



**eMcREY**

EMPOWER | CREATE | EVOLVE



**MAKING AN IMPORTANT LEAP**

**IN PAYMENTS TECHNOLOGY**

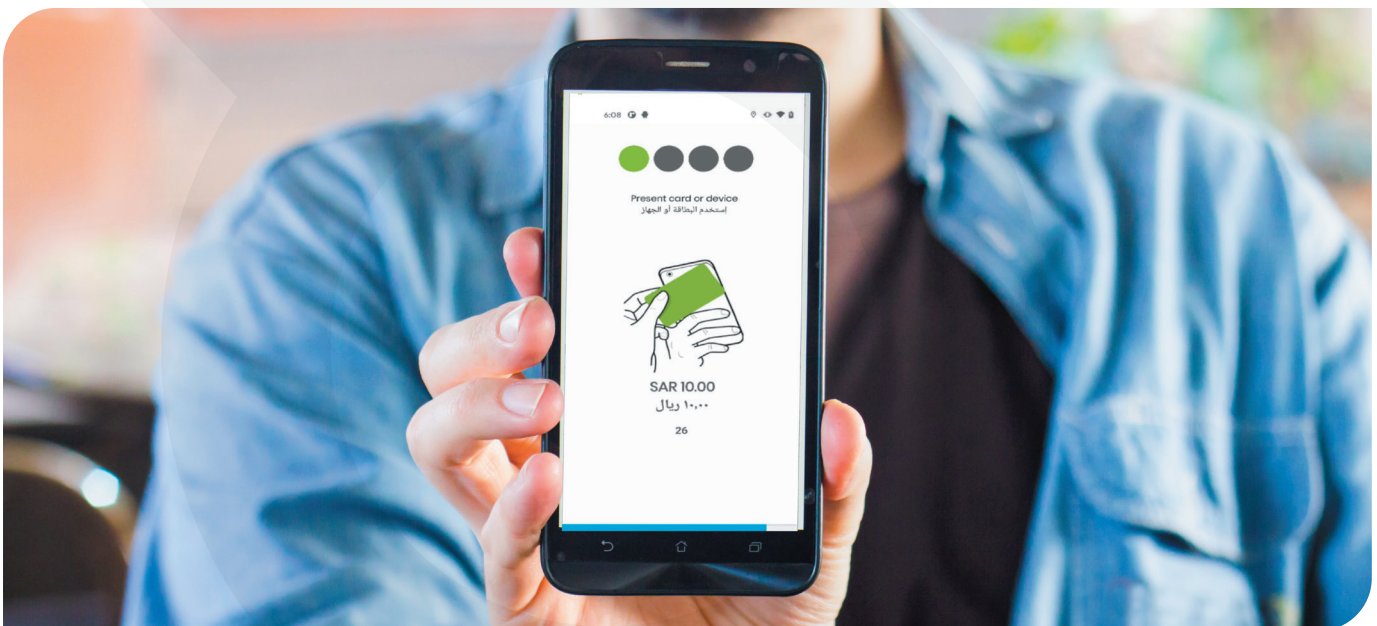
**APEX ACQUIRER PORTAL**

## Apex Acquirer Portal

Apex Acquirer Portal 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 ability to transform a smartphone into a portable POS terminal is another important leap in payments technology. 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.

### SoftPOS Key Trends

- In Saudi Arabia, smartphones will be used by about 97% of the population by 2025
- The Middle East has the second highest annual growth rate in digital payments in the world (18.5% in 2018-19)
- More than 80% of transactions processed in the Kingdom are contactless
- 62% of consumers reported using less cash during the pandemic



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### Apex Acquirer Portal

With SoftPOS, the priority is to onboard merchants with minimal intervention, so the transactions can start flowing quickly, producing revenue for the acquirer and the retailer.

Apex Acquirer Portal 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 merchant set-up and management is surprisingly quick and easy. This allows acquirers to minimize costs and maximise resources, while offering merchants a much smoother customer experience.

Authorized users log in to the merchant management system to access a rich range of functionality and information:

### Inventory Management

The Inventory Management module allows users can see their SoftPOS stock - the terminals which are allocated to the acquirer by the SoftPOS System. Users can extract the allocated stock with ease, use it in their internal management system and assign the terminals to their merchants during onboarding.

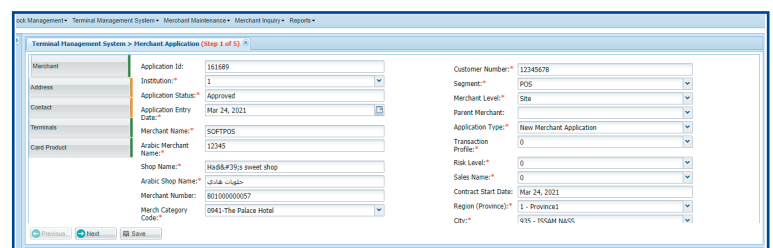
In addition to the allocated stock, the acquirer users can see their used stock which is already assigned to live merchants.

Stock is managed using filters, which offer the ability to sort based on Serial Number, Terminal ID and Status.

### Merchant Creation

The Merchant Creation module allows users to directly push the SoftPOS merchant into the system.

New SoftPOS terminals are onboarded by uploading the agreed format into the acquirers' management system, alongside back-end functionality for file communication. Once uploaded, the backend will directly create the merchant and send them the SoftPOS application URL, username and password.



Merchant	Application ID: 161889	Customer Number: 12345678
Address	Institution: 1	Segment: POS
Contact	Application Status: Approved	Merchant Level: Site
Terms	Application Entry Date: Mar 24, 2021	Parent Merchant:
Card Product	Merchant Name: SOFTPOS	Application Type: New Merchant Application
	Arabic Merchant Name: 12345	Transaction Profile: 0
	Shop Name: H&M's sweet shop	Risk Level: 0
	Arabic Shop Name: حلاوة الحلويات	Sales Name: 0
	Merchant Number: 80100000057	Contract Start Date: Mar 24, 2021
	Merch Category Code: 0941 The Palace Hotel	Region (Province): 1 - Province1
		City: RYR - RYRAN H&MCC

### Merchant Management

The Merchant Management functionality allows bank users to see the merchant information which was obtained during the onboarding process. Information can be exported using Excel as required. Acquirer employees can immediately change the status of a terminal if the service needs to be blocked for a particular merchant. Acquirer users can also update the registered phone number of a merchant, which will redirect any new OTPs to the new phone number.

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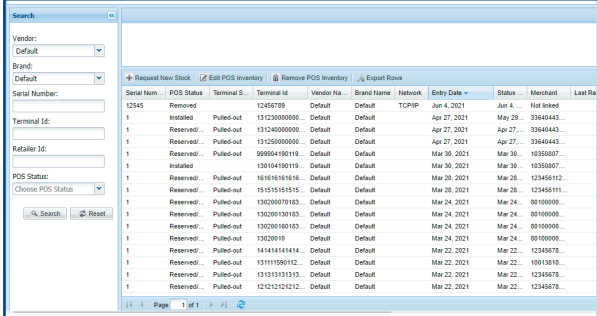
### Transaction Inquiry

The inquiry module gives authorized users the option to build their own filters and search for transactions using a range of parameters. Filters include Transaction Reference Number, Authorization Code, Merchant ID, Terminal ID, Local Date and Amount. The resulting data can be easily extracted into report format.

Transaction inquiry also simplifies dispute management. Acquirer users can generate e-receipts (electronic copy of the receipt) without having to refer back to the merchant for disputed transactions. This means the operations team can easily discover whether a transaction was approved or rejected.

### Custom Reports

The application comes with a rich set of reports to help operations and business users get a better understanding of SoftPOS performance. The reporting functionality is added from the backend and automatically enables the reports for download. Reports can be generated in various formats (PDF, XLSX, CSV, HTML).



Serial Num.	POS Status	Terminal S.	Terminal Id	Vendor No.	Brand Name	Network	Entry Date	Status	Merchant	Last Re
12545	Removed		12456789	Default	Default	TCP/IP	Jun 4, 2021	Jun 4...	Not Recd	
1	Installed	Pulled-out	13120000000	Default	Default		Apr 27, 2021	May 29...	33640443	
1	Reserved	Pulled-out	13124000000	Default	Default		Apr 27, 2021	Apr 27...	33640443	
1	Reserved	Pulled-out	13125000000	Default	Default		Apr 27, 2021	Apr 27...	33640443	
1	Reserved	Pulled-out	99904190119	Default	Default		Mar 30, 2021	Mar 30...	10306007	
1	Installed		130104190119	Default	Default		Mar 30, 2021	Mar 30...	10306007	
1	Reserved	Pulled-out	101041041010	Default	Default		Mar 28, 2021	Mar 28...	123456112	
1	Reserved	Pulled-out	151515151515	Default	Default		Mar 28, 2021	Mar 28...	123456111	
1	Reserved	Pulled-out	13020070103	Default	Default		Mar 24, 2021	Mar 24...	00100000	
1	Reserved	Pulled-out	130200130103	Default	Default		Mar 24, 2021	Mar 24...	00100000	
1	Reserved	Pulled-out	13020010103	Default	Default		Mar 24, 2021	Mar 24...	00100000	
1	Reserved	Pulled-out	13020010	Default	Default		Mar 24, 2021	Mar 24...	00100000	
1	Reserved	Pulled-out	141414141414	Default	Default		Mar 22, 2021	Mar 22...	12345678	
1	Reserved	Pulled-out	13111500112	Default	Default		Mar 22, 2021	Mar 22...	10010010	
1	Reserved	Pulled-out	131113131313	Default	Default		Mar 22, 2021	Mar 22...	12345678	
1	Reserved	Pulled-out	121212121212	Default	Default		Mar 22, 2021	Mar 22...	12345678	

## eMcREY: Your Trusted Payments Partner

eMcREY has exceptional expertise in the design and implementation of world-class payments infrastructure. Our solutions extend across the entire payments landscape and at its cutting edge to create a world-leading payments infrastructure. Our Apex suite of proven payments solutions is created with the customer in mind and informed by our deep experience working with leading financial services companies. We combine our product portfolio with world class capabilities from digital payments partners, including FIS, TokenID, CMA, and Entrust.

Since 2005, eMcREY has helped clients in the payments, government, energy, and transit sectors use technology to enable seamless, fast, and secure interactions powered by our on-premises and cloud solutions.

eMcREY is an Oracle Platinum Partner, Mastercard Platinum Digital Vendor, Visa Certified Vendor, and IBM Enterprise Partner.

For more information about eMcREY products and solutions please visit  
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