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Islamic Banks Can Finally Use AI Without Losing Control

Blade Labs launches ZeroH Disclosure, building on its blockchain-based audit system with QFC. The platform enforces data policy before it leaves the institution's control, whether to AI models, cloud services, or third parties.



Image 1: ZeroH Disclosure masks seven categories of sensitive data on-device before any prompt reaches the AI. Inside Ask Ali, Blade Labs' Islamic-finance AI co-pilot, the model never sees the raw values.

DOHA, Qatar / SINGAPORE, 12 May 2026 — Blade Labs today launched ZeroH Disclosure, a patent-pending privacy and proof platform that lets regulated financial institutions use AI and cloud services without surrendering control of sensitive data. The platform applies an institution's own disclosure policy before data reaches any external system, and produces a cryptographic record each time it does. The first product built on ZeroH Disclosure is Ask Ali, an AI co-pilot for compliance, product development, and Shariah governance teams inside Islamic financial institutions. Both are available for early access from 12 May 2026.

The problem has quietly stalled AI adoption across regulated finance. Institutions want what AI and cloud services offer. Still, they face hard constraints: data sovereignty laws, privacy regulations and, in

Islamic finance, the requirement that Shariah governance is demonstrably followed, not merely claimed. Most AI deployments address these concerns inside the cloud, after data has already left the institution. ZeroH Disclosure inverts that sequence. The institution's disclosure policy is applied first; data moves only after enforcement. Each controlled disclosure generates a cryptographic proof record that management, Shariah boards, auditors, and regulators can independently verify.

The launch builds on Blade Labs' earlier Digital Receipt System developed with Qatar Financial Centre and Hashgraph. That initiative introduced the core architecture now formalised as ZeroH Disclosure: applying institutional policy to data flows and producing verifiable proof of each action. While the Digital Receipt System demonstrated this approach in a specific use case, it also surfaced a broader requirement across regulated finance—the need to enforce disclosure policy before data reaches external systems. ZeroH Disclosure extends this model into a general platform for governed AI and cloud usage.

Built on this architecture, Ask Ali operates entirely within the controls its host institution has already approved. It knows what data it is and is not permitted to use, and can prove it. Every action runs against the institution's policy first and produces audit evidence as a byproduct.

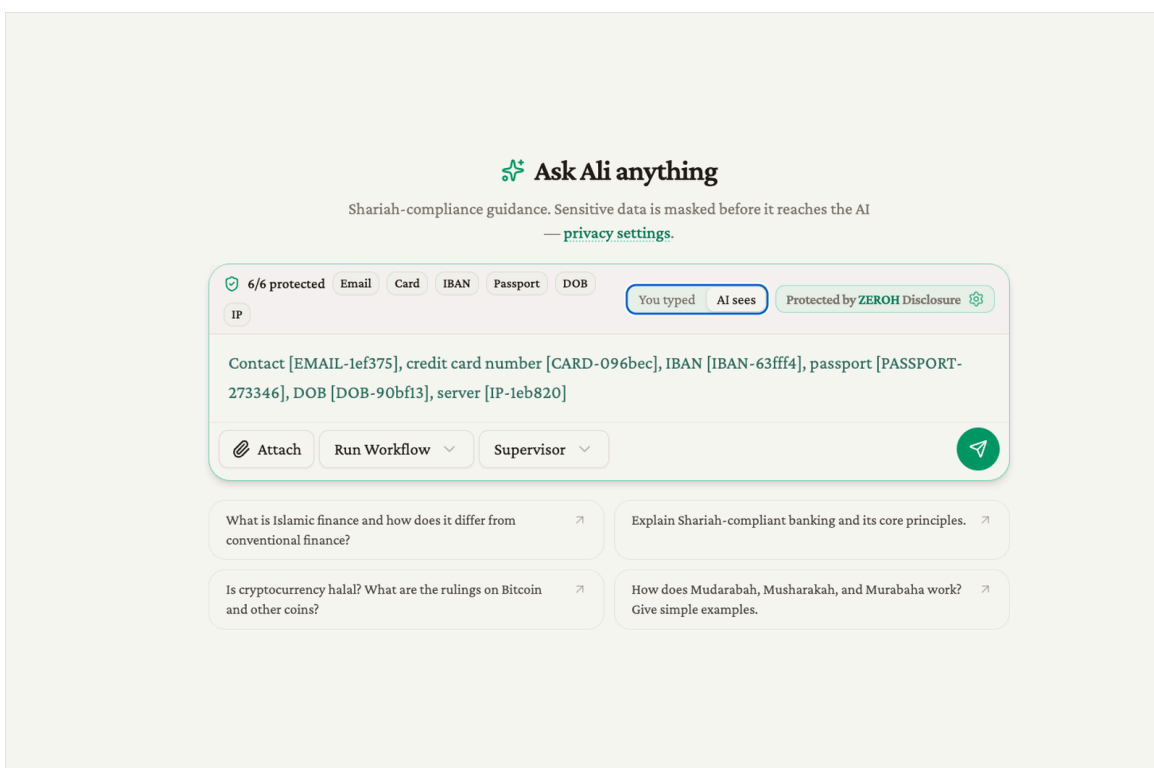


Image 2: The Ask Ali interface from the institution's side. The user composes a prompt with sensitive customer data; ZeroH Disclosure substitutes each field with a tokenised placeholder before the prompt is sent to the AI. The model receives the question, not the names, IBANs, or contract numbers.

“Islamic digital banks do not need another AI chatbot. They need a system that turns legal and Shariah requirements into day-to-day operating controls, lets teams use AI responsibly, and gives management, Shariah boards, auditors, and regulators something they can verify. Our technology

starts before the cloud. Data does not leave the institution's control unless the relevant disclosure policy has been applied first, so that institutions can actually use the cloud."

— **Sami Mian, Chief Executive Officer, Blade Labs**

The Islamic digital bank category is at a pivotal moment. Institutions across the Gulf, Southeast Asia, and the UK are at different stages of licensing, and the governance and data infrastructure required by regulators is substantial, whether a licence has been granted or is still being sought. Before a licence, ZeroH Disclosure supports the data controls, governance documentation, and audit-ready evidence that regulators expect during authorisation. After a licence, it supports continuous compliance reporting and proof that approved policies were applied to every relevant transaction and disclosure. The platform grows with an institution through each regulatory milestone.

Qatar is the launch jurisdiction, and the choice is deliberate. Qatar National Vision 2030 places digital financial services at the centre of the country's economic diversification strategy. The solution was developed with support of the Qatar Financial Centre (QFC) through the Digital Assets Lab, leveraging the innovation testing environment designed to advance next-generation financial technologies.

"The launch of ZeroH Disclosure by Blade Labs is a strong example of what the QFC Digital Assets Lab is designed to do: provide a robust environment where innovative solutions can be developed, validated, and brought to market with confidence. By enabling the advancement of solutions that unlock the potential of AI and cloud adoption while safeguarding data privacy, we're enhancing the efficiency, security, and resilience of financial services in Qatar. Initiatives like this reinforce the QFC's commitment to building a forward-looking financial ecosystem that aligns with global standards and addresses the evolving needs of regulated institutions."

— **Huzayfa Patel, Digital Assets, Qatar Financial Centre**

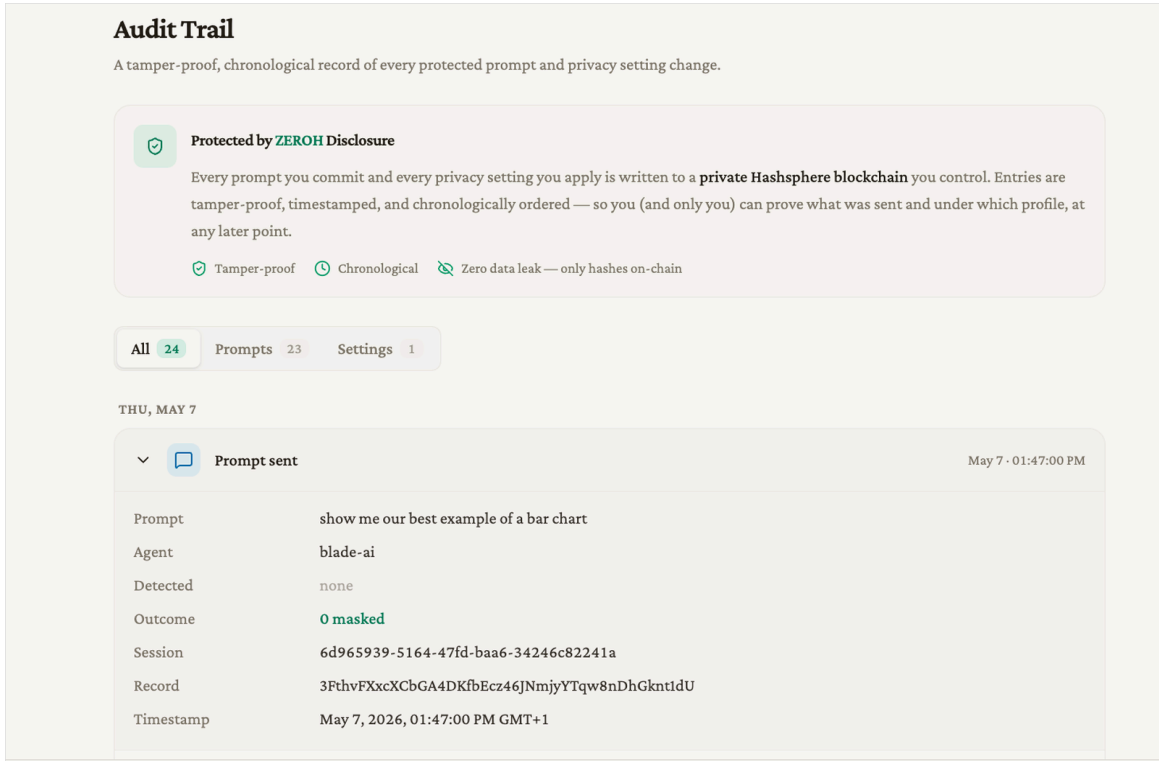


Image 3: Every prompt and privacy setting is written to a tamper-proof, timestamped record on a private blockchain, independently verifiable by management, Shariah boards, auditors, and regulators.

The same disclosure-control architecture applies beyond Islamic finance to any regulated workflow where controlled, verifiable data sharing is a legal or governance requirement, including banking, insurance, healthcare, and legal services.

ZeroH Disclosure enters research preview on 12 May 2026, available first through Ask Ali. Islamic digital banks, traditional banks, and regulated institutions can request early access, institutional pilots, and enterprise deployments at zeroh.io/ask-ali.

ABOUT BLADE LABS

Blade Labs is an AI-native RegTech company building governance, risk, and compliance infrastructure for regulated financial institutions, with a focus on Islamic finance. Its flagship ZeroH platform, along with Ask Ali built on top, helps Islamic digital banks, traditional banks, and regulated institutions turn legal, regulatory, and Shariah requirements into enforceable operational controls, with cryptographic auditability.

ZeroH holds a full Fatwa pronouncement from Amanie Advisors, alongside SOC 2 Type II, ISO 27001:2022, and GDPR compliance. Blade Labs won the FinoPitch International Grand Prize 2025 and the Islamic Fintech Awards 2025, and holds a UK Patent Pending on its disclosure-control architecture. The company is a Qatar Development Bank and Qatar FinTech Hub portfolio company, registered at the Qatar Financial Centre, active through the QFC Digital Assets Lab, and backed by The Hashgraph Association. Live deployments include a Shariah-compliant agricultural financing system in Bangladesh and a Digital Receipt System POC in Qatar.

Full press kit, media assets, and additional information: zeroh.io/press/ask-ali-launch

MEDIA CONTACT

Intesar Haquani

Chief Business Officer, Blade Labs

ints@bladelabs.io