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

pex 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

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	METRICS			-	PostgreSQL 0 / ∞	Databases		
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7. Create a new database and name it anything

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	GMySQL® Datab	ases												
	Manage large amounts of information over the web easily. MySQL databases are necessary to run many web-based applications, such as bulletin boards, content management systems, and online shopping carts. For more information, read the documentation.													
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8. Create a new user and password

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9. Link Database name and user

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10. Give Database user all permissions needed to access database

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	☑ LOCK TABLES	☑ REFERENCES					
	SELECT	SHOW VIEW					
	Z TRIGGER	☑ UPDATE					
	Make Changes Reset						
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11. Navigate to Phpmyadmin in Cpanel dashboard

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MySQL® Databases Dynamic DNS Zone Editor Dynamic DNS 1/∞		Subdomains	Aliases	Redirects	0/∞ MySQL® Databases 1/∞

- 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

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		_		MySQL®	Databases		

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

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

File Upload								
Select the file you want to upload to "/home/boomcha3/public_html".								
Maximum file size allowed for upload: 1.55 GB								
Overwrite existing files								
Drop files here to start uploading								
or								
Select File								
script.zip ×								
10 MB / 56.61 MB (17%) complete								
Go Back to "/home/boomcha3/public_html"								

18. Extract file

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

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+ etc	🖿 tests	83 bytes May 2, 2021, 8:40 PM	httpd/unix-directory 0755
logs + mail	le vendor	4 KB May 3, 2021, 8:37 AM	httpd/unix-directory 0755
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public_html	artisan	1.65 KB Jan 19, 2021, 4:20 PM	text/x-generic 0755
+ b tmp	Composer.json	1.96 KB May 3, 2021, 8:37 AM	text/x-generic 0644
	Composer.lock	301.35 KB May 3, 2021, 8:37 AM	text/x-generic 0644
	package.json	473 bytes Jan 19, 2021, 4:20 PM	text/x-generic 0644
	phpunit.xml	1.17 KB Jan 19, 2021, 4:20 PM	text/x-generic 0644
	README.md	3.69 KB Jan 19, 2021, 4:20 PM	text/x-generic 0644
	server.php	563 bytes Jan 19, 2021, 4:20 PM	text/x-generic 0644
	webpack.mix.js	559 bytes Jan 19, 2021, 4:20 PM	text/x-generic 0644

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1 2 3 4 4 5 6 7 7 8 9 9 10 11 12 14	APP_NAME-Laravel APP_ENV-local APP_KEY-boase64:Uqfm/jWWmytNAz3NthR APP_DEBUG-true APP_URL-htp://localhost LOG_CHANNEL=stack LOG_CHANNEL=stack LOG_CTAVNEL=stack DB_NOTHING DB_NOTHING DB_NOTHING DB_DATABASE-boomcha3_flutter DB_USFRNAME=boomcha3_root	uLSxTpYw/sCXRLYgAT7Gih	Jo=										
15 16 17	5 DB_PASSWORD=fnvghhgjguh 7 BROADCAST_DRIVER=log												
18 19 20 21	CACHE_DRIVER=file QUEUE_CONNECTION=sync SESSION_DRIVER=file SESSION_LIFETIME=120												
23	MEMCACHED_HOST=127.0.0.1												
25	 KEDIS_HOSI=127.0.0.1 REDIS_PASSWORD=null REDIS_PORT=6379 												
29 30 31	MAIL_MAILER=smtp MAIL_HOST=mgilhog MAIL_PORT=1025												
32 33 34 35	MAIL_USENNAME=HUIL MAIL_PASSWORD=HUIL MAIL_ENCRYPTION=HUIL MAIL_FROM_ADDRESS=HUIL												
36 37 38	MAIL_FROM_NAME="\${APP_NAME}" AWS_ACCESS_KEY_ID=												
40	AWS_DEFAULT_REGION=us-east-1 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= <u>http://localhost</u>
LOG_CHANNEL=stack
LOG_DEPRECATIONS_CHANNEL=null
LOG_LEVEL=debug
DB_CONNECTION=mysql
DB_H0ST=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, <u>Click here</u>

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

Recaptcha	
Google Recaptcha V3, this will be enabled on registration and contact us page to prevent spamming and bots	
NOCAPTCHA SECRET	
hrtynytmtrv	
NOCAPTCHA SITEKEY	
dfgnfhgmghng	
Recaptcha	
Update	

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	٢	Hour	~
Resend after			
10	Ŷ	Minute	\checkmark
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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 t	to use		
Tags			
$wallet \times csc \times$			
Update			

ADMIN MULTI FACTOR SECURITY



G7FL4R5NCJ5UUV4S

Code		
XXXXXXX		
	Activato	
	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.



- 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

pdf imes	$csv \times$	png \times	xlsx $ imes$	jpeg ×	jpg \times	webp $ imes$	svg \times			
mages File	Type allowed	l to be uplo	aded to serv	er						
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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 Home Page Team API Stacks Trai File Types	Legal Policies nsfer Purpose	Social Media Source of funds	Brands Reviews Business MCC	Services Business Regist	Logos & favicor tration Types	n Custom Pages Campaign reasons
Q Search					\7∃ 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 : Home Page Team API Stacks Transfer Purpose S File Types	Social Media Brands Reviews ource of funds Business MCC	Services Logos & favicon Custom Pages Business Registration Types Campaign reasons
Q Search		V⊆ Filter + Add Registration Type
S/N Name Director	Required Created	
1. Government Instrumentality Yes	2024/08/03 06:03:PN	M Edit Delete
2. Governmental Unit Yes	2024/08/03 06:03:PN	Edit Delete
3. Incorporated Non Profit Yes	2024/08/03 06:03:PN	Edit Delete
4. Limited Liability Partnership Yes	2024/08/03 06:03:PN	M 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.

Oreated 5 months ago	🖹 Сору
<pre>app_id = "1851338" key = "c1c3f49c5f08e1278d0e" secret = "7e9a1b2162db2c443405" cluster = "mt1"</pre>	
Create new key and secret	

2. Add information to .env file



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