

Introducing

**ASPER**

**Core Banking  
Solution**

[www.opus-bd.com](http://www.opus-bd.com)



Elevate your banking operations to new heights with **ASPER Core Banking Solution** by **OPUS**. Streamline all facets of your financial services, from account management to transaction processing, ensuring seamless operations and superior customer satisfaction.

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# 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**

**CORE BANKING  
SOLUTION?**



**20-30%**  
**reduction in  
operational costs**

**40-50%**  
**faster account opening  
and loan processing**

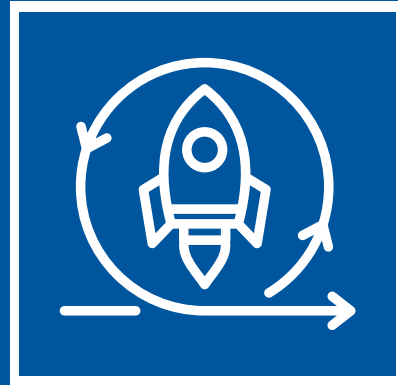
**30%**  
**improvement in  
customer satisfaction**

**15-20**  
**increase in cross-selling and  
upselling opportunities**





WHAT  
asper  
**CORE BANKING SOLUTION**  
CAN DO FOR YOU?



**Agility &  
Innovation**



**Cost  
Efficiency &  
Scalability**



**Data-Driven  
Insights**



**Open  
Ecosystem**



CORE MODULES OF

**ASPER**

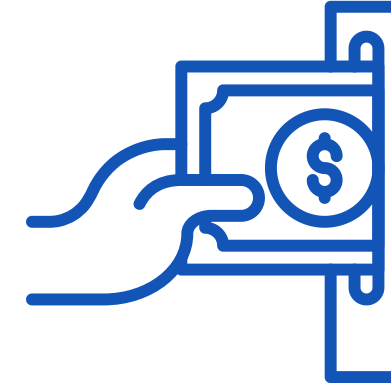
**CORE BANKING  
SOLUTION**







## Customer Information System



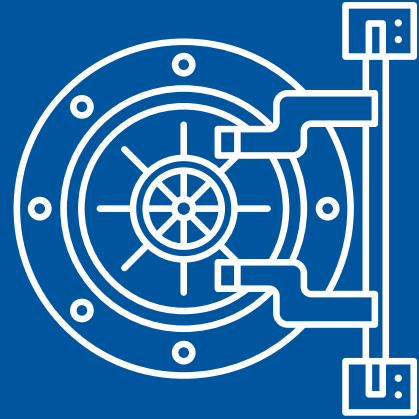
## Deposits & Collections



## Loan Management



## Payments and Transfers



## Treasury Management



## General Ledger (GL)



## Asset and Liability Management



## Risk Management



## Compliance and Reporting



## Internet Banking



## Mobile Banking



## ATM and Card Management



**e-KYC**



**Anti Money  
Laundering Prevention**



**Credit  
Rating**





DIVE INTO

**ASPER**

**CORE BANKING  
SOLUTION**

**MODULES**

**DETAILS**





## MODULES

# Customer Information System

- Customer Onboarding and KYC
- Account Opening and Maintenance
- Demographic Information Management
- Contact Information Management
- Relationship Management



**MODULES**

# Deposits

- Savings Accounts
- Checking Accounts
- Money Market Accounts
- Certificates of Deposit (CDs)
- Individual Retirement Accounts (IRAs)
- Cash Management Services



**MODULES**

# Loan Management

- Loan Origination
- Loan Servicing
- Loan Collections
- Credit Risk Management
- Portfolio Management

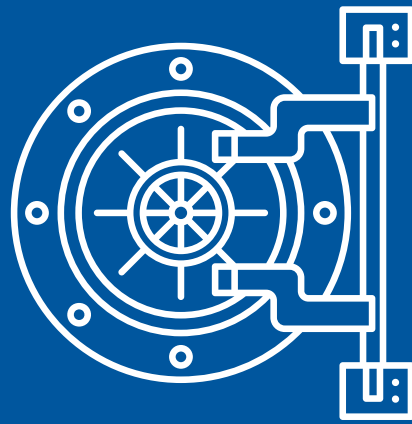




**MODULES**

# Payments and Transfers

- Wire Transfers
- ACH Payments
- International Payments
- Online Bill Pay
- Mobile Payments



**MODULES**

# Treasury Management

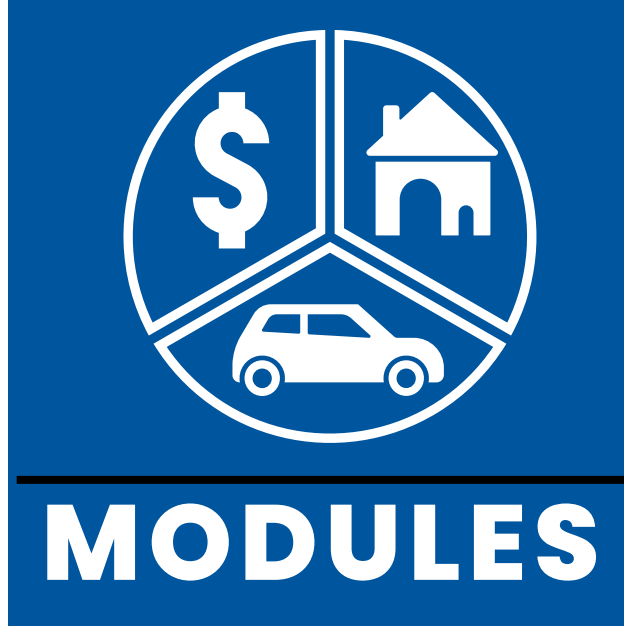
- Cash Management
- Foreign Exchange
- Liquidity Management
- Investment Management
- Trade Finance



## MODULES

# General Ledger (GL)

- General Accounting
- Financial Reporting
- Fixed Asset Accounting
- Tax Accounting
- Regulatory Reporting



# Asset and Liability Management

- Interest Rate Risk Management
- Liquidity Risk Management
- Credit Risk Management
- Capital Adequacy Management
- Stress Testing

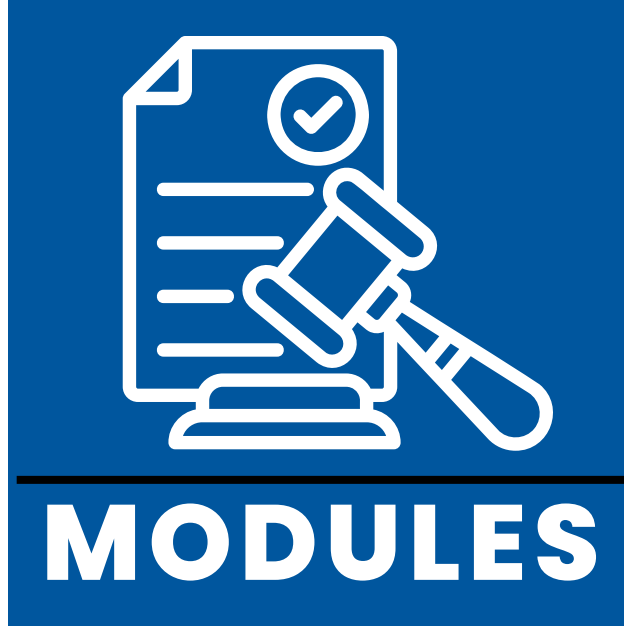




**MODULES**

# Risk Management

- Credit Risk Management
- Operational Risk Management
- Market Risk Management
- Liquidity Risk Management
- Fraud Risk Management



# Compliance and Reporting

- Bank Secrecy Act (BSA)
- Foreign Account Tax Compliance Act (FATCA)
- Dodd-Frank Wall Street Reform and Consumer Protection Act



**MODULES**

# Internet Banking

- Online Bill Pay
- Account Transfers
- Online Statements
- Online Loan Applications
- Mobile Banking Integration



**MODULES**

# Mobile Banking

- Account Balances and Transactions
- Mobile Bill Pay
- Mobile Deposits
- Mobile Money Transfer
- P2P Payments



# ATM and Card Management

- ATM Network Management
- Debit Card Issuance and Management
- Credit Card Issuance and Management
- Fraud Prevention and Monitoring



**MODULES**

**e-KYC**

- Customer Identification and Verification
- Document Verification
- Biometric Authentication
- Risk Assessment





**MODULES**

# Credit Rating

- Credit Scoring
- Alternative Data Scoring
- Report Generation
- Bureau Updates
- Credit Monitoring



**MODULES**

# Anti Money Laundering Prevention

- Transaction Monitoring
- Customer Due Diligence
- Suspicious Activity Reporting
- Sanctions Screening



# ADVANTAGES OF PARTNERING WITH US . . .





**Customizable  
Module**



**One Decade  
Experience**



**Advanced Data  
Security**



**Dedicated  
Support**

# They Trust on US





### **Dubai Office**

Business Center 1, M Floor  
The Meydan Hotel, Nad Al Sheba  
Dubai, U.A.E

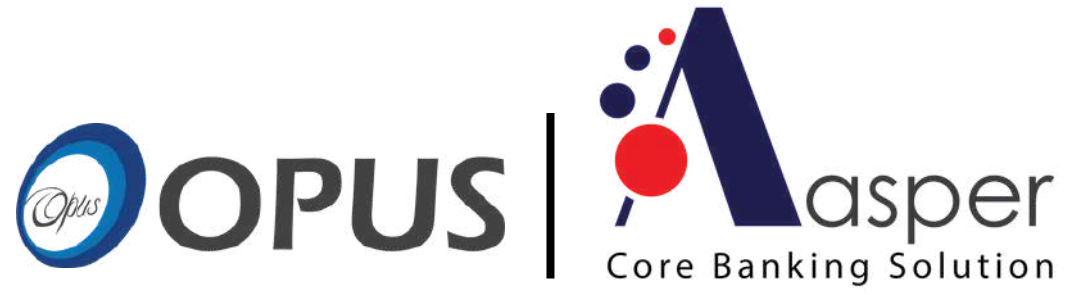
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**Thank You**  
For Your Attention



Visit Our Website  
[www.opud-bd.com](http://www.opud-bd.com)

