

APEX RECONCILIATION

A multi-channel reconciliation solution

Apex Reconciliation contains extensive functionality to handle the end-to-end requirements of the settlement and reconciliation cycle across multiple electronic payments channels.

Its feature-rich, modular structure includes components that support all the settlement and reconciliation needs of the international card schemes, regional networks and individual financial institutions. For efficient and prompt finalisation of transactions from issuer and acquirer activity, POS and Merchant accounts, ATMs and electronic journals and core banking hosts, Apex Reconciliation is the system of choice for busy organizations processing multiple transaction types from a range of sources. Maximizing productivity by streamlining settlement and reconciliation on one platform, this solution proves indispensable for improving control and performance in the back office.

Key Features

- Modules for input and management of offline and online transactions
- Transaction by transaction processing
- Transaction data enrichment
- Dynamic control of transaction routing according to clearing, settlement and reporting entities
- Real-time authorization capability
- Logging management based on transaction type
- Transaction matching and reconciliation
- Comprehensive module for handling of errors and exceptions, claims and chargebacks
- Automated ATM electronic journal processing
- ATM cash reconciliation
- Extensive reporting functionality, including exception case management, merchant reporting, settlement reports and fraud reporting
- Transaction archiving
- Activity scheduling
- User access and authentication

Empowering Evolution

- Consolidates all settlement and reconciliation of electronic transactions on one reliable and user-friendly platform, creating consistent and seamless processes
- Highly configurable solution fits seamlessly into the transaction acquiring, settlement and reconciliation infrastructure, facilitating the implementation of agile operational strategies
- Powerful multi-channel settlement and reconciliation capabilities for increased back office efficiency and productivity and reduced operating costs
- Settlement dashboard provides a clear and immediate view of the institution's liabilities to other parties, allowing monitoring of the financial position for better control and governance
- Seamlessly integrates ATM journal processing into settlement and clearing cycle, facilitating exception handling, while creating the electronic archives required by banks

Technical Essentials

- System configurable to take inputs from a wide range of sources and provide outputs in the form of general ledger posts, card scheme and network outgoing files
- Operates on Windows, Solaris, IBM AIX or HP-UX with Oracle Database to suit a wide range of environments
- Rich reporting function uses a Jasper dedicated module for easy customization and addition of bespoke reports in a multitude of formats including Excel, PDF, RTF, HTML and XML
- Online transaction input supports XML, ISO8583, web services or direct database
- Integral security and user entitlement subsystem allows control of user access and activities, including dual authorization
- Apex supports Active Directory/LDAP, and can use it for user authentication, complying fully with the adopted password policy and avoiding having to maintain users across multiple systems
- Web-based GUI updates dynamically, with user-friendly visualization for monitoring of reconciliation position
- Generic module with flexible input / output file and processing rules configuration allows easy integration of non-standard and proprietary financial systems

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

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