

## APEX SOFTPOS

# Taking consumer experience to the next level



The ability to transform a smartphone into a portable POS terminal is another important leap in payments technology. Apex SoftPOS makes point-of-sale transactions easier than ever before, facilitating commerce by bringing together two of the fastest growing payments categories - contactless and mobile. The new-age POS solutions can be a game-changer for merchants looking to take consumer experience to the next level.

Now, payments can be accepted in almost any location using a straightforward software application that links traditional EFTPOS with the latest developments in financial services technology. Apex SoftPOS solution transforms any Android NFC-enabled device into a contactless payment terminal.

For merchants, SoftPOS provides all the functionality necessary to get transactions flowing quickly, while focusing on customer service to generate revenue and repeat business. Using only the smartphone, merchants have access to everything they need to confidently manage their SoftPOS installation and stay well-informed about completed transactions. On another hand, Apex SoftPOS provides a convenient interface for the acquirer, making the completion of tasks relating to SoftPOS simple and intuitive for the operations team. Compared to traditional POS, SoftPOS allows acquirers to bypass some of the costs that come with traditional POS systems, while offering merchants a much smoother customer experience.

### Key Features

- Terminal Management module
- Transaction Inquiry module
- Merchant application management
- Inventory Management module
- Services requests and follow-up
- Control of authorizing users to view sub-sets of information
- Reports creation

### Empowering Evolution

- Offers a fully software-based alternative to traditional payment terminals
- Utilizing the device's embedded Near Field Communication (NFC) capability, Apex SoftPOS enable users to download an app, register (select acquiring bank) and begin accepting payments on their personal smartphones and tablets. All without the need for any additional hardware
- Apex SoftPOS is bank and phone agnostic. It works with any bank and acquirer, and on any NFC enabled device
- Supporting multiple payment methods built on various communication channels, the solution can accept QR based payments from e-wallets and allows integration of other business applications with the payment functionality
- Leverages AI and computer vision-powered technology to offer a 'scan, check and go" experience
- Offers comprehensive sales data and analytics using web-based tools, allowing merchants to easily access and filter transactions to produce custom reports

### Technical Essentials

- Seamlessly integrates with other Apex Suite components such as Apex Merchant Portal, as well as Apex Acquirer Portal
- Ensures processing in accordance with the EMV standards
- Achieves high levels of security, using local and online rules and checks that suspend / block potentially fraudulent activities
- Implements an app on the user's device along with clear dashboard interface for settlement positions and manages the connection to the back end
- Incorporates a back-end system which includes the payment processing and server monitoring

## 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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