eMcREY
EMPOWER | CREATE | EVOLVE

APEX ENTERPRISE ONLINE PAYMENT

A complete payment management platform

Apex Enterprise Online Payment is an established and advanced feature-rich system which allows seamless and fast introduction of complete functionality for online payments management into the established payments infrastructure; removing the need for time-consuming and resource-draining integration projects and the challenges of complex and expensive in-house developments.

In a card-less e-commerce environment, Apex Enterprise Online Payment allows consumers to make purchases from e-commerce retailers through websites and mobile apps and it is ideally suited to addressing a range of situations where adaptable online payments capability is required. One such instance is the implementation of second-generation SADAD online bill payment services in the Kingdom of Saudi Arabia, with its extended four-pillar model including issuing banks, acquiring banks, merchant and consumers. The flexibility of Apex enterprise online payment means that it can easily handle wide range of message formats, technologies, processes and transaction flows within the existing payment infrastructure of a financial institution. Issuing, acquiring, security and reporting are consolidated on a single platform which can also be easily integrated with other Apex solutions, such as reconciliation, merchant management and settlement. Recognising that online payments and e-commerce are dynamic environments, Apex Enterprise Online Payment takes a pragmatic approach to keeping systems compliant and up-to-date, while offering the full spectrum of services necessary to meet consumer and merchant expectations.

Key Features

- Full support for merchant on boarding and management
- Full support for consumer on boarding and management
- Merchant portal
- Message handling with SADAD OLP
- Transaction processing and logging
- Robust and detailed management reporting, including operational, business, statistical, configuration and security reports
- User entitlement subsystem incorporating audit and dual authorisation and LD a P support
- Data extraction and feeds for reconciliation module

Empowering Evolution

- Allows organisations to take a proven, yet pragmatic, approach to introducing modern and compliant online payments functionality across the enterprise, with minimal disruption and at affordable cost
- International solution provides a flexible, service-oriented approach which permits online payments to be configured in accordance with the needs of Financial institutions, regulators, merchants and consumers in any market
- End-to-end functionality encompasses the entire payments process from on-boarding of banks, merchants and consumers, through check out, payment and refund processing, settlement, reconciliation and exception management, to comprehensive management reporting – on one consolidated platform
- Highly configurable system is able to process a broad range of message formats, processes and transaction flows, accommodating the business requirements of individual institutions and facilitating hassle-free integration
- Sophisticated merchant portal takes the pain out of merchant management, settlement, testing, training and ongoing support

Technical Essentials

- Simplified API provides straightforward bank-side integration with other Apex solutions and legacy systems
- Agile implementation methodology and professional services support available for speed-to-market
- Web-enabled multi-tier service-oriented architecture
- Integration bundle includes Webservices, MQ , ISO, XML, Auto.Files and DB Link
- System handles communications with external institutions, for example SADAD OLP
- Handles bank-mandated functions for all steps of the online payments process, as issuer or acquirer

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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.

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

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