eMcREY
EMPOWER | CREATE | EVOLVE

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

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