

## APEX MOBILE SERVICES PLATFORM

### Innovation in mobile wallets



Providing a suite of innovative services for mobile payments and e-commerce, the Apex Mobile Services Platform supports NFC HCE advanced mobile payments as well as legacy systems such as legacy ATM networks.

Easily integrated with the existing systems and environment, including middleware, core banking and card management systems, Apex Mobile Services Platform facilitates a fast and easy way for consumers to make purchases on the move.

The system is compatible with existing hardware and NFC readers, allowing mobile services to be brought to market quickly and efficiently. Its open wallet framework supports a combination of added value services and aggregated functions/ card types in the same wallet, making it suitable for deployment across a wide range of industries, for applications such as transit, hospitality, access control and government, as well as traditional payment situations.

An ideal solution for financial institutions, retailers and mobile providers, Apex Mobile Services Platform is compatible with the major international and regional card schemes and NFC HCE architecture, so it is easier than ever to harness the benefits of mobile, reducing transaction costs and significantly enhancing the consumer experience.

#### Key Features

- Business logic, scheme and mobile app interaction for NFC HCE Mobile payments and e-commerce
- Open Wallet Concept and Companion Mobile App
- Authentication functions including QR code, OTP and others
- Key management, cryptography and security
- Transaction processing and logging
- User-entitlement with audit, dual authorisation and LDAP support

#### Empowering Evolution

- Encourages adoption and rollout of mobile solutions in response to consumer demand, by offering a broad range of innovative applications on a consolidated mobile platform
- Employs state-of-the-art mobile capabilities, allowing banks, retailers and other organisations to quickly introduce new services, accessed by the consumer through a handheld device
- Modernises traditional payment services by introducing mobile cash withdrawal, mobile cash deposit, mobile money transfers and mobile remittances, as well as one-tap mobile payments

#### Technical Essentials

- Rich set of integration features for easy and seamless integration with the existing payments environment, including core banking, card management and fraud management systems
- Multi-tier web-enabled application with submodules for configuration, security, integration and reporting
- Rich APIs that allow existing apps to leverage the power of open wallet while removing any complexity and simplifying app integration
- Cloud-based HCE, SE, NFC and barcode technology opens up limitless options for the creation of new consumer-focused services using the open wallet concept
- Out-of-the-box integration with regional mobile payment protocols, such as mada in KSA
- Supports mada HCE, Visa VTS, MasterCard MDES and MasterPass

## 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	

**Kingdom of Saudi Arabia (Headquarters)**  
 Olaya Street, Olaya Towers  
 Tower B – 18th Floor  
 3074 Prince Mohammed Bin Abdulaziz Rd  
 Riyadh 12233 – PO Box 8022  
 T +966 11 293 0699

**United Arab Emirates**  
 Emirates Tower  
 Level 41, Emirates Towers  
 Sheikh Zayed Road  
 Dubai, UAE  
 PO Box 31303  
 Phone: +971 4 313 2085

**Lebanon**  
 Dbayeh Highway  
 Marina Bay Building, 5th Floor  
 T + 961 4 417 796

**Cyprus**  
 Victory House, 205,  
 Archbishop Makarios Avenue,  
 Office# 305  
 Limassol, 3030  
 Regus Phone: +357 25 04 0069

**Canada**  
 1200 McGill College Ave  
 Montreal, Quebec  
 T + 1 514 390 2748