



Introducing

TURBO

**Microfinance
Banking Solution**

www.opus-bd.com



Elevate your microfinance banking operations with TURBO
- Microfinance Banking Solution by OPUS. Streamline
every aspect of your financial services, from account
management to transaction processing, ensuring seamless
operations and enhanced customer satisfaction.



About Us

OPUS, established in 2012, specializes in ERP systems and financial software, including custom software development, mobile apps, and web development. Known for innovation, the company focuses on delivering world-class, tailor-made software solutions globally, aiming to transform digital workplaces and achieve global recognition in the IT sector. OPUS combines cutting-edge technology with expert development to address diverse business needs and digital transformation challenges.





**WHY BANKS & FINANCIAL
INSTITUTIONS NEED**

**MICROFINANCE
BANKING SOLUTION?**



97%

**repayment
rate**

55%

**increase
in income**

7 million

**small businesses
created**

40%

**reduction
in poverty**

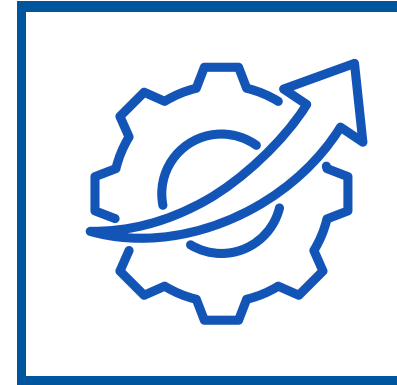


WHAT
turbo

**MICROFINANCE BANKING SOLUTION
CAN DO FOR YOU?**



**Financial
Inclusion**



**Operational
Efficiency**



**Data-Driven
Decisions**



**Mobile
Accessibility**



CORE MODULES OF TURBO MICROFINANCE BANKING SOLUTION





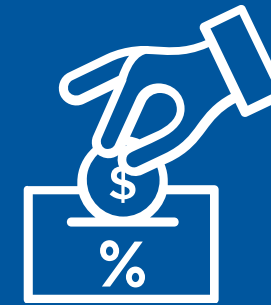
Customer Management



Loans and Credit Management



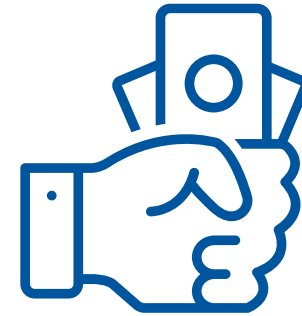
Savings Accounts Management



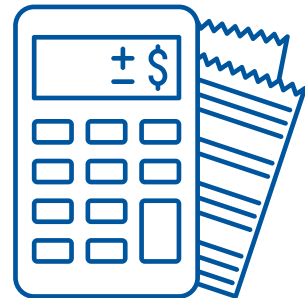
Deposits and Withdrawals



Interest Calculation and Management



Fees & Commissions Management



Accounting and Financial Reporting



Regulatory Compliance and Reporting



Payment Processing and Mobile Banking



Customer Service and Support



Risk Management and Internal Controls



Security and User Management



DIVE INTO

TURBO

**MICROFINANCE
BANKING SOLUTION**

MODULES

DETAILS



MODULES

Customer Management

- Customer Onboarding
- Customer Profile Management
- KYC (Know Your Customer) and Document Management
- Customer Relationship Management (CRM)



MODULES

Loans and Credit Management

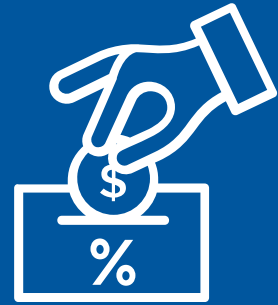
- Loan Origination and Disbursement
- Loan Scheduling
- Loan Repayment and Collection
- Collateral Management
- Non-Performing Loans (NPL) Management



MODULES

Savings Accounts Management

- Account Opening and Closure
- Savings Products Management
- Interest Calculation and Posting
- Micro-Savings Promotions



MODULES

Deposits and Withdrawals

- Cash Deposits
- Cash Withdrawals
- Cheque Processing
- Electronic Funds Transfers



MODULES

Interest Calculation and Management

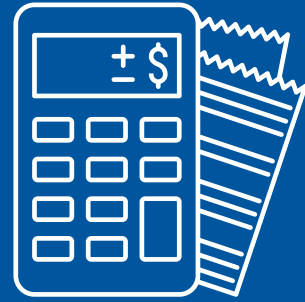
- Interest Rate Setting
- Daily Interest Calculation
- Interest Accrual and Capitalization
- Penalty Interest and Adjustments



MODULES

Fees and Commissions Management

- Fee Configuration and Scheduling
- Fee Application and Collection
- Commission Calculation and Payment
- Fee Waivers and Adjustments



MODULES

Accounting and Financial Reporting

- General Ledger
- Journal Entries
- Balance Sheet and Income Statement
- Cash Flow Management
- Budgeting and Forecasting



MODULES

Regulatory Compliance and Reporting

- Report Generation and Submission
- Compliance Monitoring and Alerts
- Audit Trail and Logs
- Anti-Money Laundering (AML) Compliance



MODULES

Risk Management and Internal Controls

- Credit Risk Assessment
- Operational Risk Management
- Fraud Detection and Prevention
- Disaster Recovery and Business Continuity Planning



MODULES

Payment Processing and Mobile Banking

- Mobile Payments
- Bill Payments
- Digital Wallets
- USSD Banking



MODULES

Customer Service and Support

- Helpdesk and Ticketing
- Customer Notifications and Alerts
- FAQ and Self-Service Portals
- Feedback and Complaint Management



MODULES

Security and User Management

- User Access Control and Permissions
- Authentication and Encryption
- Data Privacy and Protection
- Audit Trails and Security Reporting



ADVANTAGES OF PARTNERING WITH US . . .





**Customizable
Module**



**One Decade
Experience**



**Advanced Data
Security**



**Dedicated
Support**

They Trust on US





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Thank You
For Your Attention



Visit Our Website
www.opud-bd.com

