

SOLUTION BROCHURE

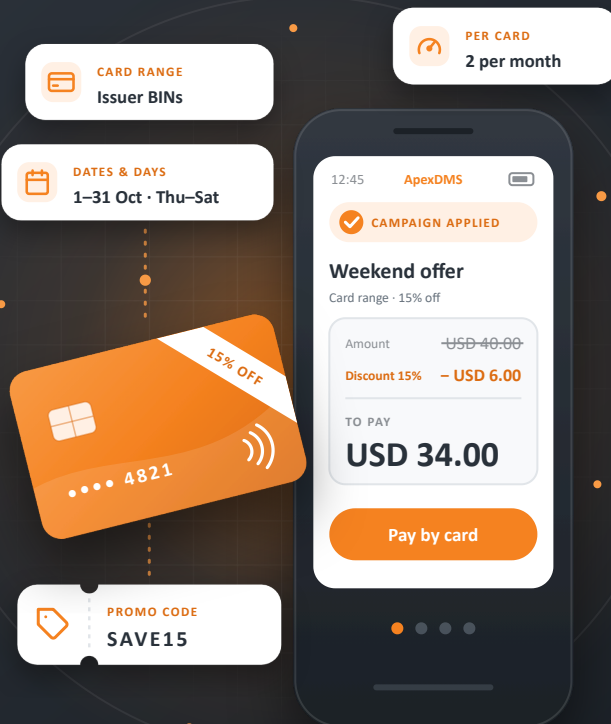
ApexDMS

Discount & Promotion Management

Run card-linked campaigns with issuers and merchants across your terminal network. The terminal checks each card for an eligible campaign and applies the discount before payment, so the cardholder simply pays less.

ISO/IEC 27001 CERTIFIED

PCI S3 CERTIFIED



WHY APEXDMS

Promotions that drive card spend

Acquirers run card-linked promotions with issuers and merchants. When a card is presented, the terminal asks the Apex gateway whether an eligible campaign applies to that card, merchant and amount. The discount is worked out in real time and the cardholder pays the lower amount in a normal card sale.

Campaigns are set up in the acquirer portal, and when several apply, the highest priority wins. Each one targets card ranges, merchants, terminals, dates and days, with limits per card and period, and splits the cost between issuer, acquirer and merchant.

Pre-sale

Each card is checked for a campaign before it is charged.

3 parties

Issuer, acquirer and merchant share each discount, per tier.

Tracked

Every discounted sale recorded, from the offer to its result.

KEY BENEFITS

Built for acquirers, merchants and cardholders



Acquirers & banks

- ✓ Monetise your network with issuer- and merchant-funded campaigns.
- ✓ Target by card range, merchant, terminal, dates and period limits.
- ✓ Every discounted sale tracked, from the offer to the sale result.



Merchants

- ✓ Campaigns bring footfall and more card sales to the counter.
- ✓ The terminal applies the discount: no manual price changes.
- ✓ Each campaign sets the merchant's share of the cost, per tier.

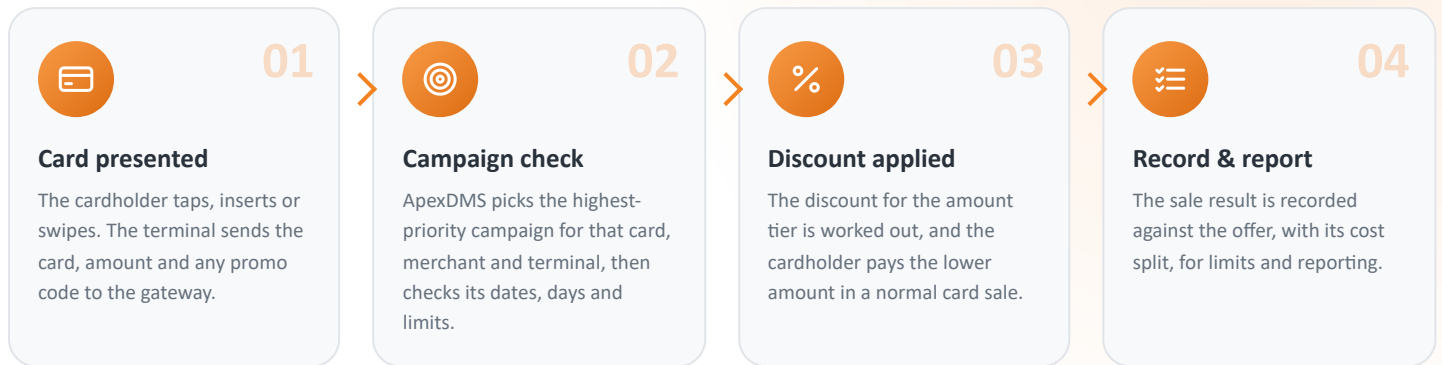


Cardholders

- ✓ Instant savings for paying by card at participating merchants.
- ✓ The discount comes off before payment, so they simply pay less.
- ✓ Promotional codes and member offers unlock extra savings.

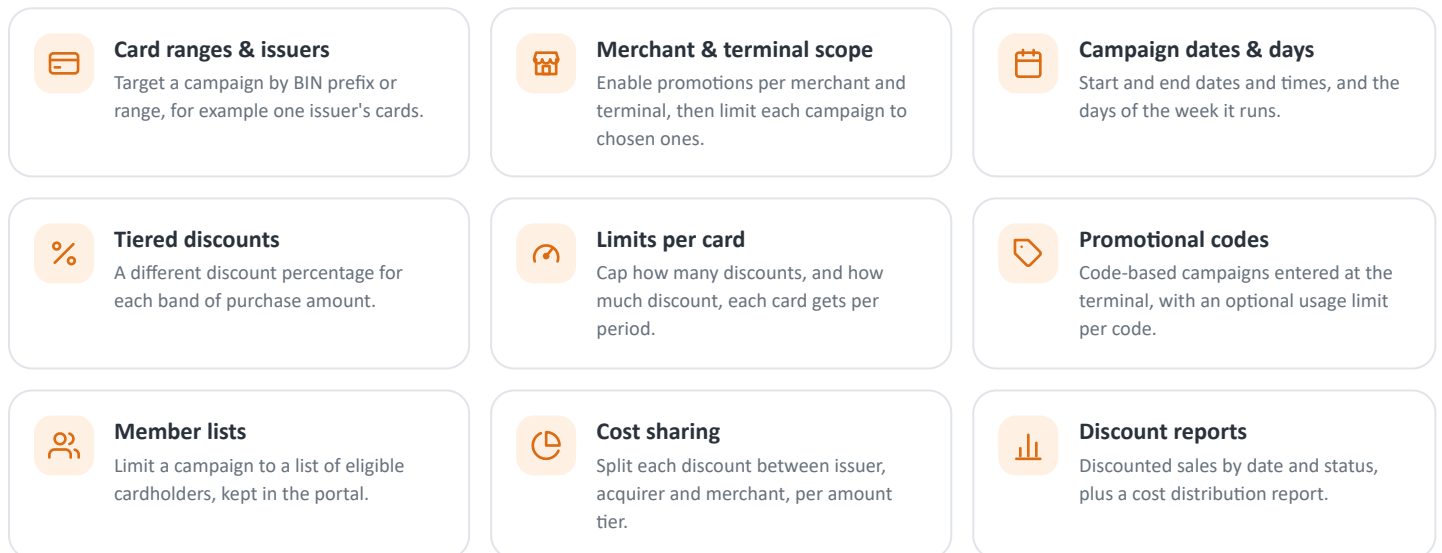
HOW IT WORKS

From card check to discounted sale



PLATFORM FEATURES

Everything needed to run card-linked campaigns



IDEAL FOR

 Acquirers & banks

 Card issuers

 Retail & malls

 Restaurants & cafés

 Member organisations

PLATFORM

Built on the Apex Payment Gateway

ApexDMS runs in the same gateway as your card acceptance, so campaigns reach every enabled SmartPOS without a separate system to connect or run.



Ready on Apex SmartPOS

Discount inquiry is a standard transaction of the Apex terminal application.



Works with your host

The discounted sale reaches your acquirer host as a normal card sale.



Institution isolation

Each institution has its own databases, campaigns and settings.



Managed by Apex

Apex sets up, upgrades and supports ApexDMS for each institution.

Let's talk payments.

Contact Apex Payment Solutions for a demo of ApexDMS.



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