



RS IntelliEdge™

RS IntelliEdge™ is the first of its kind fraud and risk management system globally, designed for an eco-system where real-time account-based payments and card payments co-exist. The innovative architecture leverages streaming data analytics, and AI/ML models, and reduces dependency incrementally on the traditional rules engine for safeguarding payments across channels, methods, and instruments, all on a single platform. The product is designed to be highly scalable and available, setting the gold standard for enterprise risk and fraud management as the world goes digital.

API-1st | Cloud-1st | Microservices-based | ISO 20022 | AI/ML Model and Studio |
Proprietary Rules Editor and Management | Case Management
AML Assist | Common Point of Purchase

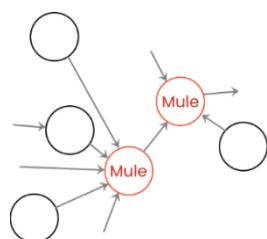
RS IntelliEdge™ is a leader with a successful track record at the national level in managing fraud and risk in the payments eco-system.

- < 200 milliseconds latency
- > 80% Fraud Detection Rate (FDR)
- < 20% False Positive Ratio (FPR)

Creativity and innovation are the foundation of this product to control accelerating fraud in the digital ecosystem.

To counter this instant processing of payment in real time, RS IntelliEdge™ offers a modern financial risk management that can identify a potentially fraudulent transaction in real-time, on the fly, within a second.

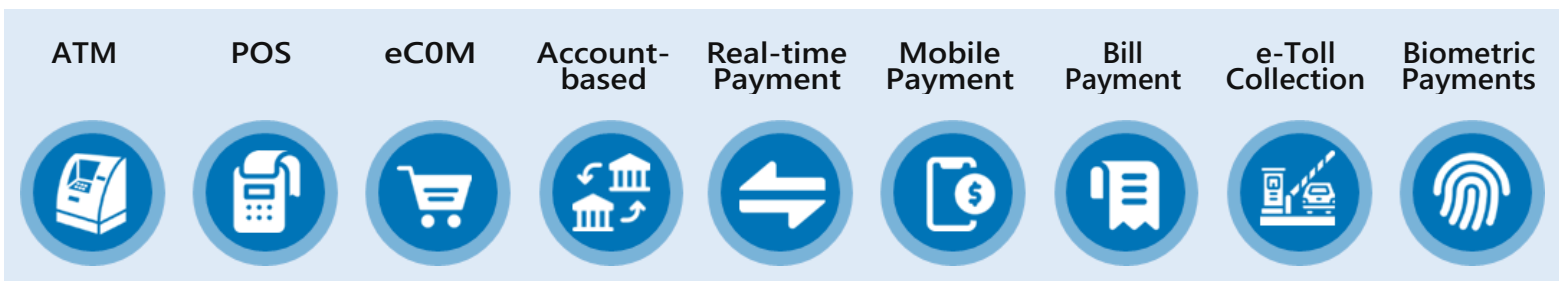
RS IntelliEdge™ is designed to identify fraudulent transactions in real-time during payment processing in less than 100 milliseconds. Protecting fraud in real-time payments (cards and account-based) is the key objective as the world moves towards real-time digital experiences. RS IntelliEdge™ can also be extended for non-real-time payment methods (e.g., ACH, Wire).



Securing Global Digital Commerce

Link analysis enabled the detection of probable mule accounts by analyzing the flow of funds from account to account, thus assisting anti-money laundering efforts.

Identifying a common point of purchase for reported fraud helps to prevent further fraud by alerting other consumers whose payment instrument might have been compromised at the common point of purchase.



Proprietary fraud detection technique addressing the uncertainty of fraud patterns

HOTLIST

- Issuers, Acquirers, card associations and networks
- Third-party providers like Accuity, Thompson Reuters
- Covers PEP, OFAC, SDN, UN, negative IPT lists

IDENTITY

- Consumer Identity
 - ❖ Mobile number
 - ❖ Email
 - ❖ National ID
 - ❖ Device ID
- Device Identity
 - ❖ IP
 - ❖ OS Version

ACTIVITY

- Frequency Analysis
- Velocity calculation

BEHAVIOUR

- Consumer and Card/Account Profiles over a longer duration
- Exceptions and Outliers from normal behavioral patterns
- Deviations from the usual confidence interval of the profiles

RS IntelliEdge™ employs rule and AI-based fraud detection models, covering old and new channels.

It leverages multiple fraud assessment perspectives that include:

- Emergency or hot list
- Consumer behavior
- Past activity patterns
- Identity-based aggregate statistics

It supports a complete workflow for responding to the suspected fraud detected by the engine in a distributed manner so that multiple institutions can each work on suspects in their queues.

Our demonstrated track record: Country-level Fraud and Risk Management (FRM)

RS IntelliEdge™ born out of our expertise of three decades in fraud and risk management is achieving an 80% reduction in leading categories of real-time payment fraud for 1200+ banks in India, scoring over 200 million transactions each day. Leading-edge innovation and creativity are mandatory to keep pace on the road map, when the most progressive real-time payment product globally, India's UPI platform continues to scale adoption of digital payments at unprecedented levels, already exceeding 10+ billion transactions, just within 7 years of launch, and growing at double-digit CAGR. Increasing adoption of digital payments in any country brings with it changing fraud patterns and increases risks for the ecosystem. The constantly evolving fraud patterns need a holistic approach to minimize the risk and stay ahead of the fraudsters, thus demanding a proven-performing product.

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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