



# RS SettleEdge™

Real-time Payment needs an innovative architecture to meet the Ultra-high Frequency Settlement requirement. RS SettleEdge™ is designed to achieve high productivity and performance for the Financial eco-system, mandatory to achieve benefits that digital economies are slated to bring to consumers and businesses alike. This is the first-of-its-kind third-generation system that has a proven track record of delivering results at varying scales, depending on the levels of digital adoption in an economy.

API-1st | Cloud-1st | Microservices-based | Modular design |  
ISO 20022 compliant | Stream-based processing |  
On-demand settlement | Active-Active deployment

RS SettleEdge™ is architected to process stream-based data ingestion for settlement processing at high frequency without creating any backpressure on the online system.

While it is the most appropriate technology solution for real-time payments. However, it is designed with features to deliver the same advantages for clearing and settlement for other payment rails, like retail batch payments and high-value payments that require gross settlement.

## RS SettleEdge™

- Scales to process millions of transactions without compromising High Throughput
- Settlement processing across multiple payment rails
- Supports Pre-scheduled and On-Demand settlement processing
- Can be deployed on-premises or in-cloud
- Supports multi-sharded databases across multiple data centers in active-active mode
- Offers features like Limit Management, Fee Calculations, Settlement Reports, Complaints and Disputes, MIS, DSS & Adhoc Reports, and Alerts.

Most clearing and settlement systems in the market offer batch-based processing, which translates into higher liquidity holding, thus resulting in inefficient liquidity management.

In contrast, RS Software's unique and innovative architecture delivers dynamic on-demand settlement with multiple cycles at high frequency. This ensures lower liquidity requirements for the participating stakeholders, resulting in broader adoption and efficient liquidity management and positively impacting the economy. The modern data architecture takes Data towards Processing, resulting in high throughput.

The API-1<sup>st</sup> and microservices-based architecture offers ease and convenience of integrating with the surrounding mission-critical systems and ease of customization and adding new features to deliver extensibility.

Fee calculation and clearing are done during the transaction processing itself

Single Stack Hybrid Solution to support clearing and settlement mechanisms for real-time high value along with other payment rails

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

### Success in the card payments eco-system leading to global adoption

RS Software led the innovation for the world's largest card scheme in re-architecting their Clearing and Settlement system. The solution offered the capability to process Clearing and Settlement for multiple products, including Credit, Debit, and Commercial card systems. Over the last two decades, RS Software has delivered various clearing and settlement functionalities for the client.

### Success in digital payments eco-system Settling 10 million transactions in ~10 minutes

The bill payment network of India, Bharat Bill Payment System (BBPS), exclusively built by RS Software, is growing at a CAGR of 500%, resulting in top-line growth for bill payment aggregators while transforming the bill payment experience for billion+ people. One of the most successful use cases globally for Request for Pay.

RS SettleEdge™ enables the BBPS platform to support a throughput of 5,000 TPS (transaction per second) by ensuring the clearing and settlement system delivers a high ingestion rate ranging from 3500 to 4000 TPS.

**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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