

## APEX CREDIT+

### An intelligent credit card management system

For enhancing the credit card application management process, from behavioural scoring and fee calculations, through card production and PIN assignment to the creation of smart custom payment plans, Apex Credit+ is a robust and intelligent solution for card issuance.

Based on unique user-friendly technology and taking advantage of the benefits of artificial intelligence for predicting customer behaviour, Apex Credit+ also has comprehensive functionality to support Islamic credit card issuance, including the creation of flexible payment plans which comply with Al Sharia. Supporting both instant and bulk card issuance, Apex Credit+ can be used in conjunction with other Apex modules, for example Apex Collections, for proactive and profitable end-to-end management of credit card portfolios.

#### Key Features

- Rules-based behavioural scoring
- Machine Learning based scoring
- Integrated credit bureau checks
- Assignment of credit limit
- Card production integration
- PIN assignment integration
- Range of fee calculation options for Islamic credit cards
- Configurable payment plans which comply with Al Sharia
- Monitoring and control of impact on available balance (OTB)
- Identification of customers for extending credit limit

#### Empowering Evolution

- Flexible and reliable credit decisioning allows organizations to benefit commercially from the growth in credit applications, without taking undue risks
- The system helps maximise business opportunities by generating a list of account holders for whom an increase in credit limit is recommended
- The ability to configure and apply organization-specific fees and payment plans permits flexibility to offer Islamic credit cards in compliance with Al Sharia
- Instant issuance option allows customer to be approved for credit, receive card in-branch, select a PIN using the PIN pad and be ready to spend, all in one easy seamless process

#### Technical Essentials

- Three methods of capturing applications – online, as a batch import or via back-office data entry – allow the system to fit easily into any established business model and enhance its capabilities
- Flexible rules engine can be configured to match the accepted risk parameters of individual credit providers when handling complex decisions and rules-based flows
- Machine learning technology is trained using large historical data sets to increase accuracy of scoring
- Repayment ability model also takes account of other variables including Credit Limit, APR and customer demographics such as: Age, Gender, Marital Status, Annual Income, Education Level, Industry Sector, Employment and applies Machine Learning to predict the behaviour of the customer and her/his score
- Flexible support for Islamic credit cards can be based either on the concept of Tawarruq, fixed annual account fee or configurable payment plan

## APEX SUITE

World-class products to maximise business success

### The APEX Advantage

The Apex Suite of software products from eMcREY is designed to address the specific requirements of local and regional markets by complementing the best-in-class products and solutions we implement from our major global partners. Apex products allow our clients to maximise business opportunities and operational advantages by providing the precise functionality they need to stay competitive, customer-focused and compliant.



<b>APEX</b> APS	<b>APEX</b> FRAMEWORK	<b>APEX</b> MOBILE SERVICES PLATFORM
<b>APEX</b> CARDPLUS	<b>APEX</b> FRAUD	<b>APEX</b> OPEN WALLET
<b>APEX</b> CMS	<b>APEX</b> GREEN	<b>APEX</b> PAYMENT SYSTEM
<b>APEX</b> COLLECTION	<b>APEX</b> INVENTORY	<b>APEX</b> PIN MANAGER
<b>APEX</b> CREDIT+	<b>APEX</b> IoT ENTERPRISE	<b>APEX</b> RECONCILIATION
<b>APEX</b> CRYPTO	<b>APEX</b> ISSUANCE	<b>APEX</b> RISK, RULES & REPORTS
<b>APEX</b> DATA ANALYSIS PLATFORM	<b>APEX</b> ITSP	<b>APEX</b> SECURE
<b>APEX</b> DECENTRALIZED ONBOARDING	<b>APEX</b> ITSP CLIENT	<b>APEX</b> SOFTPOS
<b>APEX</b> ELIGIBILITY & SCORING	<b>APEX</b> ITSP PORTAL	<b>APEX</b> THS
<b>APEX</b> ENTERPRISE ONLINE PAYMENT	<b>APEX</b> KMS	<b>APEX</b> THS CLIENT
<b>APEX</b> FINANCE MANAGER	<b>APEX</b> LOYALTY	<b>APEX</b> TRANSIT
	<b>APEX</b> MERCHANT	

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