functions responsible for technology controls
- Technology functions responsible for solution architecture and delivery
- Partnership functions responsible for FinTech ecosystem arrangements

The course assumes participants already contribute to financial products, governance, risk, compliance, or technology delivery and leaves out introductory Islamic jurisprudence and software coding.

Departments and Industries

The course supports departments that design, govern, operate, or assure digital Islamic financial services across finance and technology sectors.

- Islamic banking product and digital channel teams
- Shariah governance, compliance, and internal audit functions
- FinTech, payment, crowdfunding, and investment platforms
- Takaful and Islamic capital-market organizations
- Technology architecture and cybersecurity teams
- Advisory and financial inclusion organizations

Learning Objectives

By the end of this course, participants will be able to:



- Apply Shariah screening to digital finance product structures
- Build governance gates for design, approval, launch, and monitoring
- Evaluate smart contracts, tokenization, payments, and platform models
- Analyze RegTech, data ethics, cybersecurity, and operational risks
- Compare partnership and delivery options for Islamic FinTech solutions
- Prioritize an Islamic FinTech implementation roadmap

Course Agenda

Day 1: Islamic FinTech Product Foundations

- Islamic FinTech Ecosystem and Use-Case Map
- AAOIFI Shariah Contract Screening Matrix
- Digital Product Value and Purpose Canvas
- Prohibited Element and Transaction Risk Checklist
- Financial Inclusion Use-Case Prioritization Grid

Day 2: Product Structures and Technology

- Digital Financing Product Structure Map
- Smart Contract Shariah Control Points
- Tokenization Asset and Rights Assessment
- Islamic Crowdfunding Governance Model
- Digital Payment and Wallet Flow Diagram

Day 3: Shariah Governance and Controls

- Shariah Product Approval Stage-Gate
- Shariah Decision and Evidence Register
- RegTech Compliance Control Library
- Data Ethics and Consent Assessment
- Ongoing Shariah Monitoring Dashboard

Day 4: Risk and Implementation Design

- IFSB-26 Infrastructure Principle Assessment
- Cybersecurity and Operational Resilience Control Map
- Third-Party FinTech Partnership Due Diligence
- Customer Journey Conduct Risk Review
- Islamic FinTech Implementation Roadmap



Day 5: Islamic FinTech Design Practice

- Exercise: Shariah Product Screening
- Exercise: Digital Structure and Contract Mapping
- Exercise: Governance Gate and Evidence Design
- Exercise: Technology and Operational Risk Assessment
- Capstone Exercise: Islamic FinTech Product Governance Blueprint

Practical Exercises

The course includes the following suggested activities:

- Suggested activity: screen a digital financing concept against contract structure, purpose, asset, and transaction criteria.
- Suggested activity: map smart-contract, payment, data, and platform controls across a customer journey.
- Suggested activity: assess Shariah, conduct, cybersecurity, and third-party risks for a FinTech partnership.
- Suggested activity: assemble product decisions, governance gates, evidence, controls, and milestones into an implementation blueprint.

FAQs

Who suits the Islamic FinTech product design course, and what does it assume?

The course suits product, Shariah governance, digital banking, compliance, risk, and technology functions and assumes practical involvement in financial products, controls, platforms, or delivery decisions.

How does Islamic FinTech product design differ from a general FinTech course?

Islamic FinTech product design integrates financial technology with Shariah product structures, approval evidence, governance, and ongoing monitoring, while a general FinTech course concentrates on technologies and business models without those specific decisions.

How is Shariah compliance built into an Islamic FinTech product?

Shariah compliance is built through contract and purpose screening, documented product structures, approval gates, system control points, transaction evidence, exception handling, and ongoing review.

What risks require attention in Shariah-compliant digital finance?

Relevant risks include product-structure noncompliance, unclear asset or ownership records, automated execution errors, data misuse, cyber incidents, third-party failures, customer harm, and weak monitoring evidence.



Where do smart contracts support Islamic FinTech solutions?

Smart contracts can automate approved transaction steps, asset transfers, payment conditions, and evidence records when their logic reflects the documented product structure and remains subject to governance, testing, and exception controls.

Conclusion

Participants take back an Islamic FinTech Product Governance Blueprint containing product structures, Shariah screens, approval gates, technology controls, risk assessments, partnership checks, and implementation milestones. The blueprint turns separate product and compliance discussions into a traceable decision path. It gives delivery teams a working structure for reviewing concepts, documenting evidence, resolving exceptions, and sequencing implementation.