

Introducing

**ARISH**

Islamic  
Digital Banking  
Solution

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



Transform your banking journey with ARISH - the premier Islamic Digital Banking Solution. Experience the pinnacle of convenience and ingenuity in your financial transactions and management, all while embracing the efficiency and innovation that ARISH brings to digital banking.



# 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**

**ISLAMIC  
DIGITAL BANKING  
SOLUTION?**



**20%**

**reduction in  
operational costs**

**30%**

**increase in  
customer acquisition**

**40%**

**improvement in  
customer satisfaction**

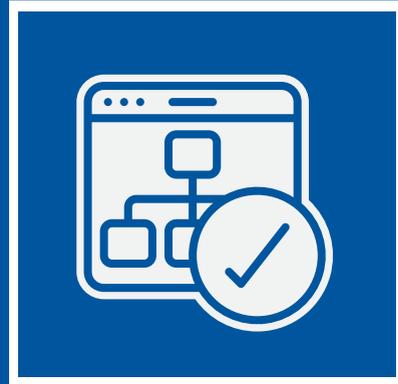
**15%**

**growth in loan  
applications**



WHAT  
 **Arish**

**ISLAMIC DIGITAL BANKING SOLUTION  
CAN DO FOR YOU?**



**Seamless  
Convenience**



**Frictionless  
Transactions**



**Hyper-  
Personalization**



**Enhanced  
Security**



# CORE MODULES OF ARISH ISLAMIC DIGITAL BANKING SOLUTION

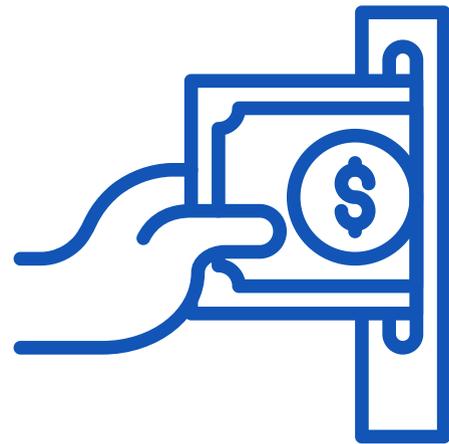




## Identity Verification (KYC)



## Customer Onboarding



## Deposits and Account Management



## Islamic Financing



## Payment Processing



## Money Transfer



## Investment and Wealth Management



## Risk Management and Compliance



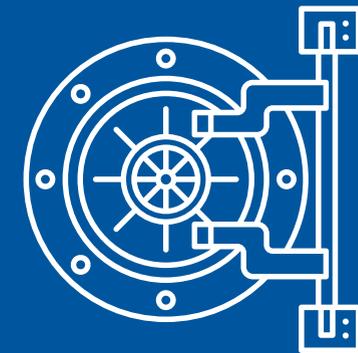
## Digital Wallets and Mobile Banking



## Customer Service and Support



## Islamic Trade Finance



## Islamic Treasury Operations



DIVE INTO

**ARISH**

**ISLAMIC  
DIGITAL BANKING  
SOLUTION**

**MODULES**

**DETAILS**

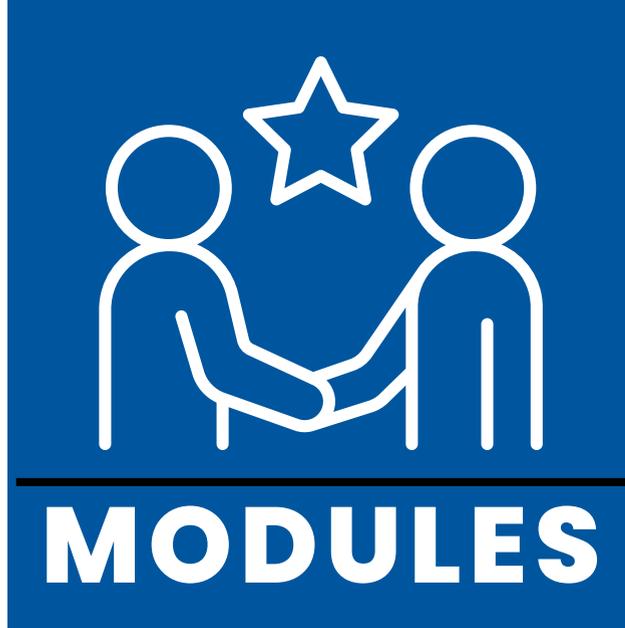




**MODULES**

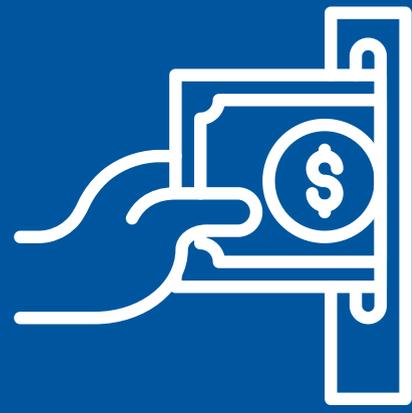
# Identity Verification (KYC)

- Document Verification
- Biometric Verification
- AML/CFT Screening
- Risk Assessment



# Customer Onboarding

- Personal Information Collection
- Account Type Selection
- Shariah Compliance Check
- Initial Deposit and Funding



**MODULES**

# Deposits and Account Management

- Savings Accounts (Mudarabah, Wadiah)
- Current Accounts (Qard, Wadiah)
- Investment Accounts (Mudarabah)
- Account Services and Maintenance



## MODULES

# Islamic Financing

- Murabaha (Cost-plus Financing)
- Ijara (Leasing)
- Musharaka (Partnership Financing)
- Istisna (Project Financing)



**MODULES**

# Payment Processing

- Bill Payments
- Zakat and Charity Payments
- Fee Processing
- Transaction Authorization and Settlement



**MODULES**

# Money Transfer

- Domestic Transfers
- International Remittances
- Peer-to-Peer Transfers
- Bulk Payments



**MODULES**

# Investment and Wealth Management

- Sukuk (Islamic Bonds)
- Islamic Mutual Funds
- Portfolio Management
- Halal Stock Trading



**MODULES**

# Risk Management and Compliance

- Shariah Compliance Monitoring
- Credit Risk Assessment
- Market Risk Management
- Operational Risk Management



**MODULES**

# Digital Wallets and Mobile Banking

- Mobile Account Access
- QR Payments
- Digital Wallet Top-Up
- Mobile Remittances



**MODULES**

# Customer Service and Support

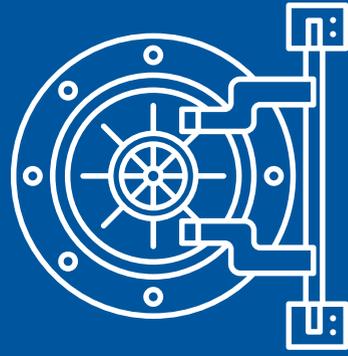
- Online Chat Support
- Shariah Advisory Services
- Account Management Assistance
- Technical Support



## MODULES

# Islamic Trade Finance

- Letters of Credit (LC)
- Murabaha Financing for Trade
- Export and Import Financing
- Shariah-Compliant Guarantees



**MODULES**

# Islamic Treasury Operations

- Liquidity Management
- Interbank Islamic Funding
- Foreign Exchange (FX) Operations
- Asset and Liability Management

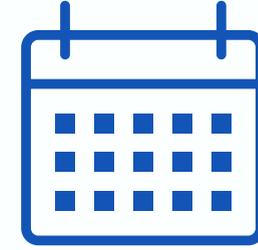


# ADVANTAGES OF PARTNERING WITH US . . .





**Customizable  
Module**



**One Decade  
Experience**



**Advanced Data  
Security**



**Dedicated  
Support**

# They Trust on US

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### **Dubai Office**

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The Meydan Hotel, Nad Al Sheba  
Dubai, U.A.E

### **Bangladesh Office**

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### **Malaysia Office**

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**Thank You**  
For Your Attention



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

