

UNDERSTANDING THE **FINTECH** **ECOSYSTEM** AND REGULATORY TECHNOLOGY



19 JUNE, 2026



10:00 AM - 1:30 PM



ONLINE TRAINING

COURSE OVERVIEW

This training program equips banking professionals in Pakistan with a comprehensive, evidence-based understanding of the FinTech ecosystem and the emerging domain of Regulatory Technology (RegTech). Drawing on the latest global and Pakistan-specific research, the program blends strategic context with practical, bank-relevant applications



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UNDERSTANDING THE FINTECH ECOSYSTEM AND REGULATORY TECHNOLOGY

LEARNING OUTCOMES

Upon completion of this program, participants will be able to:

- ◆ Explain the global FinTech landscape and Pakistan's positioning within it, using current data and indices.
- ◆ Identify the key segments of the FinTech ecosystem relevant to banking: digital payments, digital lending, embedded finance, digital assets, and Islamic FinTech
- ◆ Define RegTech and distinguish it from FinTech, understanding its regulatory mandate in Pakistan's banking sector.
- ◆ Describe how SBP and SECP have progressively built the digital finance regulatory architecture in Pakistan.
- ◆ Assess the key RegTech use cases applicable to their own institutions: KYC/AML, compliance automation, supervisory reporting, cybersecurity, and fraud detection.

COURSE OUTLINE

- ◆ Introduction — Setting the Scene: Pakistan's Digital Finance Landscape Opening Frame: Why FinTech Matters for Bankers in Pakistan
 - ◆ Pakistan's Digital Economy at a Glance
 - ◆ The Regulatory Context: Three Parallel Forces Reshaping Pakistani Banking

Module 1 — The Global & Pakistan FinTech Ecosystem Defining

- ◆ FinTech: What It Is, What It Is Not, and Why It Matters for Banks
- ◆ The Global FinTech Landscape — 2025/26 Snapshot
- ◆ Pakistan's FinTech Ecosystem — Deep Dive
- ◆ Frontier Technologies Reshaping FinTech — What Bankers Must Understand

Module 2 — Regulatory Technology (RegTech): Concepts, Applications & Tools What Is RegTech? Definitions and Distinctions

- ◆ The RegTech Landscape: Core Use Cases for Banks
- ◆ Key Enabling Technologies Behind RegTech
- ◆ RegTech in the Global Islamic Finance Context

Module 3 — RegTech in Pakistan's Banking Sector: Practice, Gaps & the Road Ahead

- ◆ The State of RegTech in Pakistan's Banking Sector
 - ◆ The Digital Trade Regulatory Environment: What Banks Need to Know ?
 - ◆ The Road Ahead: Strategic Priorities for Banks
 - ◆ International Benchmarks: What Pakistan's Banks Can Learn ?



TARGET AUDIENCE

- ◆ Compliance, risk, and AML/CFT officers
- ◆ Regulators and central bank professionals
- ◆ FinTech startup founders and entrepreneurs
- ◆ Shariah advisors and Shariah governance professionals
- ◆ Digital banking and payment industry professionals
- ◆ Legal and regulatory consultants
- ◆ Professionals interested in AI, blockchain, digital assets
- ◆ Auditors and governance professionals

FACILITATOR

Dr. Farrukh Habib

Dr. Farrukh Habib is a Shariah scholar and fintech expert with 13+ years of international experience in Islamic finance and the halal digital economy. He is the Founder & CEO of Azka Advisors (UK) and Co-founder of Alif Technologies (Dubai), specializing in Islamic fintech, AI, blockchain, tokenization, DeFi, and Shariah governance. He advises and mentors multiple fintech ventures globally.

Previously, he served as a Researcher and Advisor at ISRA Institute under Bank Negara Malaysia, contributing to research, training, and advisory projects in Islamic banking, sukuk, takaful, and capital markets.

Dr. Habib holds a PhD in Islamic Finance from INCEIF University, an MSc in Banking & Finance from Queen Mary University of London, and degrees in Economics from University of Karachi. He also completed an 8-year traditional Islamic sciences program from Wafaq Ul Madaris Al-Arabia, holds Ijazah in Hadith, and memorized the Holy Quran at an early age.