

## APEX MERCHANT

# Build productive & profitable merchant relationships



A complete POS and merchant management system, Apex Merchant complies with the operational requirements of international networks and regional payments networks such as SPAN and NAPS.

It allows relationships to be effectively managed through one secure system, reducing the cost and risk of maintaining a merchant portfolio and providing a powerful tool for resolving merchant disputes. Its comprehensive merchant management functionality includes merchant set-up, management of fully flexible fees and commission structures, transaction matching, automatic generation of exception cases and settlement of merchant payments. It also includes the assignment and set-up of POS terminals for merchants and POS inventory management. A high-performance, open-system solution, Apex Merchant leaves the door open to dynamic business decision-making and controlled growth.

### Key Features

- Configuration module
- Management of fee and commission profiles
- Merchant application management
- Merchant maintenance
- POS inventory management
- Transaction matching with POS files from switch data feed and POS batch records
- Settlement of merchant accounts
- Inquiry module to monitor transactions online
- Merchant helpdesk for categorization and management of incidents
- Built-in reporting engine and audit capabilities

### Empowering Evolution

- Handling merchant management and POS inventory management on one secure platform means a lower cost of ownership and reduced risk
- Highly configurable solution fits seamlessly into the transaction acquiring, settlement and reconciliation infrastructure, facilitating the implementation of agile operational strategies
- Efficient settlement and dispute management improves merchant relationships, increases back office productivity and reduces costs
- Conformance to local and regional network rules removes barriers to entry into new markets, facilitating business expansion
- Scalable and international solution provides multi-card scheme, multi-acquirer processing in multiple currencies, as well as inter- and intra-regional interchange

### Technical Essentials

- Highly configurable, modular solution allows organizations to select the components that best suit their business model
- Seamlessly integrates with other Apex suite components such as Apex Reconciliation, as well as with transaction acquiring solutions from one of our leading global payments partners
- Implements a hierarchical structure of entities including the bank or institution, the agent, merchant chain, merchant, store, terminal, and batch
- Loyalty and rewards schemes can be implemented for a single merchant or groups of merchants
- Integral security and user entitlement subsystem allows control of user access and activities and provides clear audit trail
- Incorporates user-friendly GUI for system configuration and administration, along with clear dashboard interface for settlement positions

## 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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