

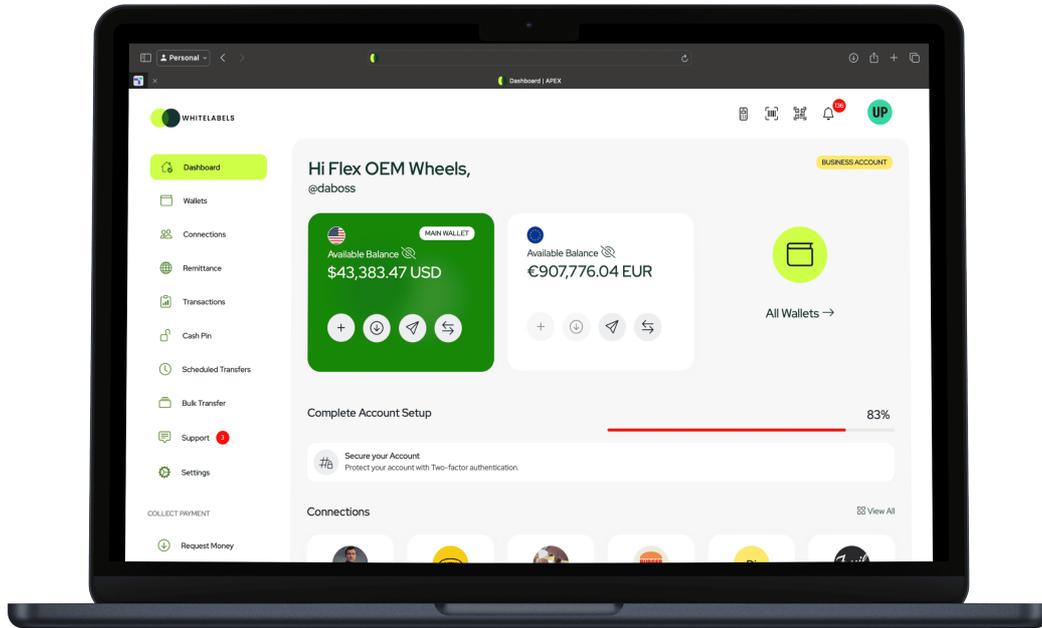


APEX

GLOBAL REMITTANCE & WALLET APP SOFTWARE

DOCUMENTATION

Getting Started



If you have any questions that are beyond the scope of this help file, please feel free to send us a ticket, you get exceptional support from the developer directly.

This documentation is to help you regarding each step of installation and the use of the script. Please go through the documentation carefully to understand what this script is made for and how to install properly.

If you don't want to get down and dirty with the technical side of setting up Fintech on your server, you can contact our support to help you out for an extra cost

1. Shared Hosting: \$200
2. Cloud or VPS Hosting: \$500

Be careful while editing the script source code for your own use. If not edited properly, the design layout or backend may break. No support is provided for faulty customization.

What is APEX?

WHITELABEL SOFTWARE

Apex is a payment solution designed for everyone, anytime, and anywhere. A hassle-free money transfer app that works effortlessly. It is a comprehensive solution ideal for MVPs, offering advanced wallet features for both individual and business use cases.

Requirements

1. Hosting: It is recommended to use cloud hosting for optimal performance and scalability. However, you can start with shared hosting to minimize initial costs and transition to cloud hosting as your transaction volume increases.
2. Server: For shared hosting, Apache is a reliable choice due to its simplicity and compatibility. However, as you scale and require load balancing for higher traffic, Nginx is a better option for its performance and efficiency in handling concurrent connections.
3. Php Version: v8.2+
4. Php extensions: file_info, curl, mysqli, imagick, brick/math
5. Supervisor: Supervisor is a server software designed to manage background processes. Apex relies on a queue processing application for tasks such as money transfers and job processing. If Supervisor is not set up, you can switch the queue_connection to sync in the .env file to process jobs directly from the database. However, be aware that this configuration will result in slower performance, as all processes will run synchronously. Only available on cloud hosting as shared hosting providers won't allow you to run supervisor, another alternative is redis.

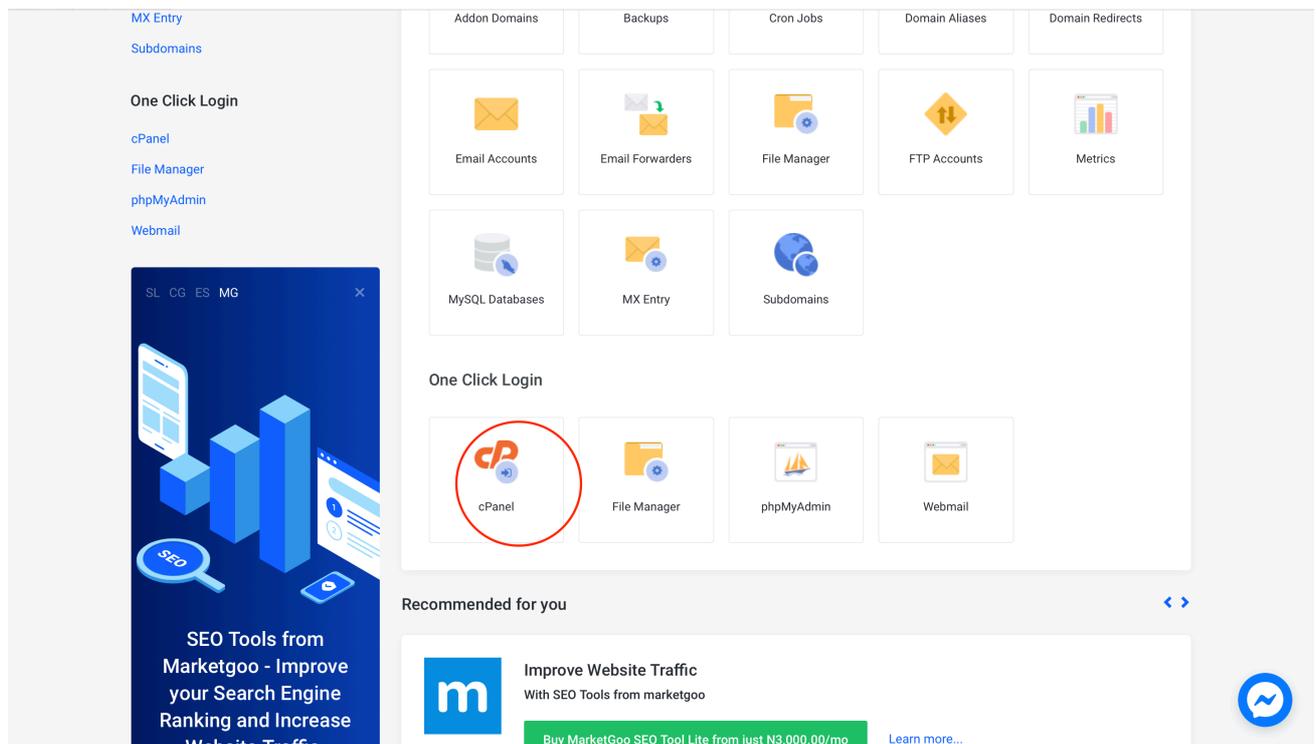
6. Cronjob: This is used to run routine commands in software, ensure this is active in your server
7. Functional Email Server that supports ssl: webhosting email, send grip, mailtrap
8. Terminal or SSH access: This is needed to run important terminal commands for server setup and application management.
9. SSL: Make sure your website domain is secured with SSL. You can obtain a free SSL certificate through Cloudflare.
10. Sentry: error and monitoring system

API Services Used

1. Google Maps: this is required for cash payment networks for locating retail stores
2. Currency Layer: this is required for currency exchange rates
3. Termii: SMS
4. Twilio: SMS
5. Marketstack: Stock Market Data

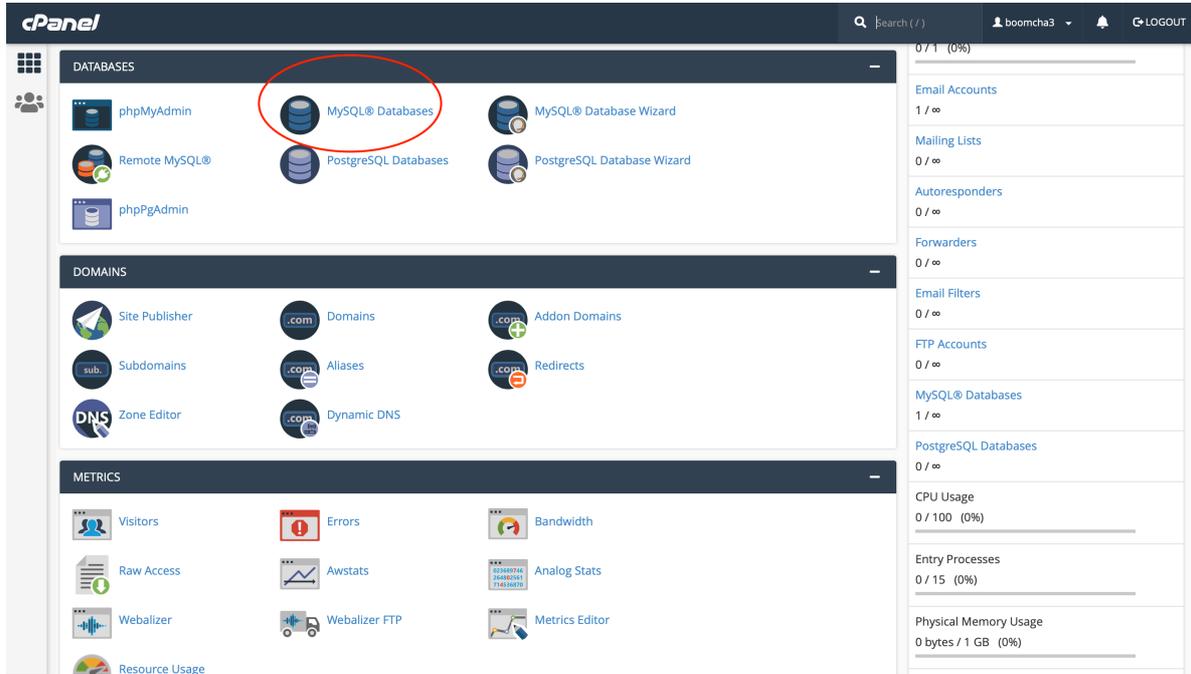
Installation

LOGIN TO CPANEL FROM HOSTING ACCOUNT

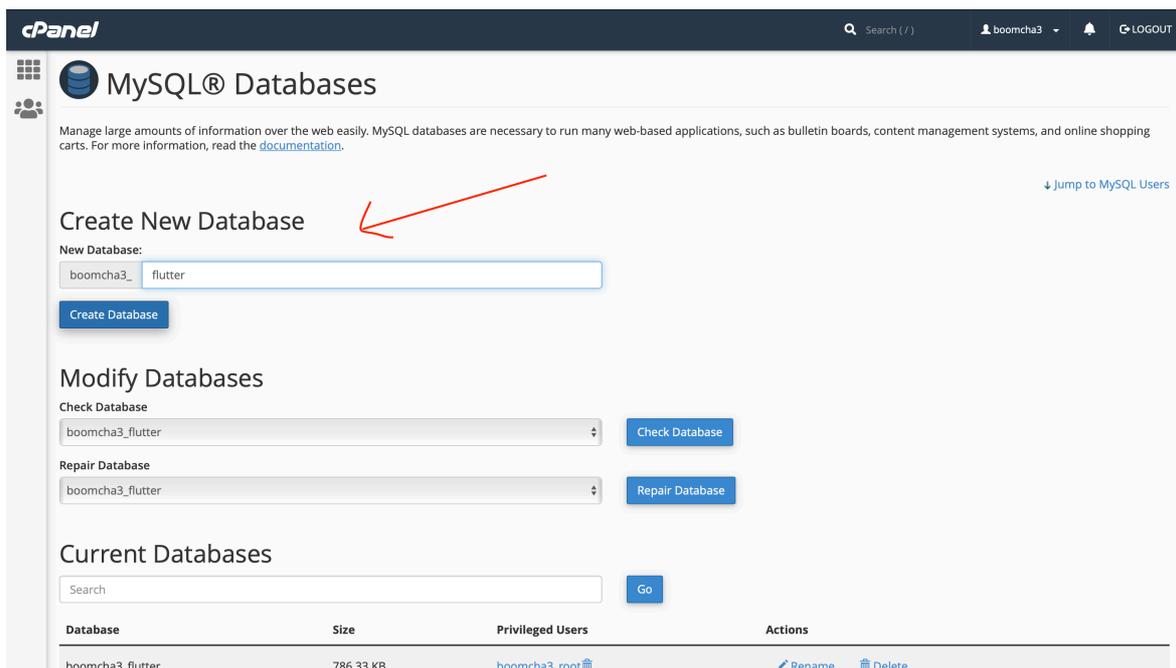


STEPS

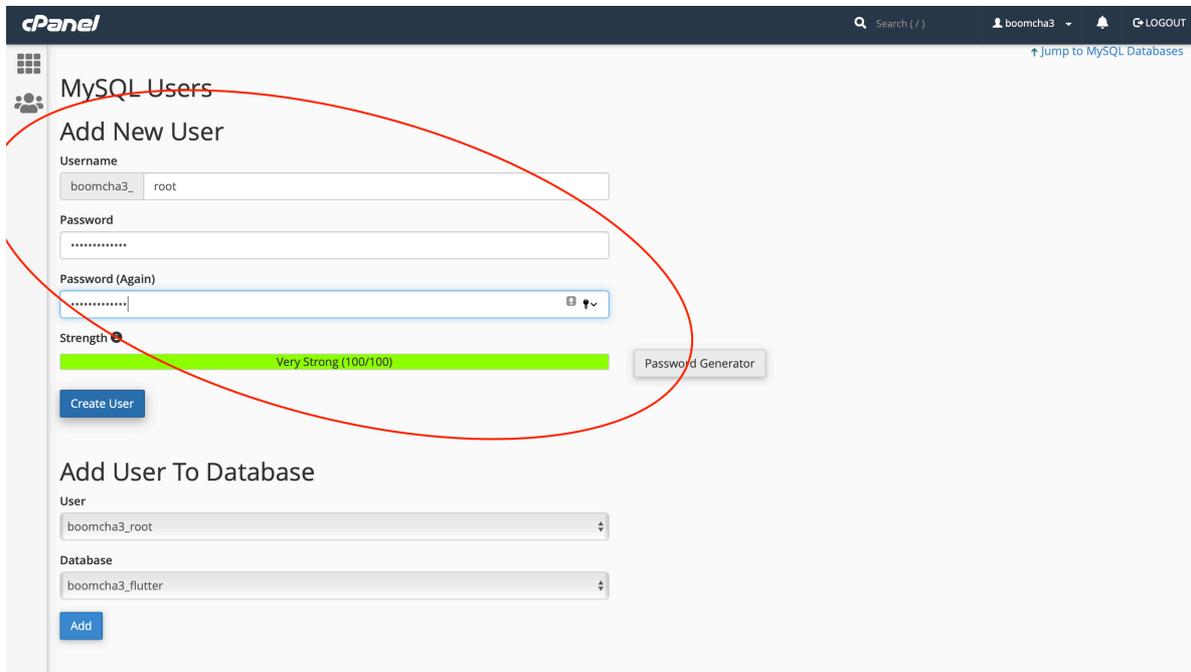
6. Navigate to Mysql Database



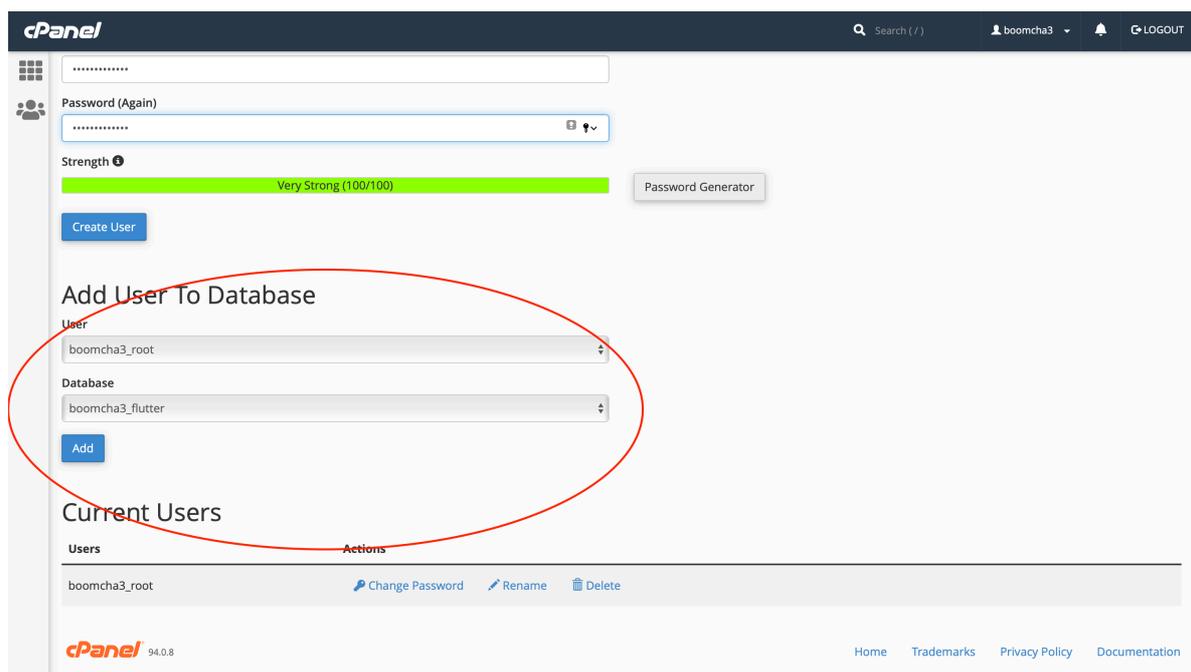
7. Create a new database and name it anything



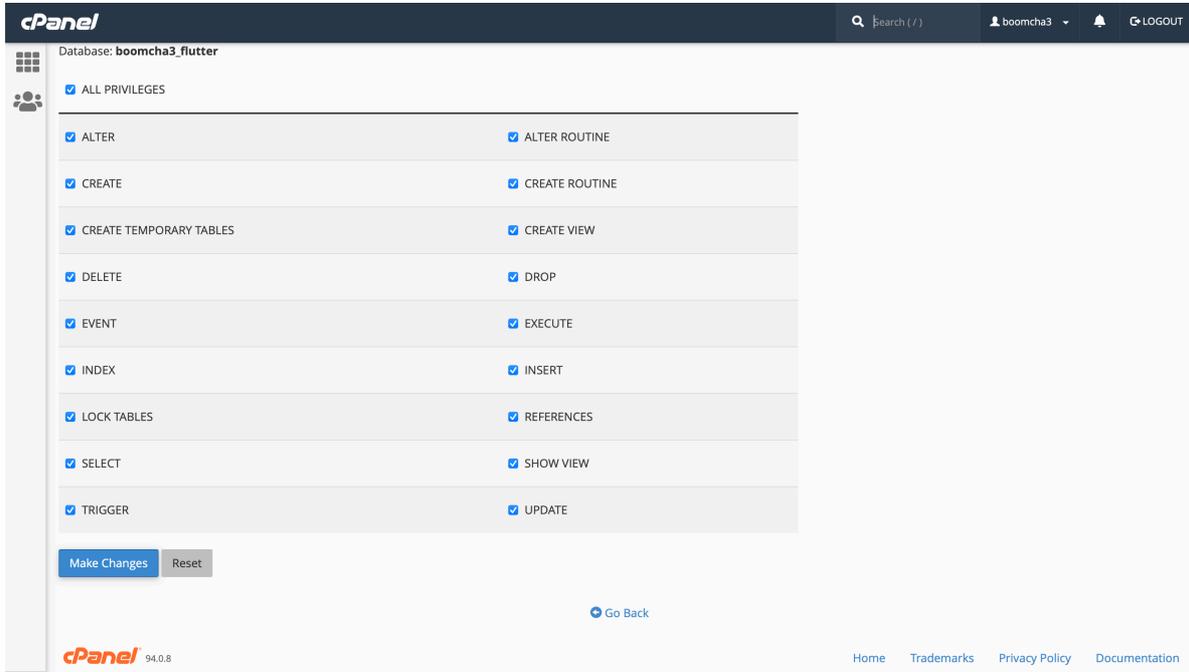
8. Create a new user and password



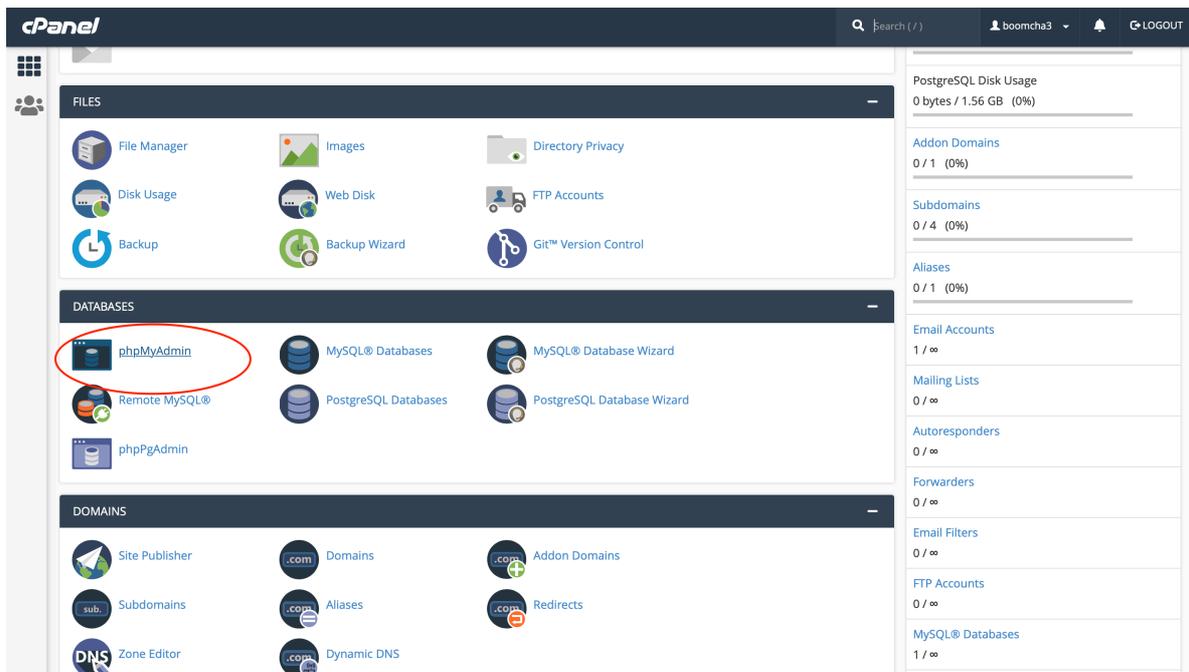
9. Link Database name and user



10. Give Database user all permissions needed to access database



11. Navigate to Phpmyadmin in Cpanel dashboard

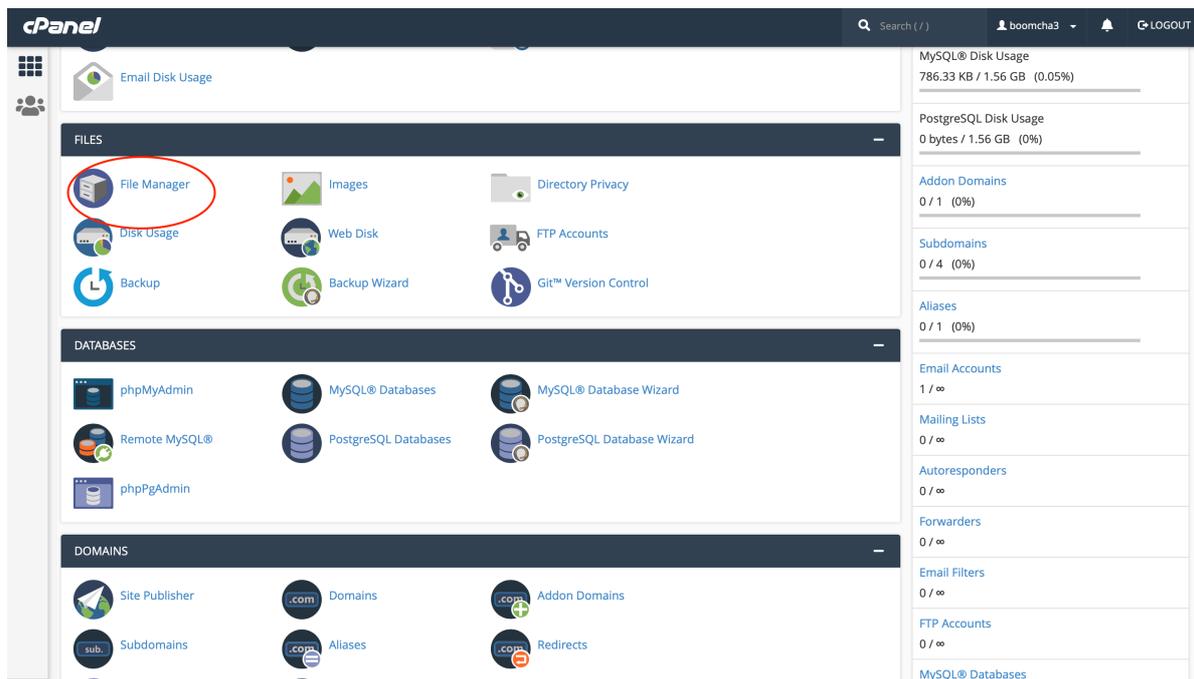


12. Select database name created

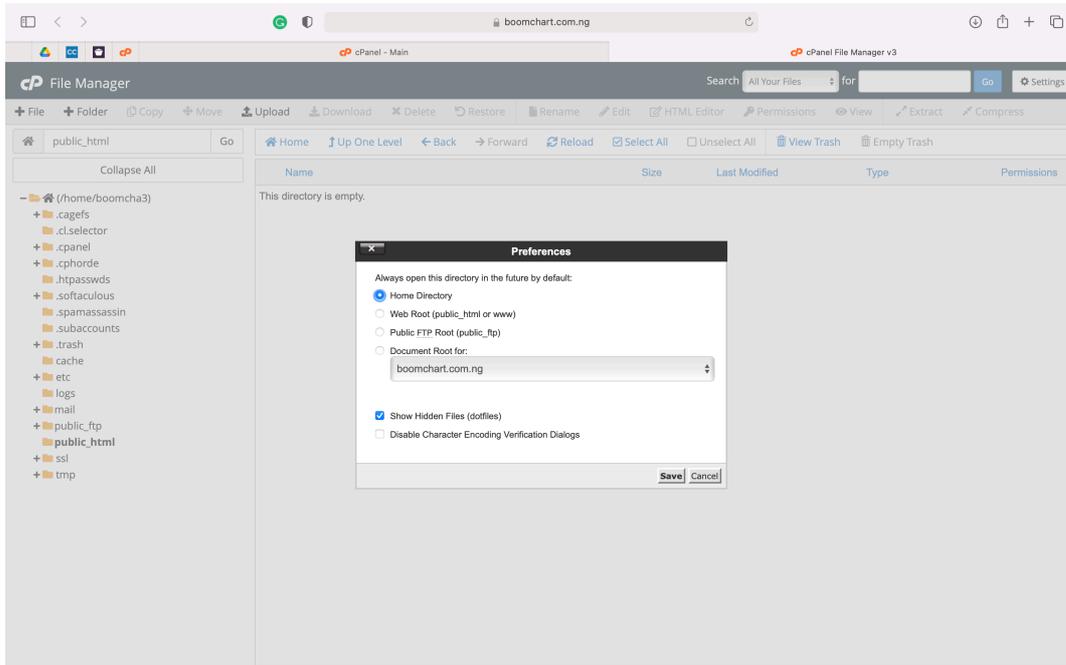
13. Click on import and select database.sql file in database folder

14. Click on submit

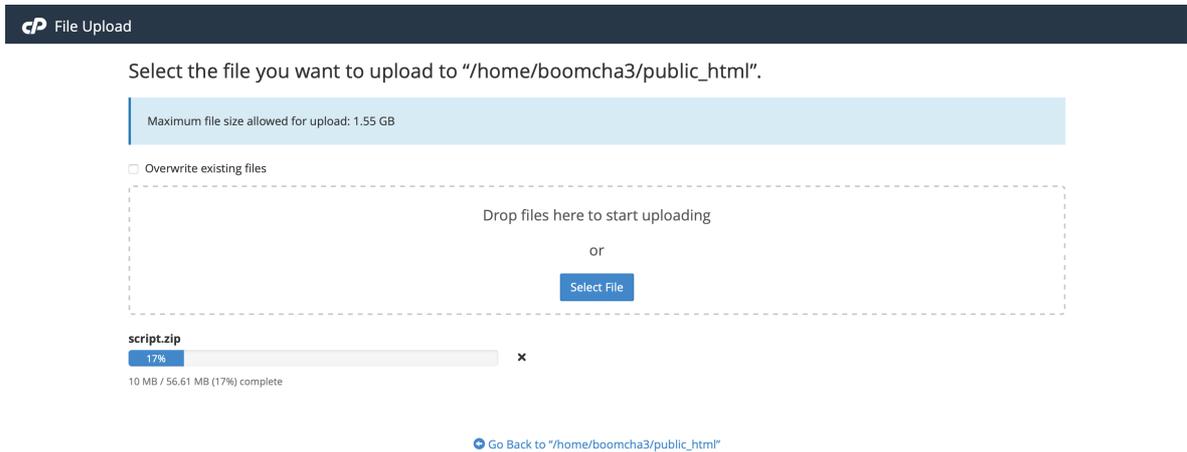
15. Navigate to File Manager



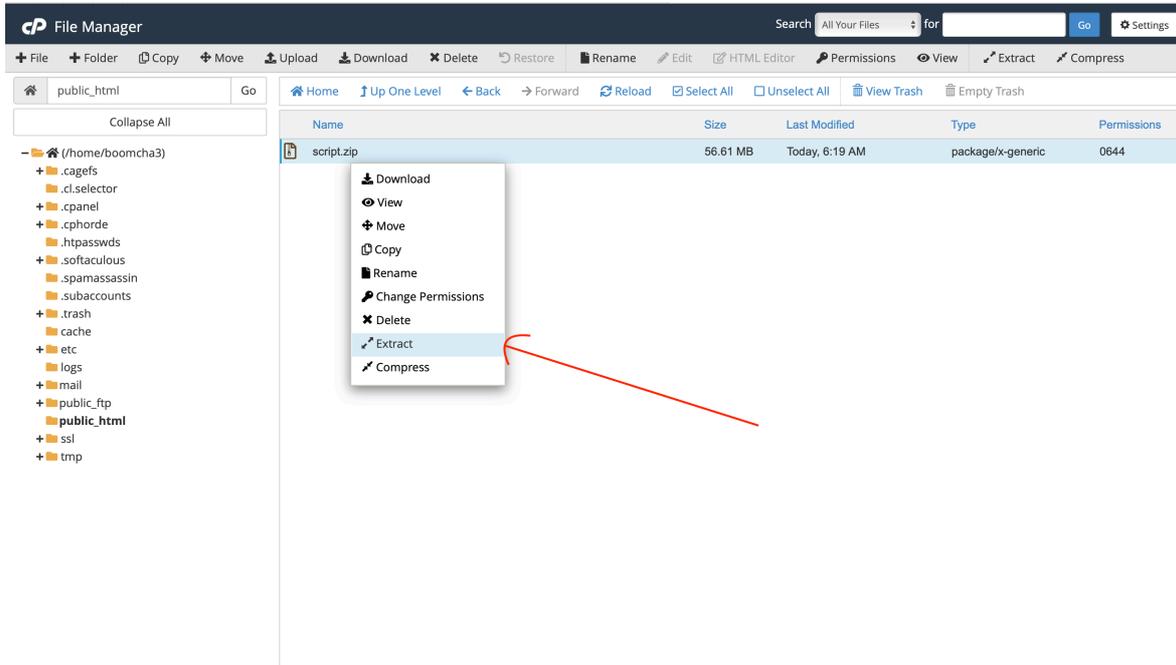
16. Hidden files - Click on settings and ensure all hidden files is checked



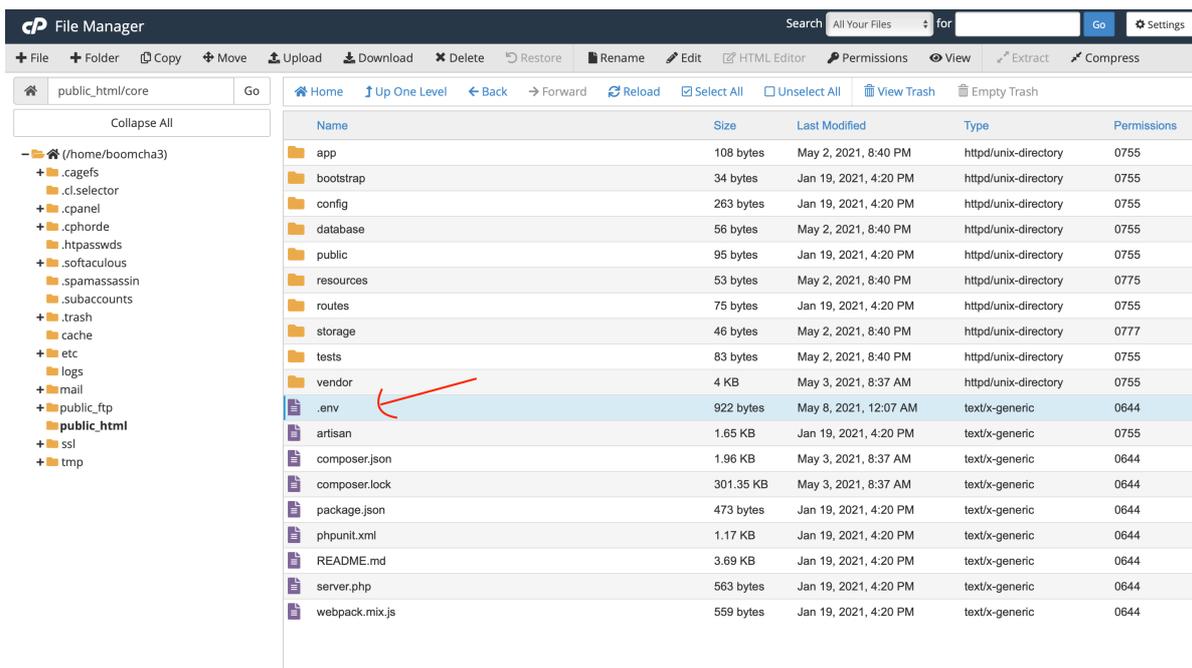
17. Click on public_html or sub domain - upload script.zip to this folder with good internet connection



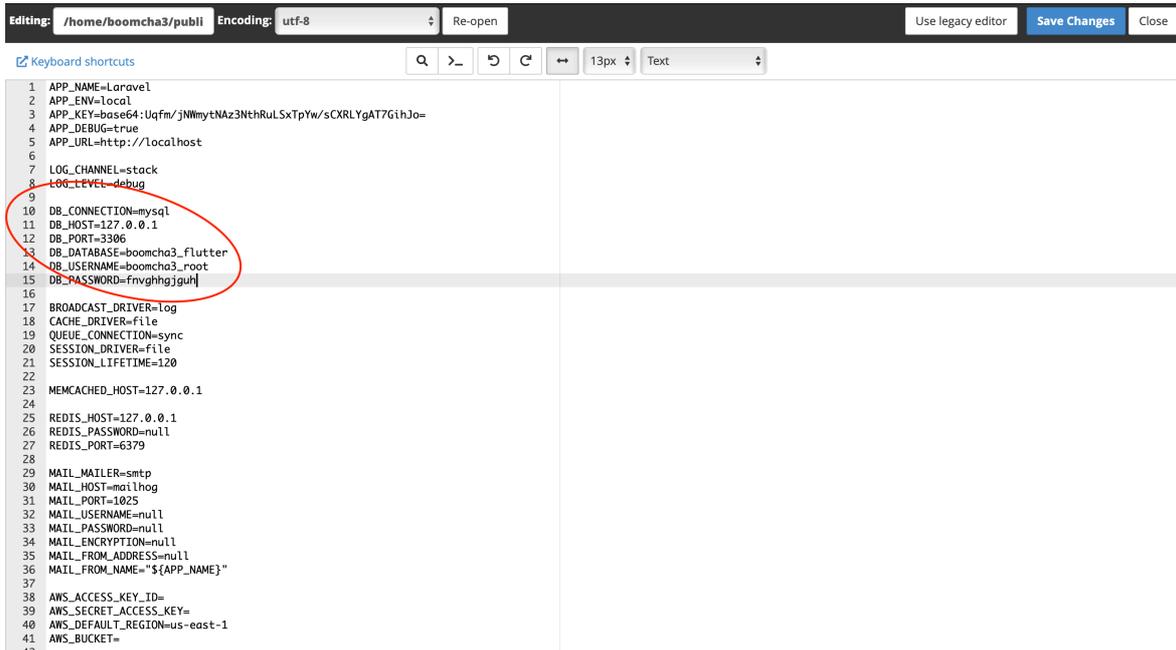
18. Extract file



19. Navigate to core/.env file to add very important information



APEX - GLOBAL REMITTANCE & WALLET APP



```
1 APP_NAME=Laravel
2 APP_ENV=local
3 APP_KEY=base64:Uqfm/jNMytNaz3NthRuL5xTpYw/sCXRLYgAT7GihJo=
4 APP_DEBUG=true
5 APP_URL=http://localhost
6
7 LOG_CHANNEL=stack
8 LOG_LEVEL=debug
9
10 DB_CONNECTION=mysql
11 DB_HOST=127.0.0.1
12 DB_PORT=3306
13 DB_DATABASE=boomcha3_flutter
14 DB_USERNAME=boomcha3_root
15 DB_PASSWORD=Frvgghgjjguh
16
17 BROADCAST_DRIVER=Log
18 CACHE_DRIVER=file
19 QUEUE_CONNECTION=sync
20 SESSION_DRIVER=File
21 SESSION_LIFETIME=120
22
23 MEMCACHED_HOST=127.0.0.1
24
25 REDIS_HOST=127.0.0.1
26 REDIS_PASSWORD=null
27 REDIS_PORT=6379
28
29 MAIL_MAILER=smt
30 MAIL_HOST=mailhog
31 MAIL_PORT=1025
32 MAIL_USERNAME=null
33 MAIL_PASSWORD=null
34 MAIL_ENCRYPTION=null
35 MAIL_FROM_ADDRESS=null
36 MAIL_FROM_NAME="${APP_NAME}"
37
38 AWS_ACCESS_KEY_ID=
39 AWS_SECRET_ACCESS_KEY=
40 AWS_DEFAULT_REGION=us-east-1
41 AWS_BUCKET=
```

20. DB_CONNECTION - Don't edit

21. DB_HOST - Don't edit

22. DB_PORT - Don't edit

23. DB_DATABASE - Database Name

24. DB_USERNAME - Database Username

25. DB_PASSWORD - Database Password

HIDING AND REPORTING BUG REPORTS

APP_DEBUG is set to false on default to enable users install software properly, ensure you revert this back to true to hide error report from clients as 500 error will be displayed instead of an error report.

Errors happen on any application, if you come across any while using this application, kindly send your error report to support@whitelabel.markets as ticket and we will gladly help out.

NO CSS DISPLAYED

If the CSS does not load after installation, it indicates an incorrect APP_URL in the .env file. Make sure the APP_URL matches your domain name, including the correct SSL status (e.g., http or https). Additionally, ensure the domain name does not end with a trailing slash (/).

```
APP_NAME=Laravel
APP_ENV=local
APP_KEY=
APP_DEBUG=true
APP_URL=http://localhost

LOG_CHANNEL=stack
LOG_DEPRECATIONS_CHANNEL=null
LOG_LEVEL=debug

DB_CONNECTION=mysql
DB_HOST=127.0.0.1
DB_PORT=3306
DB_DATABASE=laravel
DB_USERNAME=root
DB_PASSWORD=

BROADCAST_DRIVER=log
CACHE_DRIVER=file
FILESYSTEM_DISK=local
QUEUE_CONNECTION=sync
SESSION_DRIVER=file
SESSION_LIFETIME=120
```

NO IMAGE DISPLAYED AFTER INSTALLATION

If images are not displaying on your website after installation, it is likely due to a permission issue on your server. Navigate to the relative path storage/app and update the permissions for all folders within it to 775. This should resolve the image display issue.

GETTING 404 ERROR AFTER INSTALLATION WHILE USING APACHE SERVER

If you are getting this error, it means you did not upload .htaccess file in public_html file. If you can't file to upload, you can create a new file called .htaccess in public_html folder and paste the following code, [Click here](#)

SETTING UP JOB QUEUEING

By default system uses synchronous process to dispatch jobs, if you have gotten supervisor setup, you can switch to sync by editing queue_connection to sync

```
BROADCAST_DRIVER=pusher
CACHE_DRIVER=file
FILESYSTEM_DISK=local
QUEUE_CONNECTION=database
SESSION_DRIVER=database
SESSION_LIFETIME=14400
```

CREATING WEBMAIL

On cpanel dashboard, navigate to Email Account and create a new email account. Click on connected devices to get SMTP details. Take note of SSL settings and to .env in File Manager.

LINKING EMAIL SMTP TO APEX

1. MAIL_DRIVER - Don't edit
2. MAIL_HOST - Outgoing or Incoming server
3. MAIL_PORT - 465 for Webmail (ssl)
4. MAIL_USERNAME - Email Address
5. MAIL_PASSWORD - Email Password
6. MAIL_ENCRYPTION - ssl
7. MAIL_FROM_ADDRESS - Email Address

AUTOMATED EMAILS

Email sending is disabled on script by default, you can enable this by navigating to admin settings and switching on email notify. If email smtp is setup properly, users will receive automated from script. Do know that automated emails for deposit and withdrawal can be edited from admin. You can also edit email template from admin

ACTIVATING APEX

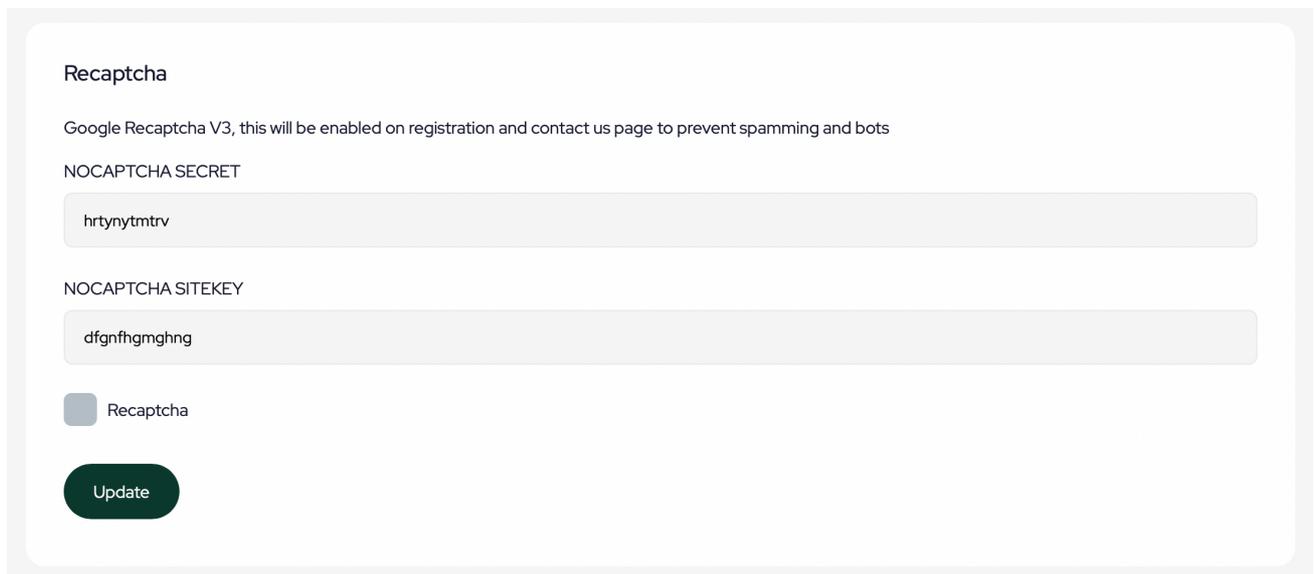
1. Navigate to .env file
2. Add Purchase code from Marketplace to PURCHASECODE
3. Add domain url to DOMAIN
4. Refresh
5. If Sale is Reversed, Script will automatically be locked
6. For regular license, software can be used on only 1 domain domain, for multiple domains purchase an extended license

ADMIN SETUP

Default admin login username is admin and password is 1234

RECAPTCHA SETUP

Activate Recaptcha from admin settings under security



The screenshot shows a form titled "Recaptcha" with the following elements:

- Recaptcha** (Section Header)
- Google Recaptcha V3, this will be enabled on registration and contact us page to prevent spamming and bots
- NOCAPTCHA SECRET** (Label) with a text input field containing "hrtynymtrv"
- NOCAPTCHA SITEKEY** (Label) with a text input field containing "dfgnfhgmghng"
- Recaptcha (Toggle)
- Update** (Button)

OTP SETTINGS

OTP configuration can be switched from admin settings under security,

OTP Settings

Required for login

Required for withdrawal

Required for transfer

Verification type

Email OTP ▼

Expire after

1 ↕ Hour ▼

Resend after

10 ↕ Minute ▼

Update

BANNING EMAIL DOMAINS

Admin can block certain email address from creating accounts via admin settings

Banned email domains

Users will not be allowed to register & will be blocked from creating more accounts with different email address by a firewall.

Email domains

yahoo.com × protonmail.com ×

Update

BANNING TRANSFER TAGS

Admin can block certain transfer tags from being used to setup an account via admin settings

Banned transfer tags

These are tags customers are not allowed to use

Tags

wallet × csc ×

Update

ADMIN MULTI FACTOR SECURITY



G7FL4R5NCJ5UUV4S 

Code
XXXXXX

Activate

Two Factor Authentication

Two-factor authentication is a security measure used to safeguard your online accounts. When enabled, it requires you to enter not just your password but also a unique code. This code can be obtained through a mobile app. Even if someone manages to obtain your password, they cannot gain access without the accompanying code.

Disabled

- Install an authentication app on your device. Any app that supports the Time-based One-Time Password (TOTP) protocol should work.
- Use the authenticator app to scan the barcode below.
- Enter the code generated by the authenticator app.

FILE TYPE RESTRICTION

Determines what file type can be uploaded to your server, can be edited from admin settings

Documents File Types allowed to be uploaded to server

pdf × csv × png × xlsx × jpeg × jpg × webp × svg ×

Images File Type allowed to be uploaded to server

svg × jpeg × png × webp × avi × gif × ico ×

File upload size

4194304 KB

Maximum file size allowed on admin and user dashboard

Update

BUSINESS MCC

Business MCCs allowed to use your platform, can be edited from admin settings. This is important for cash pins

Settings

General Settings Security Deposit Legal Policies Social Media Brands Reviews Services Logos & favicon Custom Pages

Home Page Team API Stacks Transfer Purpose Source of funds Business MCC Business Registration Types Campaign reasons

File Types

Q Search Filter + Add MCC

S/N	MCC	Code	Created	
1.	A/C, Refrigeration Repair	7623	2024/08/03 05:47:PM	Edit Delete
2.	Accounting/Bookkeeping Services	8931	2024/08/03 05:47:PM	Edit Delete

BUSINESS REGISTRATION TYPES

Business Types allowed to use your platform, can be edited from admin settings. This is important for cash pins

Settings

General Settings Security Deposit Legal Policies Social Media Brands Reviews Services Logos & favicon Custom Pages

Home Page Team API Stacks Transfer Purpose Source of funds Business MCC Business Registration Types Campaign reasons

File Types

Q Search Filter + Add Registration Type

S/N	Name	Director Required	Created	
1.	Government Instrumentality	Yes	2024/08/03 06:03:PM	Edit Delete
2.	Governmental Unit	Yes	2024/08/03 06:03:PM	Edit Delete
3.	Incorporated Non Profit	Yes	2024/08/03 06:03:PM	Edit Delete
4.	Limited Liability Partnership	Yes	2024/08/03 06:03:PM	Edit Delete

SETTING UP PUSHER

Pusher is important for websocket as apex makes use of this for point of sale and payment sessions. This reduces load on your server

1. Create new app key

App keys

If a token is compromised, you can create a new key/secret pair.
You should delete the old token once you've updated your app.

🔄 Created 5 months ago 📄 Copy

```
app_id = "1851338"  
key = "c1c3f49c5f08e1278d0e"  
secret = "7e9a1b2162db2c443405"  
cluster = "mt1"
```

Create new key and secret

2. Add information to .env file

```
PUSHER_APP_ID=""  
PUSHER_APP_KEY=""  
PUSHER_APP_SECRET=""  
PUSHER_HOST=  
PUSHER_PORT=443  
PUSHER_SCHEME=https  
PUSHER_APP_CLUSTER=mt1
```

SETTING UP CRON JOB

Cron job is very important for Apex to work as it speeds up the application and carries out jobs efficiently.

Format

```
/opt/alt/php_version/usr/bin/php /home/path/artisan command
```

For checking exchange rates

```
/opt/alt/php82/usr/bin/php /home/cpanel username/public_html/  
artisan exchange:rates
```

For updating transactions and clearing pending transfers

```
/opt/alt/php82/usr/bin/php /home/cpanel username/public_html/  
artisan update:transactions
```

For processing bulk transfers

```
/opt/alt/php82/usr/bin/php /home/cpanel username/public_html/  
artisan bulk:transfer
```

For processing scheduled transfer

```
/opt/alt/php82/usr/bin/php /home/cpanel username/public_html/  
artisan schedule:transfer
```

For updating stock prices

```
/opt/alt/php82/usr/bin/php /home/cpanel username/public_html/  
artisan update:stocks
```

For updating project investments

```
/opt/alt/php82/usr/bin/php /home/cpanel username/public_html/  
artisan project:investment
```

For updating recurring payment

```
/opt/alt/php82/usr/bin/php /home/cpanel username/public_html/  
artisan renew:subscription
```

For updating project investment

```
/opt/alt/php82/usr/bin/php /home/cpanel username/public_html/  
artisan project:investment
```

For updating bond investment

```
/opt/alt/php82/usr/bin/php /home/cpanel username/public_html/  
artisan bond:investment
```