

APEX TRANSIT

Creating inclusive and efficient experiences



Smart cities around the world are using digital payments solutions to create seamless ways to pay for travel on public transport, including trains, trams and bus networks. These solutions are designed to create inclusive and efficient experiences for passengers, reduce dependence on cash for ticket purchases and lower operational costs for transit companies. With Apex Transit, eMcREY offers an end-to-end, open-loop solution for automated fare collection, from payment gateway to back-office settlement and reconciliation.

Apex Transit allows customers to tap-and-go using a range of card, mobile-based payments or wearables at fixed and mobile terminals. It supports two distinct models: Known Fare Transaction (KFT), where the fare is known prior to the journey and Mass Transit Transaction (MTT), where the fare is calculated at the end of the journey.

eMcREY acts as the Payment Service Provider (PSP), offering complete functionality for terminal management, payment gateway, risk management, tokenization, payment authorization, switching, settlement and reconciliation and debt recovery, as well as back-office administration. The solution interfaces seamlessly with national and international payment network schemes.

Key Features

- Token Gateway
- Payment Management
- Portal Secure Page
- Transaction History
- EMV Cards/Private Deny List Management
- Risk Management
- Debt Management
- Terminal Management
- Settlement & Reconciliation

Empowering Evolution

- Eliminates smart card/ physical ticket issuance and lifecycle costs - EMV cards are issued by banks not the transit operators, so issuance and replacement costs are nil
- Reduced use and reliance on bespoke hardware used to issue tickets
- Tap processed in the back office which handles aggregation, fare calculation and settlement through the banking network
- Supports any contactless payment method (credit or debit card; prepaid EMV card; mobile wallet; or smart device)

Technical Essentials

- Account-based ticketing system leverages existing open "tokens" that allows transport providers to move to "open loop" systems; each customer has an account held in the cloud which carries all the necessary data to determine their fare
- Adapts to transport operation requirements for the implementation of MTT and KFT models: online vs. offline validation, fraud validation and debt management
- Route transactions between reader, PSP, Backoffice and PNO exposed APIs segmented by scheme
- Stores and manages all taps in the transit portal for transaction research purposes
- Minimizes potential lost revenues with enhancements such as liability sharing and debt recovery methods
- Supports multiple international (Visa, MasterCard, Amex, etc.) and local (mada) schemes
- Provides secure transactions meeting EMV standards for authentication and online authorization

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	

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

United Arab Emirates
 Emirates Tower
 Level 41, Emirates Towers
 Sheikh Zayed Road
 Dubai, UAE
 PO Box 31303
 Phone: +971 4 313 2085

Lebanon
 Dbayeh Highway
 Marina Bay Building, 5th Floor
 T + 961 4 417 796

Cyprus
 Victory House, 205,
 Archbishop Makarios Avenue,
 Office# 305
 Limassol, 3030
 Regus Phone: +357 25 04 0069

Canada
 1200 McGill College Ave
 Montreal, Quebec
 T + 1 514 390 2748