eMcREY
EMPOWER | CREATE | EVOLVE

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

eMcREY
EMPOWER | CREATE | EVOLVE

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

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

Qatar
Regus Al Fardan Office Tower,
61 Al Funduq St., 14th Floor
Westbay, Doha, Qatar PO Box 31316

T +974 4 433 7457

Egypt
New Cairo, Administrative Unit 305 and 306
Building N#P5 of Podium Project,
Cairo Festival City, 5th settlement,
Cairo – Egypt

T +20 11 45181013

Cyprus
Victory House, 205,
Archbishop Makarios Avenue,
Office# 305 Limassol, 3030

T +357 25 04 0069

Lebanon
Dbayeh Highway
Marina Bay Building, 5th Floor
Lebanon

T + 961 4 417 796

Canada
1200 McGill College Ave
Montreal, Quebec
Canada

T +1 514 390 2748

info@emcrey.com | www.emcrey.com