



Payabbhi®

The merchant payments platform for PSPs,
PayFacs, banks, and partner-led ecosystems

Acceptance, merchant operations, partner management,
and revenue control – on one unified platform.

With Payabbhi®, organizations can combine modular, customizable capabilities into one extensible platform:

- Payment Acceptance
- Merchant Management System
- Partner Management
- Transaction Management
- Revenue Management
- Backoffice / PayFac operations
- Residual Management
- Terminal and Estate Management

It is designed for businesses that want to move beyond fragmented tooling and build a scalable, differentiated merchant payments proposition of their own.

What Payabbhi® Does

A unified payments operating platform for building and scaling merchant-serving ecosystems.

Payabbhi® is a cloud-native, API-first digital payments platform that unifies acceptance, acquiring, and disbursement across payment channels. It enables PSPs, PayFacs, ISOs, ISVs, banks, and large enterprises to build their own branded merchant payments business with modular capabilities, seamless integrations, intelligent orchestration, and real-time visibility.

Unlike point solutions focused only on transaction processing, Payabbhi® brings together the broader operating layer around merchant payments — including onboarding, acceptance, switching, partner management, reporting, analytics, settlement, reconciliation, and value-added services — on a single governed platform.

Core platform value

Own the payment experience, accelerate go-to-market, and control merchant economics more effectively.

Best-fit audiences

PSPs, PayFacs, banks, ISOs, ISVs, and merchant-serving ecosystems looking to own more of the operating stack.

< 60

minutes onboarding

~95.7%

Success Rate

< 20 SEC

Transaction Processing

99.995%

Uptime



Built for organizations that want to launch faster, operate smarter, and monetize merchant relationships more effectively.

How Payabbhi® Works

Acceptance Channels



Terminal

Terminal Application



POS

Semi/Fully Integrated POS



E - Commerce

Hosted Payment Page



mPOs

Smart Terminal/White Label



Switching Platform



Authentication & Tokenization



Business Rules & Compliance



Audit Logs & Reporting



Transaction Processing



Host & Terminal Capture



Payment Service



Data Storage

Transaction Data



User Identity & Role



Token Vault Sensitive Data



Merchant & Reporting Data



Operational Data Store



User & Role Management

Lead & Campaign

Developer Portal

Underwriting

Terminal Management

Mechant Management

Web Portal

Boarding

Multi-Processor

Terminal Allocation

Partner Management

Role-Based Access Control

Multi-Level-Access

Audit & Logging

Order Management

Reporting & Analytics

Analytical Reporting

Billing

Clearing

Settlement

Built for Growth, Control, and Faster Time to Market

Payabbhi® helps merchant-serving organizations move beyond payment acceptance into platform ownership.

For Merchant Service Providers looking to become full-scale PSPs, Payabbhi® reduces time to market through existing integrations, modular architecture, dashboards, partner support, and compliance-ready operating capabilities. For banks and acquirers, it strengthens both the merchant experience and the back-office operating model.

The benefits are as follows:
Launch faster Modular, API-first, integration-ready platform.
Operate smarter Analytics, dashboards, reconciliation, and settlement control. Monetize better pricing, fees, partner structures, and profitability visibility.

PSPs & PayFacs

Launch a branded payments business faster with stronger ownership over merchant relationships, roadmap, and economics.

Banks & Acquirers

Support merchant boarding, underwriting, processor integration, terminal and estate management, analytics, and card and ACH payments.

ISOs, ISVs & partner-led ecosystems

Support multi-entity operating models with partner oversight, merchant activation, downstream control, and revenue-share readiness.

Large enterprises

Stand up a payment platform with more control over customer experience, cost structure, and payment data.





Why Payabbhi® Stands Out

A modern payment platform with the flexibility to support both merchant acceptance and ecosystem operations

Payabbhi® is positioned as API-first, mobile-first, and cloud-enabled, with a modular architecture that supports modern deployment practices, high availability, security controls, and easier ecosystem integration.

That combination of operational breadth and modern architecture gives payment providers a practical way to launch differentiated merchant propositions without stitching together multiple point systems.



“Flexible enough for new business models. Structured enough for enterprise-grade control.”

Commercial control

Merchant pricing flexibility, fee management, revenue-share readiness, and real-time settlement visibility.

Omnichannel acceptance

Web, mobile, app, POS, hosted pages, payment links, QR, recurring payments, and disbursements.

Unified platform

Improves productivity, accuracy, reliability, and control across reconciliation and settlement.

Developer readiness

Developer portal, sandbox support, test assets, and documentation accelerate implementation.

API-first and cloud-native

Microservices-based architecture designed for resilience, extensibility, and scale.

Use Cases

- A PSP implementation used Payabbhi® APIs to reduce merchant boarding time by 70%, cutting turnaround time and integration complexity. A processor-led deployment supported more than 100 merchants using the platform.
- In an acquiring-bank implementation, Payabbhi® supported merchant boarding, underwriting, processor integration, terminal and estate management, merchant analytics, and card and ACH payments at an average of 3 million transactions per month amounting to \$37 million.
- A U.S. government utility payment implementation used Payabbhi® for split funding of convenience fees, separating bill amounts and convenience fees into different downstream accounts — a strong proof point for flexible settlement and commercial models.

*Proven in real
merchant-serving
environments.*



70%

reduction in merchant boarding time

100+

merchants supported

Demonstrated at Scale

Payabbhi®, proven across PSP, processor, utility-payment, and acquiring-bank scenarios.

3M

Transaction per month

\$37M

monthly transaction value



About RS Software

RS Software builds global, national, and enterprise payment platforms with presence across four continents. Our product suite combines 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 49% of global digital payment volumes in 2025 processed on platforms built by RS Software, our vision is to deliver **payments at the speed of thought.**

www.rssoftware.com

North America | EMEA | APAC

ContactPayabbhi@rssoftware.com