RS RealEdge™

RS RealEdge™ is the first-of-its-kind real-time payment system globally, with a unique architecture that supports high throughput, processing time of less than 50 milliseconds per transaction, 99.999% availability, and offers scalability based on the demand of the ecosystem. The state-of-the-art 3rd generation real-time payment processing platform offers an interoperable technology stack to enable 'Open Ecosystem' through a combination of Open Payments, Open Finance, and Open Data.

API-First | Mobile-First | Microservices-based Architecture
ISO 20022 compliant | Real-time Payment Message Infrastructure
Smart Addressing | Real-time Clearing Liquidity Monitoring | Fund Management

RS RealEdge™ can enable a digital payment market-infrastructure operator to offer equitable access for accelerated adoption, allowing Fintech (sponsored by financial institutions) to connect to the central infrastructure to submit payment initiation, while
RS RealEdge™ orchestrates amongst debtor and creditor institutions and Fintech to process and confirm the payment in real-time.

This enables an "open ecosystem" that enriches stakeholders accruing from the data-led insights from the central switch.

With API-first, Mobile-first, Cloud-first, and Developer-first design principles – RS RealEdge™ offers ease, convenience, and speed of integration to realize use cases and extensibility to future features. Promoting collaboration and co-innovation amongst Financial Institutions and Fintech.

RS RealEdge™ open-source stack, agnostic of database technology and hardware, offers the most optimal price performance.

> RS RealEdge™ enables new-age Fintech and legacy service providers onto a common platform to create differentiated value for all stakeholders – Financial Institutions, Government Institutions, PSPs, Fintech, Corporates, SME businesses, and Consumers.

RS RealEdge™ enables push payment (credit transfer) and pull payment (Request-for-Pay) for P2P, P2M (C2B), M2P (B2C), G2C/B, and B/C2G use cases.

It supports pre-funded and net-deferred settlements; the latter is configured with a net debit cap. The product maintains real-time liquidity monitoring to reduce any settlement risk of the overall system.

RS RealEdge™ supports seamless integration with payment APIs and meta-APIs that enable authentication, payment, and notification functionalities.

RS RealEdge™ ensures:

- Faster processing, with quick visibility of payment status to both payer and payee and speed of availability of 'good' funds for the payee.
- A processing time < 50 milliseconds per transaction.
- Liquidity management for better cash flow for financial institutions
- A culture of innovation stimulates competition in the financial sector, including the ability to facilitate a 4-party payments model, bringing with it significant benefits for the economy.
- Ease of transaction monitoring through the real-time Operator Dashboard
- Lowering of total cost of ownership and reducing upfront investment by financial institutes and PSPs, leading to highly economical transaction costs and, hence, high acceptance.
- Highly scalable solution, benchmarked for processing 1 billion transactions per day with a throughput of 20,000 TPS.
- High throughput, high volume, and low latency with horizontal and vertical scalability.
- Easy integration for financial institutions, supporting ISO and proprietary messages.
- A configurable n-factor authentication and 2048-bit end-to-end encryption

Our demonstrated track record: India's digital payment infrastructure, led by the globally known UPI platform, exclusively built by RS Software

Transforming the lives of a Billion+ people by accelerating the adoption of digital commerce.

India's UPI is a global hallmark for real-time payment platforms. Contrary to the general belief about open payments, UPI has allowed Financial Institutions to play a mainstream role in the growth of digital payments, alongside PSPs and Fintech – deliver innovative products and services for businesses and consumers. RS Software's relentless focus on customer experience, equitable access, ease, and convenience, has been critical to UPI's accelerated adoption and resounding success.

Architected and designed the real-time payment system for a central payment infrastructure operator in North America

RS Software delivered the technical architecture and design, including message structures and flows, for enabling a future-ready, modern, real-time payment system (to be launched) while ensuring the client's objective to create an efficient system that enables customers and businesses with 24x7 secure, and transparent access to the real-time payments.

- 10+ billion transactions processed in Aug 2023
- Expected to surpass one billion transactions a day by 2025.
- Extreme scalability with 99.999% up-time demonstrates the robust architecture resulting in the platform's resilience.

46% of global real-time payments in 2023 were processed on the payment systems built exclusively by RS Software.

About RS Software

RS Software builds global, national and enterprise payment platforms, and has presence in four continents. Our product suite combines with knowledge systems built over 30 years, delivering mission-critical payment solutions that combine innovation and entrepreneurship to create the new gold standard for digital payments. With approximately 46% of the global digital payment volumes in 2023 processed on platforms built by RS Software, our vision is to deliver payments at the speed of thought.

RS software

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