

APEX GREEN

Prevent, detect and manage fraudulent activity

Apex Green is a solution that helps prevent, detect and manage fraudulent activity related to the card provisioning and tokenization process. With the increased number of fraudsters targeting cardholders and mobile payments systems, identification and verification is a critical step in the card provisioning process.

With Apex Green, there are four ways in which a card provisioning request can be handled and verified by an issuer:

- Green path authentication, where the card is provisioned without referral to the issuer.
- Yellow or Orange path, where the provisioning request is referred to the card issuer for an additional verification and approval decision.
- Red path where the provisioning request is declined directly without referral to the issuer due to a suspected fraud.

Apex Green can also operate in three different modes: a real-time capability that participates in the provision authorization process, prevents fraud before it occurs and promotes internal risk paths, a near real time capability that acts as post provision authorization to send notifications in case of suspected provisioning fraud, and a batch mode detection used offline in after-the-fact batch historical analysis.

This provisioning fraud system includes a set of comprehensive modules to manage the process from the fraud functionality implementation to detailed reporting.

Key Features

- Rules engine configuration
- Machine learning entitlement
- Help Desk module
- Reporting engine
- Monitoring and Alerts module
- Process management module
- Maintenance module

Empowering Evolution

- Fully configurable rules engine that comes with fraud scores and reason codes performing fraud checks internally based on the defined rules to provide the appropriate response back during the provisioning
- A machine learning engine trained and used in the context of provisioning fraud to predict and autodetect certain cases without the need to configure rules manually
- Help desk module for managing fraud cases and working on them from stage to stage until closure
- Built-in reporting engine with a rich set of reports that include the reporting requirements of the fraud provisioning in addition to complete reports on the system configuration, audit trail, user entitlement and security configuration, system activity and operation as well as various graphical and dashboard style reports

Technical Essentials

- An alerts module that handles all the notifications for fraud alerts on the GUI alert workstations as well as the notifications via SMS or email using integration with the bank middleware
- Integrated with Apex Mobile Services Platform Services Platform to deliver complete provisioning fraud functionality
- Complies with the requirements of all the major international card schemes and supports local market rules
- 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

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	

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