eMcREY
EMPOWER | CREATE | EVOLVE

APEX CRYPTO

Taking the user experience to the next level

Enabling mobile-first banking experiences and digitizing cards in-app are taking the user experience to the next level. With Apex Crypto, the tedious process (entering card information, uploading a card or speaking to a customer service agent) of provisioning a payment card to a mobile wallet is becoming automated and allows issuers to offer cardholders a seamless experience by using the bank's mobile app as a verification option, without step-up authentication needed.

Apex Crypto makes it simple to enable in-app provisioning (also known as push provisioning) and remain competitive in the world of digital payments. This solution helps issuers to implement an "Add to Apple Pay or Google Pay" button and initiate the card provisioning process from the bank's iOS or Android application.

Apex Crypto relates to the provisioning of tokens to support major international and regional card scheme rules. It is easier than ever to create a unified interface for card provisioning along with other banking services, providing a secure and effortless experience for cardholders to connect their cards with digital wallets and eliminating the need for manual input.

With its rich set of features and flexibility, Apex Crypto offers security and compliance, simple integration and quick time to market.

Key Features

- In-app provisioning/push provisioning
- Tokenization
- Key management system
- Cryptography
- Hardware security module

Empowering Evolution

- Enables instant provisioning of issued cards into mobile wallets with no need to manually enter the card details
- Tokenization technology behind card provisioning, whereby a digital token replaces sensitive card data
- Supports all major debit and credit card types and compatible with the major international and local (mada) card schemes
- End-to-end encrypted data protected by multiple security layers

Technical Essentials

- Handles complex Cryptographic OTP for different algorithms (mada HCE, Visa VTS and MasterCard MDES)
- Protected keys in the Hardware Security Module are accessible through Apex KMS, a user-friendly interface that allows generating, editing, deleting, archiving keys as needed
- Integrated with Apex Mobile Services Platform Services Platform to handle all the necessary interactions needed during the provisioning
- Web-Enabled Multi-tier SOA platform for segregated functionality
- Intuitive, Streamlined GUI for maximum user-friendliness and efficiency
- Rich set of integration features to integrate with any bank's environment, including middleware, CMS, core banking systems and others

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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

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