



RS Bill@Edge™

RS Bill@Edge™ enables “Anywhere, Anytime” bill and invoice presentment, payment, and reconciliation. Its unique architecture is designed to create a network effect by bringing Consumers, SME businesses, Corporates, Billers, Financial Institutions, Bill/Invoice Payment Service Providers, and Fintech under one interoperable ecosystem, achieving ubiquity, high productivity, optimal cost structure.

API-First | Cloud-First | Microservices-based | ISO 20022 Complaint
Request-for-Pay | Instant Invoice Generation | Complaint & Dispute Management
Reconciliation | Dashboard | Analytics

RS Bill@Edge™ eases the adoption by small and medium-sized businesses by offering instant invoice generation using Request-for-Pay to collect payments from consumers and businesses, including complaint and dispute management systems.

RS Bill@Edge™ reduces the high degree of fragmentation in the bill payment ecosystem and accelerates the market share for billers, aggregators, and Financial Institutions.

RS Bill@Edge™ supports all payment methods (card and account-based), including real-time payments, with the consumer choosing a payment method.

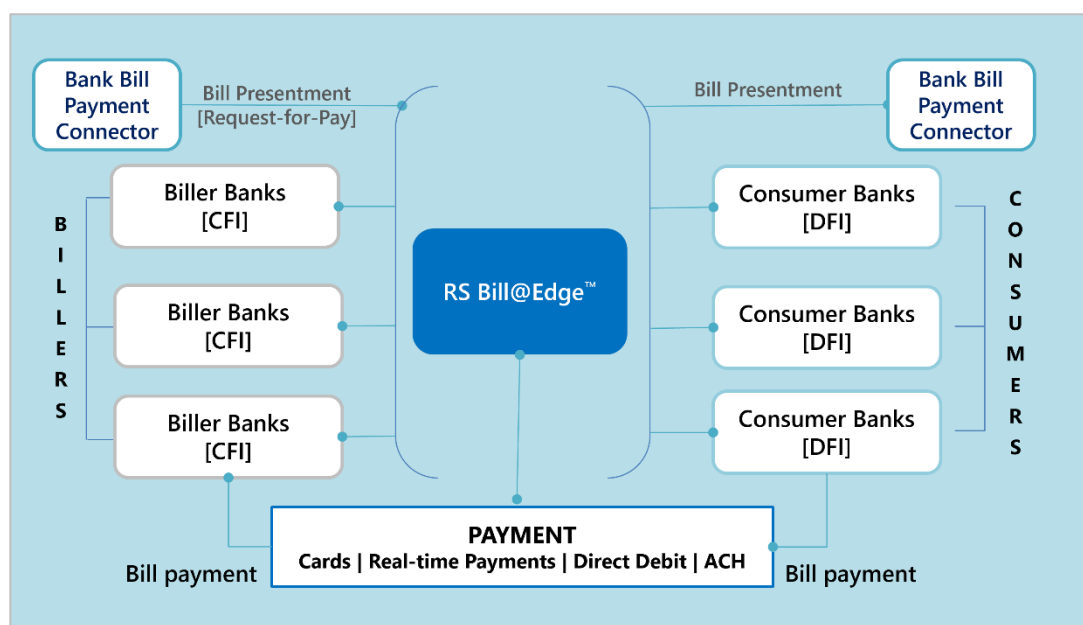
RS Bill@Edge™

- Enables standards and interoperability.
- Provides uniform user experience.
- Helps with a significant reduction in operations and reconciliation costs.
- Accelerates payment realization, thus improving the cash flows.
- Brings about transparency and liquidity predictability.
- Brings B2B and B2C invoice and bill payments together on one platform.

RS Bill@Edge™ offers federated hub-and-spoke architecture that enables the hub, i.e., the central infrastructure operator, to define operating rules, commercial guidelines, and technology operation, as well as drive interoperability and standardization amongst the spokes of the network, i.e., Financial Institutions, Billers, Bill Pay Aggregators, and Fintech.

- Unlike the other hosted bill payment solutions, RS Software’s solution offers the “hub” complete control regarding governance, regulatory implementation, and fee structure.
- The hub creates a democratized and open bill and invoice presentment and payment network. The spokes can enable billers to grow the network.
- The consumer/corporate of any financial institution/fintech in the network can pay to any biller in the network, bringing the convenience of a consolidated view of bills/invoices for the consumers and corporates.
- The hub reduces the overhead for the Financial Institutions to establish individual connectivity with the Billers and Bill/Invoice Payment Service Providers.
- The solution is designed to accelerate the market share for billers, aggregators, and Financial Institutions while lowering the cost of operations for the stakeholders.
- The API-first approach of the solution enables Fintech to offer innovative use cases for Bill / Invoice Payment.
- It offers value-added services for the spoke stakeholders to service billers and consumers to help build and grow the network, besides services like complaint and dispute management, reconciliation feed, reports and dashboards, and analytical insights.

The digital-first platform enables new-age Fintech and legacy service providers onto a common platform to create differentiated value for SME businesses, consumers, and all network stakeholders.



Our demonstrated track record: Country-level Bill Payment Network

RS Software has exclusively built India's bill payment network based on RS Bill@Edge™, enabling a nationwide integrated and interoperable bill presentment and payment service, Bharat Bill Payment System (BBPS), commissioned by the National Payments Corporation of India (NPCI).

It is revolutionizing the lives of a billion plus people in India and, at the same time, enhancing national productivity by saving the country millions of hours of people's time.

The platform Bharat Bill Payment System (BBPS) attracts all stakeholders of the billing ecosystem to utilize a common vestibule for bill payments through multiple channels and diverse payment modes. BBPS adoption is growing at ~500% CAGR since 2018.

More than ~1.1 billion bills were processed in FY2023 on the bill payment network built by RS Software, and it is expected to surpass 5 billion bills by FY2027.

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.



www.rssoftware.com



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