



Introducing

harmony

e-KYC
Solution

www.opus-bd.com



harmony by OPUS is a special tool for banks and financial organizations. It uses e-KYC, a smart way to know who their customers are without meeting them. This means banks can check your actual identity through the internet or a phone app. They look at things like your name, where you live, your birthday, and even your fingerprint or face. Harmony makes this easy and fast, helping keep everything safe and simple.



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 FINANCIAL
INSTITUTIONS NEEDS**

E-KYC SOLUTIONS?



60%

**faster
account opening**

30%

**reduction in
operational costs**

70%

**improvement in
customer satisfaction**

50%

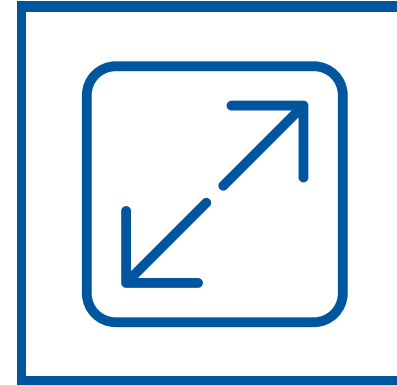
**decrease
in fraud risk**



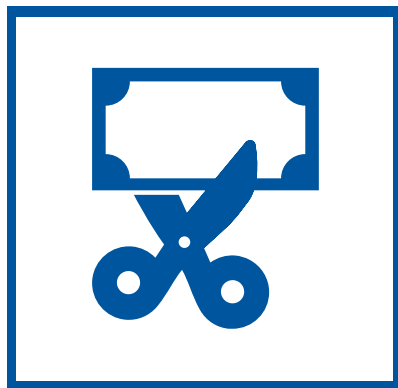
WHAT HARMONY E-KYC CAN DO FOR YOU?



**Faster
Onboarding**



**Wider
Reach**



**Reduced
Costs**



**Enhanced
Security**

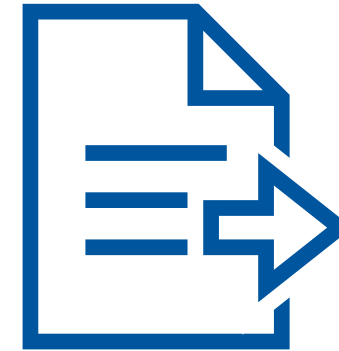


CORE MODULES OF **HARMONY E-KYC**





User Onboarding



Document Submission



Biometric Verification



Data Validation and Authentication



Compliance Checks



Audit Trails and Reporting



Customer Experience



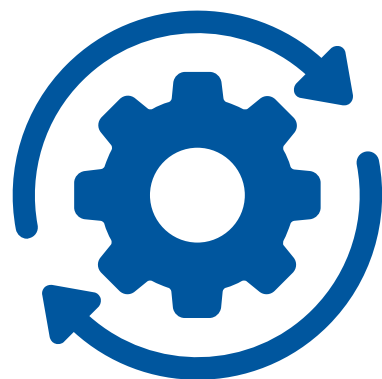
Route Planning and Navigation



**Integration with
Services/Platforms**



**Scalability and
Flexibility**



**Monitoring
and Updates**



**Data Privacy and
Consent Management**



DIVE INTO
HARMONY E-KYC
MODULES
DETAILS





MODULES

User Onboarding

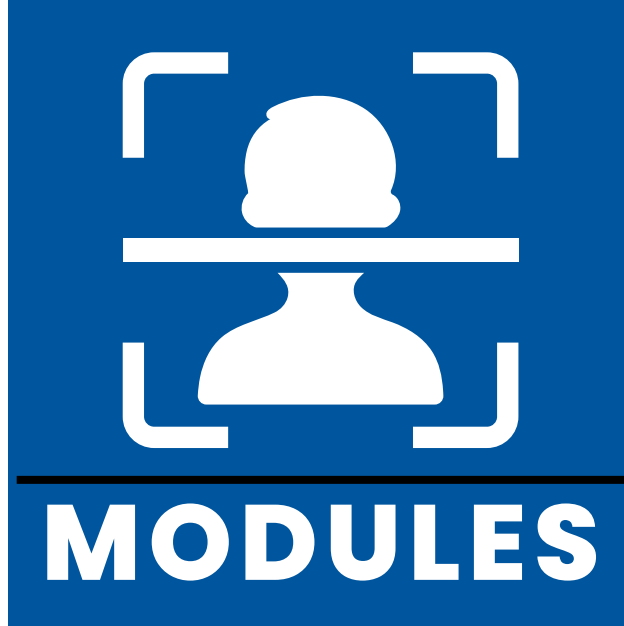
- Registration
- Personal Information Collection
- Consent Management
- Channel Flexibility
- KYC Level Selection



MODULES

Document Submission

- Document Scanning
- Automatic Extraction (OCR)
- Manual Verification
- Liveness Detection
- Secure Storage



Biometric Verification

- Fingerprint Scanning
- Facial Recognition
- Voice Recognition
- Multi-factor Authentication
- Third-party Integrations





MODULES

Data Validation and Authentication

- Identity Verification
- Address Verification
- PEP and Sanctions Screening
- Fraud Detection
- Risk Scoring



MODULES

Compliance Checks

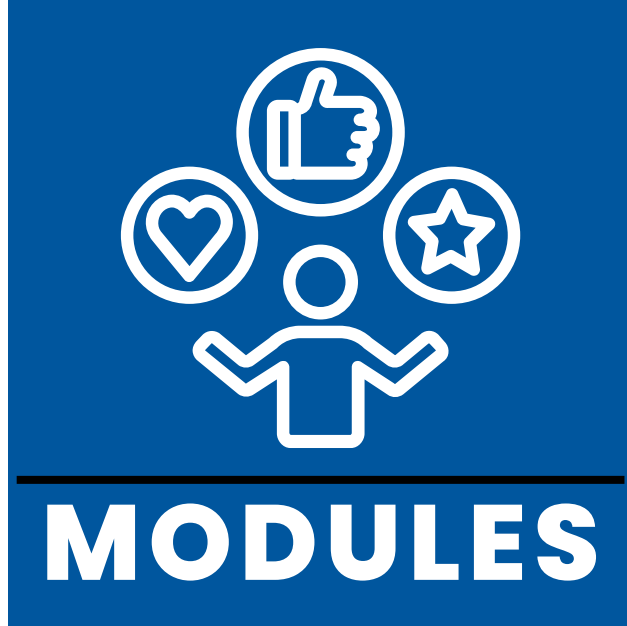
- Regulatory Compliance
- Sanctions Screening
- PEP Screening
- CDD/KYC Risk Assessment
- Audit Trail Generation



MODULES

Audit Trails and Reporting

- Detailed Logs
- Tamper-proof Storage
- Regulatory Reporting
- Customizable Dashboards
- Alert Management



Customer Experience

- Intuitive Interface
- Progress Tracking
- Multilingual Support
- Accessibility Features
- Help and Support



Route Planning and Navigation

- Dynamic Onboarding Flow
- Conditional Branching
- Adaptive Help and Support
- Progress Visualization
- Multi-device Compatibility

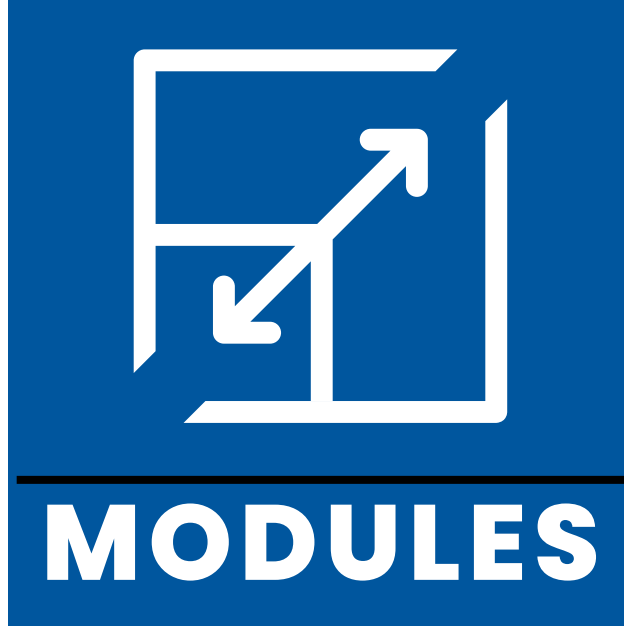


MODULES

Integration with Services/Platforms

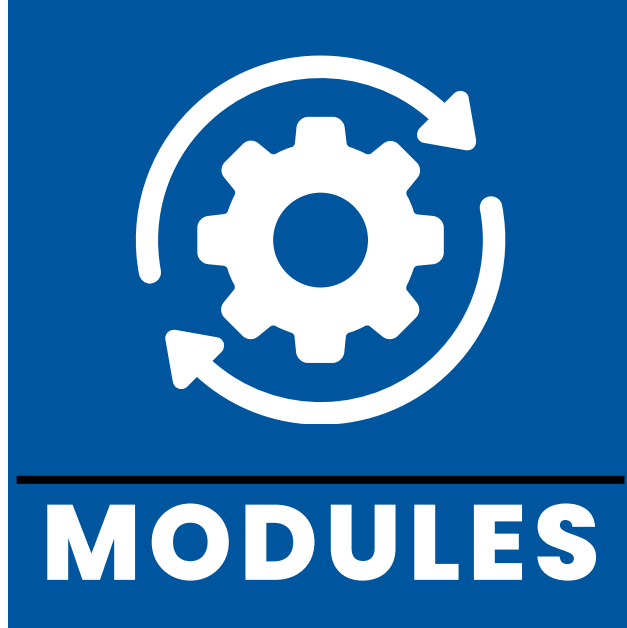
- Open APIs
- Standardized Data Formats
- Regulatory Compliance Integrations
- Biometric Integrations
- Financial Messaging





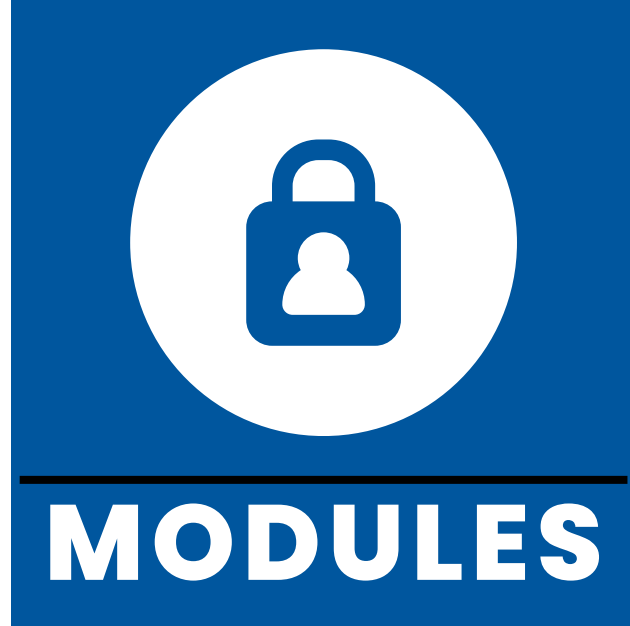
Scalability and Flexibility

- Modular Architecture
- Cloud-based Deployment
- Multi-tenant Support
- Configurable Workflows
- Localization Support



Monitoring and Updates

Real-time Monitoring
Customizable Alerts
Audit Logging
Automated Updates
Performance Reporting



Data Privacy and Consent Management

Granular Consent Options

Data Minimization

Encrypted Data Storage

Data Access Controls

Data Subject Rights Management





WORK PROCESS OF HARMONY E-KYC





eKyc - Customer Registration

NID Front Image *



NID Back Image *



NID Verify



eKyc - Customer Registration

NID Front Image *



NID Back Image *

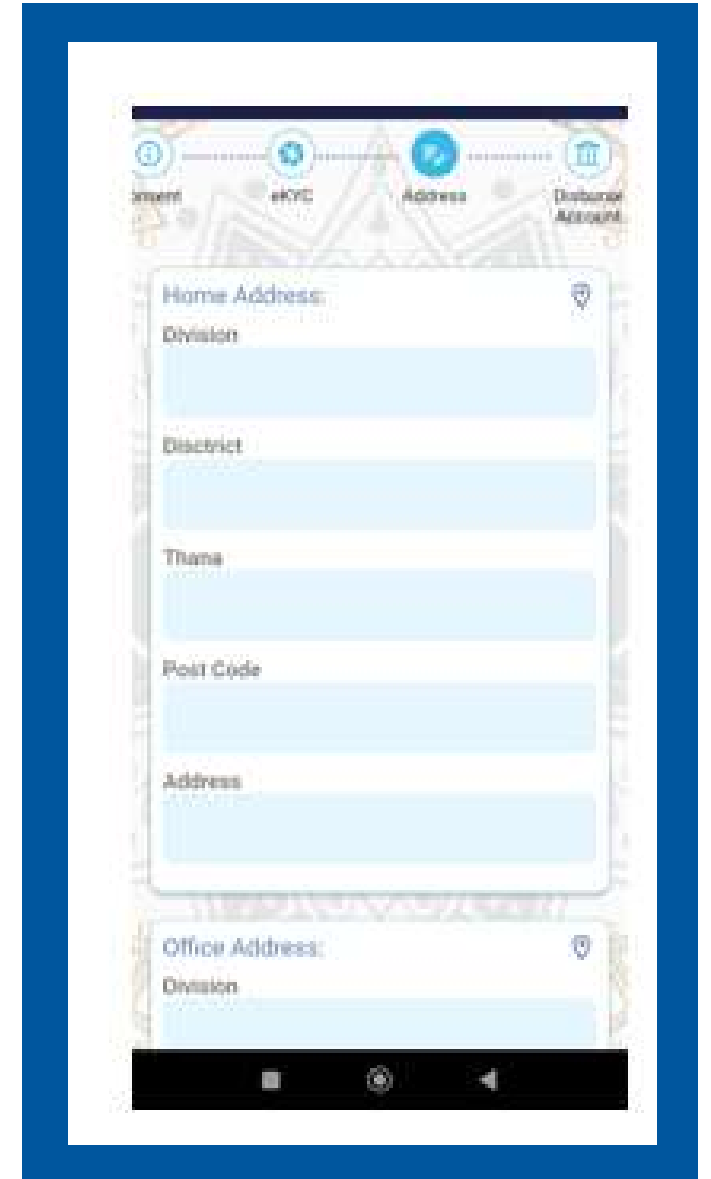
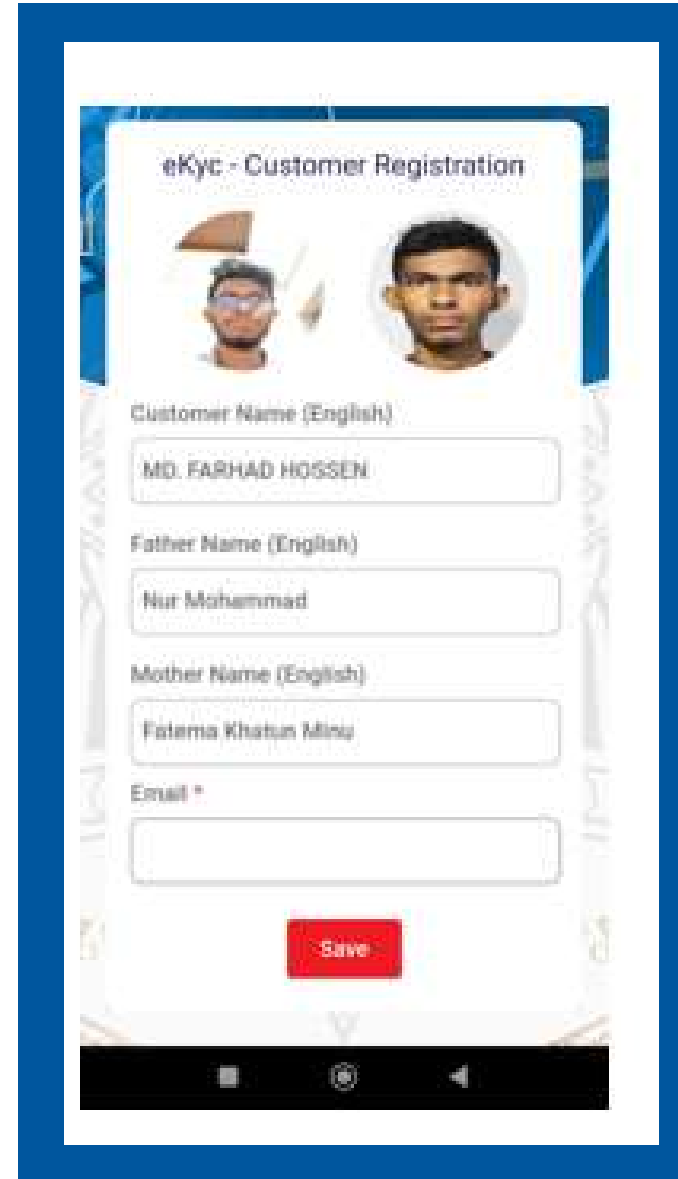
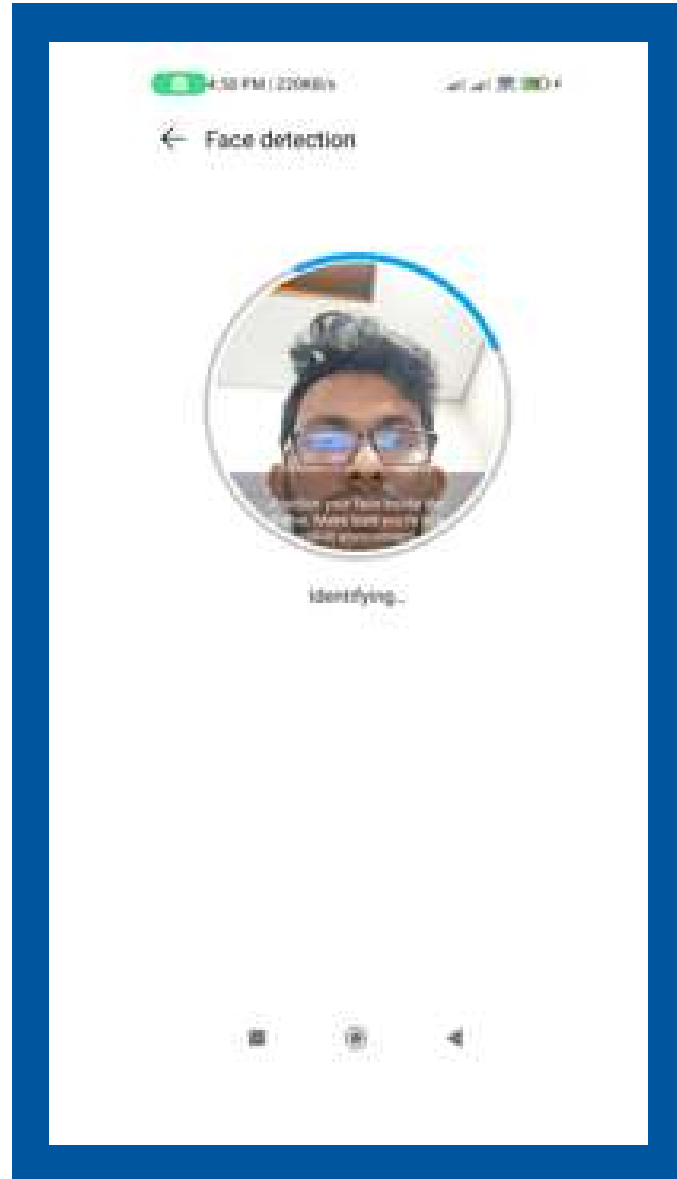
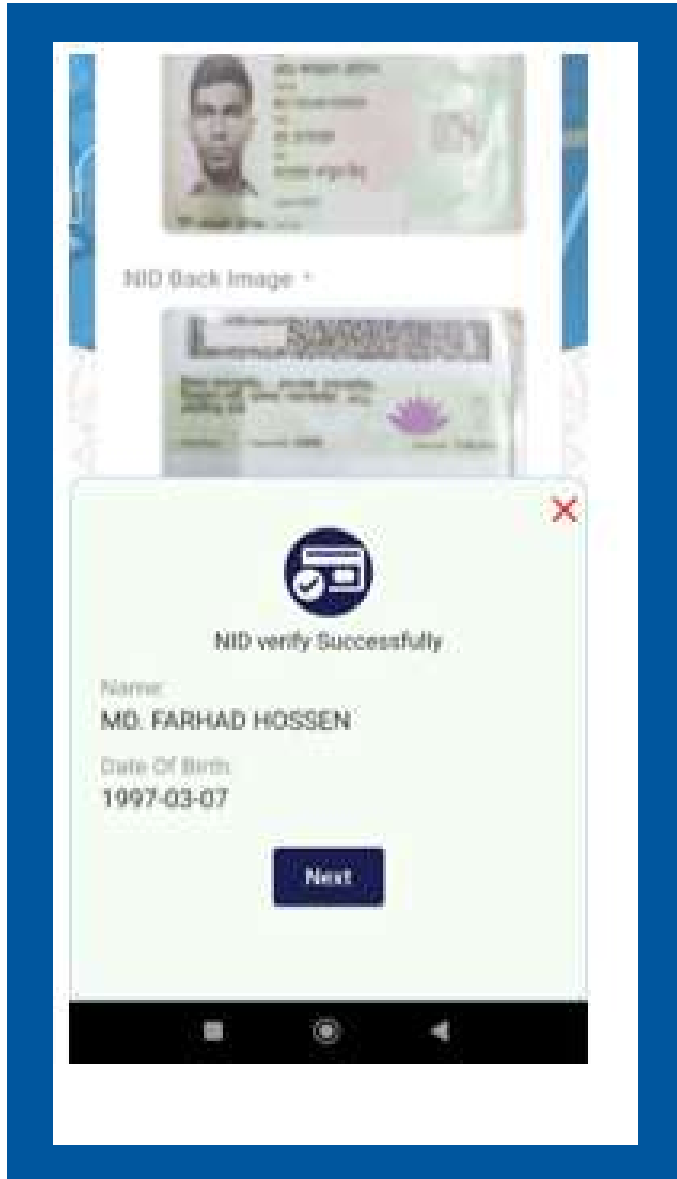


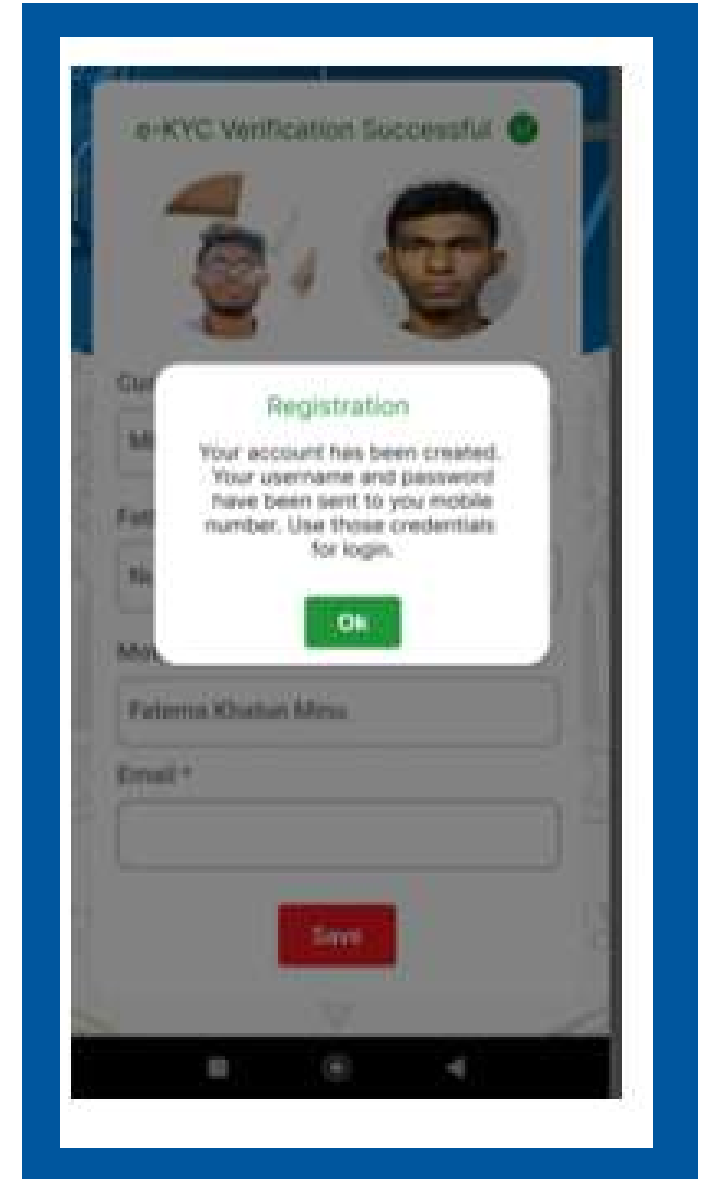
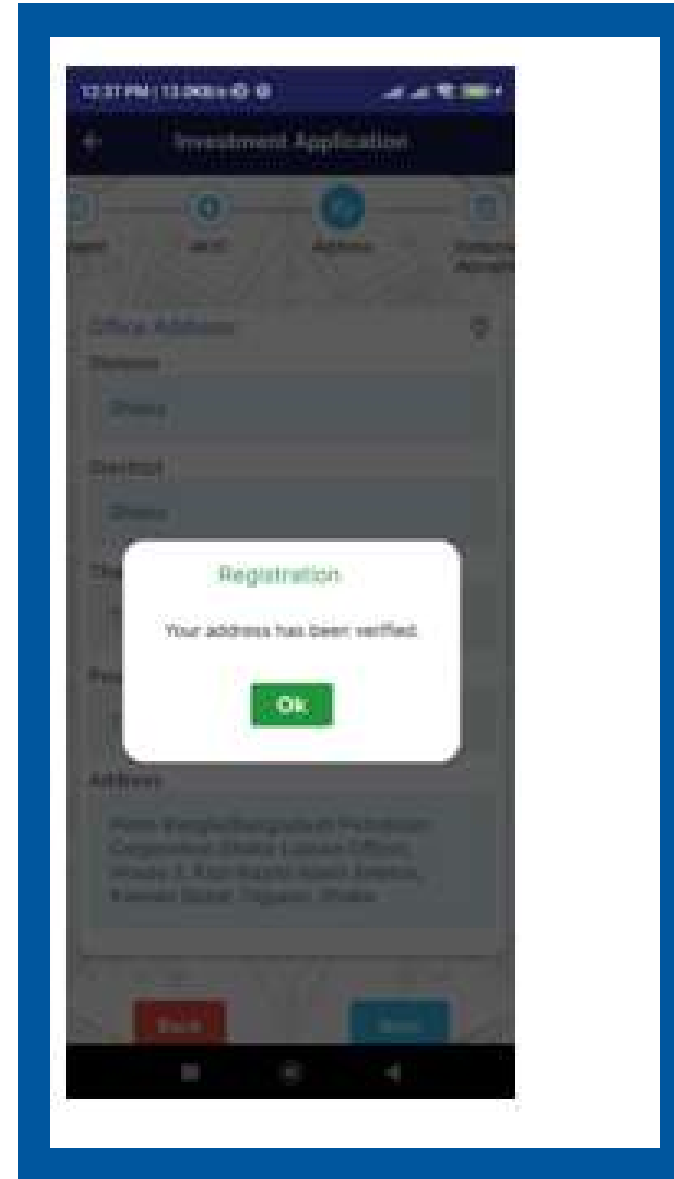
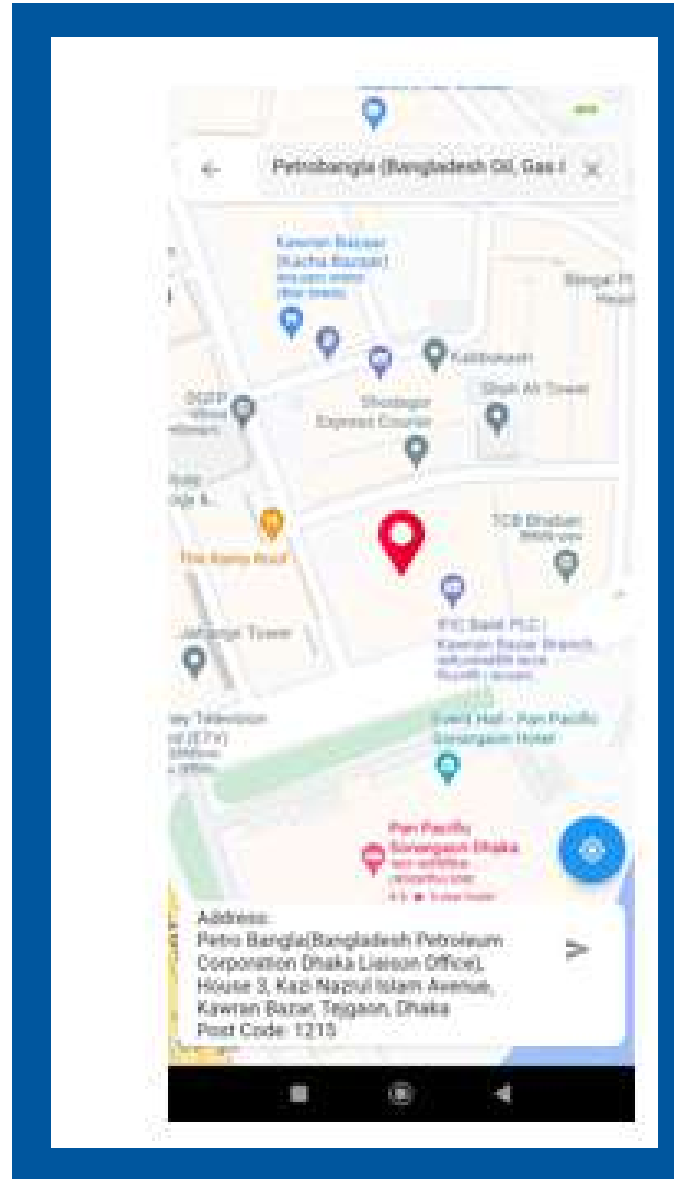
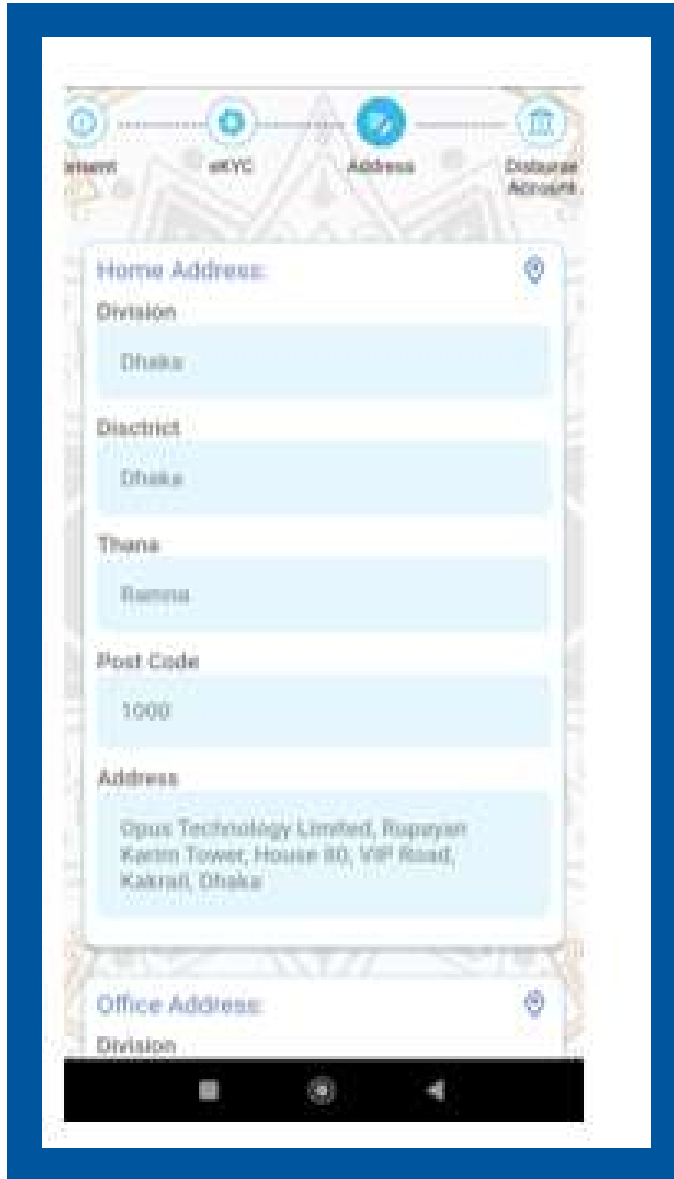
NID Number *

1952033759

Date of birth *









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

Bangladesh Office

Khan Tower (2nd Floor) 80/3,
VIP Road, Kakrail,
Dhaka, Bangladesh.

Malaysia Office

No 705, Level 7, Tower 2, Wangsa 118
Jalan Wangsa Delima Wangsa Maju
Kuala Lumpur, Malaysia



Thank You
For Your Attention

 Visit Our Website
www.opud-bd.com

