eMcREY
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APEX FRAUD

Real-time identification of suspicious transactions

In the world of electronic payments, identifying and mitigating the risk of transaction-based fraud is an ongoing challenge. As the criminals get smarter, acquirers, issuers and all financial institutions need to stay one step ahead.

Apex Fraud provides rich capability for detecting fraudulent card or POS transactions as part of the in-line authorization process. Real-time identification of suspicious transactions gives institutions the ability to respond swiftly to stop fraud in its tracks. The solution encompasses comprehensive modules to confidently manage the end-to-end process from system configuration through to detailed reporting. It is compliant with all the major international card schemes and its flexible configuration supports local market rules, multiple currencies, multiple merchant categories and multiple institutions. Apex Fraud helps control fraudulent activity, enabling consumers to transact with confidence and reducing the costs associated with detecting and preventing fraud.

Key Features

- Comprehensive configuration and user-friendly rule management
- Monitoring and Alerts module
- Process Management module
- Comprehensive Help Desk for system users
- Maintenance module
- Four report categories – Configuration Reports, Entitlement Reports, Security Reports and Help Desk Reports
- Entitlement module for control of user access, including dual authorization and audit logs

Empowering Evolution

- Powerful AI and Machine Learning engine for detecting fraudulent activity
- Sophisticated rules definition using a range of parameters provides businesses with a robust toolkit for identifying and acting on suspicious transactions, reducing the cost of fraud
- Real-time and near-real-time ability to intervene by de-activating a POS terminal or blocking a card means that losses can be minimized at the point where fraudulent activity takes place
- Easy-to-use GUI interface empowers back-office employees to exercise greater control over transaction monitoring and fraud case management, on one cost-effective platform
- Ability to log incident history and track response times gives institutions a clear picture of service levels, providing insights to increase productivity

Technical Essentials

- Embedded AI Machine Learning engine with Neural Networks & other AI capabilities
- Highly configurable rules engine allows rules to be defined based on a set of transactional conditions, from historical data or using previously defined items, such as watch lists
- Rules can be attached to specific products using BIN number range
- Process management module maintains the rule engine's background processing
- Help Desk feature assists the user with management of all open and pending incidents and allows categorization and prioritization of incidents by issue type
- System retains history of the entire incident flow to the point of resolution
- Case management features include retrieval of historical information, generation of maintenance reports and sending email notifications to relevant departments
- Reports can be generated in PDF, HTML and Excel

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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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