



Introducing

ASPER

**Digital Banking
Solution**

www.opus-bd.com



Elevate your banking experience with
ASPER Digital Banking Solution by **OPUS**. From
seamless transactions to comprehensive financial
management, unlock unparalleled efficiency and
innovation in your digital banking operations.



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**

**DIGITAL BANKING
SOLUTION?**



20%

**reduction in
operational costs**

30%

**increase in
customer acquisition**

40%

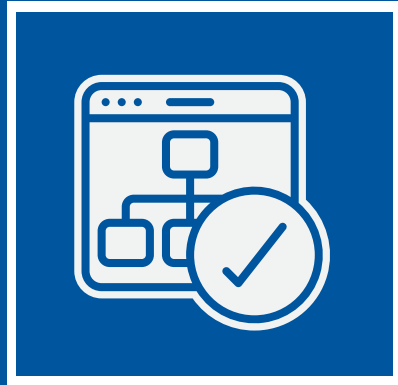
**improvement in
customer satisfaction**

15%

**growth in loan
applications**



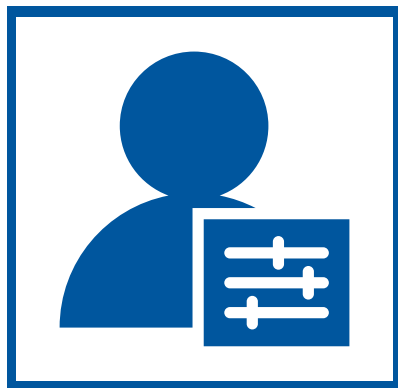
WHAT
asper
DIGITAL BANKING SOLUTION
CAN DO FOR YOU?



**Seamless
Convenience**



**Frictionless
Transactions**



**Hyper-
Personalization**



**Enhanced
Security**



CORE MODULES OF ASPER DIGITAL BANKING SOLUTION





User Authentication and Security



Accounts Management



Payments and Transfers



Loan Management



Investment Services



Customer Support and Services



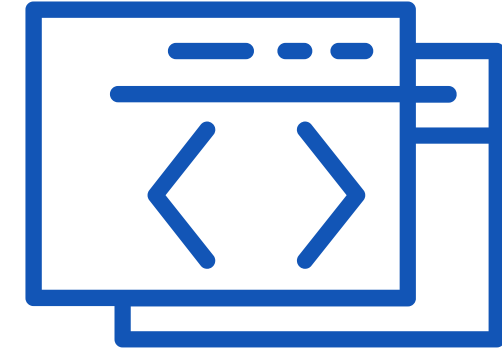
Personal Financial Management



Fraud Detection and Prevention



Regulatory Compliance



API Banking and Integration



Mobile Banking



Digital Wallets and Payments



DIVE INTO

ASPER

**DIGITAL BANKING
SOLUTION**

MODULES

DETAILS





MODULES

User Authentication and Security

- Multi-factor authentication (MFA)
- Biometric authentication
- Single sign-on (SSO)
- User access control
- Data encryption
- Fraud detection and prevention



MODULES

Accounts Management

- Account opening and closing
- Account inquiries and updates
- Transaction history
- Online statements
- Mobile banking enrollment
- Bill pay
- Bill pay
- Direct deposit
- ACH transfers
- Wire transfers
- International payments



MODULES

Payments and Transfers

- P2P payments
- Bill pay
- Direct deposit
- ACH transfers
- Wire transfers
- International payments
- Mobile wallet payments
- In-store payments
- Online payments



MODULES

Loan Management

- Loan application and origination
- Loan servicing
- Loan payments
- Loan modifications
- Foreclosure management



MODULES

Investment Services

- Account opening and funding
- Account statements and transactions
- Stock trading
- Mutual fund investing
- Options trading
- Retirement planning



MODULES

Customer Support and Services

- Live chat
- Email support
- Phone support
- FAQs
- Knowledge base
- Chatbots
- Social media support



MODULES

Personal Financial Management

- Budgeting and tracking
- Goal setting
- Net worth tracking
- Investment tracking
- Bill pay
- Debt management



MODULES

Fraud Detection and Prevention

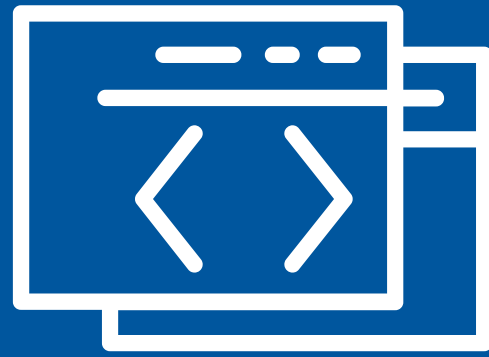
- Transaction monitoring
- Risk scoring
- Fraudulent activity alerts
- Identity theft protection
- Account takeover protection



MODULES

Regulatory Compliance

- Know Your Customer (KYC)
- Anti-Money Laundering (AML)
- Bank Secrecy Act (BSA)
- Gramm-Leach-Bliley Act (GLBA)
- Fair and Accurate Credit Transactions Act (FACTA)



MODULES

API Banking and Integration

- Open APIs
- Third-party integrations
- Data sharing
- Payment processing
- Financial data aggregation



MODULES

Mobile Banking

- Account balances
- Transactions
- Bill pay
- Mobile wallet payments
- P2P payments
- Money transfers
- Check deposits
- Branch locator
- ATM locator



MODULES

Treasury Management

- Mobile wallets
- Contactless payments
- QR code payments
- In-store payments
- Online payments
- Peer-to-peer payments

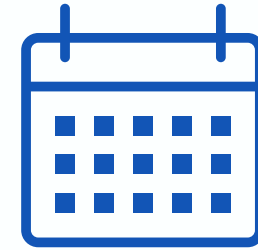


ADVANTAGES OF PARTNERING WITH US . . .





**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

