

## APEX DECENTRALIZED ONBOARDING

# Making onboarding faster and easier



In today's competitive retail landscape, the Point-of-Sale (POS) solution is crucial to business success. With Apex Decentralized Onboarding System (ADOS), the onboarding process for merchants has become faster and easier than ever.

ADOS is a centralized blockchain platform designed to process all POS requests from initiation to receipt of the POS machine. From stock management to fees calculation and maintenance process, blockchain can simplify POS management securely and efficiently, increasing reliability and traceability and enabling all parties to access immutable data stored on a distributed ledger transparently. Integrating POS with Blockchain can reduce operational complexities; helping acquirer banks to streamline their merchant onboarding process.

### Key Features

- Stock Management
- Merchant onboarding
- Fees calculation engine
- Maintenance cycle management
- Merchant Management System
- Merchant Portal
- Smart contracts

### Empowering Evolution

- Offers an instant merchant onboarding service by minimizing manual intervention, decreasing processing time and error-rate
- Allows the acquirer bank, NSPs and POS vendors to access the information saved on the blockchain and have control over the data based on their role
- Advanced and powerful AI and Machine Learning projection system helps with budget allocation and business evaluation
- Allows all activities to be easily tracked and timestamped for SLA and terminal history review
- Reduces cost for acquiring banks by providing accurate and automatic fees calculation
- A secure role-based entitlement module that allow customers to build their own access rules
- Eliminates configuration errors and redundancy between the systems and stakeholders
- Simplifies integration with the merchants allowing them to make inquiries from the terminal and raise maintenance requests
- Eliminates the need for intermediaries and creates more trust in the system using smart contracts

### Technical Essentials

- Easy onboarding process initiated by the bank, automatically connects to the adjacent secured blockchain network and updates the data on the terminal
- Secure requests with a unique Identifier are issued on the blockchain network, enabling POS Vendors to fulfill the requested terminals through the portal
- Provides a unified portal between Vendors and NSPs which links to the Blockchain network
- Private and secure network using cryptography algorithms prevents inappropriate usage or unauthorized access to the network
- Comprehensive bank dashboard displaying usage, average response time, SLA statistics and tickets status
- Smart contracts are triggered to process incoming data and ensure taxes, regulations, and compliance are maintained before a transaction occurs
- Maintenance process streamlined using a mobile application allowing merchant to scan the terminal, set up the key provided by the bank and issue requests for maintenance or replacement
- Comprehensive Merchant Management System and Portal including processes required to settle with the merchants and clear with local and international networks
- User friendly web-based GUI for configuring, operating and administering the system. Merchant portal allows to track online transactions, raise claims, download statements, view terminals and manage them

## 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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