



RS DigitalEdge™

RS DigitalEdge™ is an open-source product that, on the one hand, enables the enterprise API capability for central payment infrastructure digitalization and, at the same time, accelerates building multiple API-led use cases across payments, open banking, and banking as a service for Financial Institutions and Fintech, as well as enables the transformation of the legacy payment infrastructure.

API-First | Cloud-First | Microservices-based | ISO 20022 ready
Real-time Payment Message Infrastructure | Developer-First
Virtual services enabled Sandbox

RS DigitalEdge™ is an API-first cloud-ready digital overlay technology for clients to achieve faster time-to-market for their API-driven commercial use cases (overlay services). It supports ISO 20022 data-rich protocol and offers out-of-box real-time payment APIs to deliver Request-for-Pay use cases. RS DigitalEdge™ delivers multi-tenancy and multi-rail capability, versatility to build varied use cases, and drive interoperability.

RS DigitalEdge™ offers a critical building block for the digital transformation journey of the money movement ecosystem.



Central infrastructure
Open Banking
Corporate Payments

Enable benefits like automated reconciliation, a straight-through process, effective liquidity management, and significant operational efficiency.

RS DigitalEdge™ offers partners and customers a seamless financial services experience agnostic to the underlying payment rails. It also addresses API infrastructure to enable Open Banking and Corporate Payments. The highly configurable, customizable solution delivers efficiency, ease, and convenience to collaborate with the Fintech community to support growth and innovation.

The product offers:

Translation between message formats (Proprietary to ISO20022), data formats (XML to JSON), communication protocol (asynchronous to synchronous), connection protocol (socket or file-based to IP), technology interface (legacy technology to open source), as well as data persistence, rules-engine, and transaction switching – to help transform payment infrastructure and build intelligent overlay services to modernize the money movement ecosystem.

Illustrative use cases benefitting from RS DigitalEdge™ technology

- Request-for-Pay use cases – P2P, B2C, B2B.
- Bridge the gap between modern payment rails using ISO 20022 and existing systems not there yet.
- Financial institutions need to provide seamless integration for Partners and FinTech to grow commercial and consumer banking businesses.
- Financial institutions need to safeguard internal systems and services when exposing Open APIs for payments and banking services to 3rd parties.
- Financial institutions gain a 360O payments view for a customer and apply security in a centralized manner.
- Build interoperability and standardization to the Payment Ecosystem.
- Bring seamless and efficient experience for Fintech and corporates across multiple payment rails.

Our demonstrated track record

Google Pay and Walmart-owned PhonePe gained a major market share of digital payments in India.

RS DigitalEdge™ is built within the real-time payments UPI platform for India., exclusively built by RS Software. This enables Fintech like Google Pay and PhonePe to leverage the central digital payment infrastructure and provide access to several hundred million Indians and SME businesses to pay with real-time payments@ UPI.

Enabling Instant money movement, operational efficiency, and predictability in liquidity and cash flow for Corporate Payments in North America

RS DigitalEdge™ enables ISO 20022-led payment use cases for the corporate sector across multiple verticals like Insurance, Health, Automobile, etc. in North America. RS DigitalEdge™ offers multiple payment rail connectivity, including real-time payments, to re-imagine the payment process flows leveraging message constructs like credit transfer and Request for Pay.

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.



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