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# RS Software

*We build Payments for  
Tomorrow*

[www.rssoftware.com](http://www.rssoftware.com)



# RS Software personifies Trust, Stability and Predictability



## Our Moat

350+ billion transactions annually processed on platforms built by RS Software - **Delivering trust in payments**



## Global-scale solution

Building solutions that can process 100,000+ transactions per second with availability of 99.999



## Global presence

Building global, national, and enterprise payment platforms



## 30 years in business

Demonstrated success delivering to global leaders – learning from the best to get complete view of the Payments Ecosystem

**The only company globally to implement complete suite of Real-time Payments, Overlay Bill Payment Network, and Enterprise Fraud and Risk Management at national level.**

# Winning in a highly competitive environment

- ❖ UPI, transforming India and Real-time Cross-border Payments
- ❖ BBPS (Bharat Bill Pay System), democratizing reach of payments modernization in everyday life
- ❖ Enterprise Fraud and Risk Management (EFRM) system, enabling fraud detection in real-time for 140+ billion transactions annually across 18 channels
- ❖ Designing RTR system, Real-time Payments Modernization
- ❖ Designing Enterprise API platform, accelerating Real-time Payments adoption
- ❖ Merchant Acquiring & Acceptance platforms for US market, accelerating commerce
- ❖ Largest payments focused data warehouse globally, leveraging the power of data in payments
- ❖ World-class dispute management system, making life easier for consumers and businesses

# Leading global Payments companies best testimony to 3 decades of demonstrated success

## Networks



## Processors & PSPs



## Banks





# RS Software

The Next Phase

[www.rssoftware.com](http://www.rssoftware.com)



# The Opportunity and Challenge



## The Opportunity

Payment infrastructure is undergoing significant rebuild to meet both the market driven demand, and the requirements from regulators globally.



## The Challenge

Insufficient capabilities in the ecosystem to meet the demand globally.

# Payments Modernization driving higher spend

Global payment transactions revenue growing for 3<sup>rd</sup> consecutive year - expected to reach **US\$ 3.5 Trillion by 2028**

On an average, about 22% of the revenue is expected to be spent on technology each year during the next 4 years

The Payments industry is going through significant modernization by replacing existing technology or bringing in new technology to meet:

- » Efficiencies
- » New regulatory requirements requiring new payment rails to be built for real-time payments
- » New use-cases to meet customer demands and enhance customer experience

**Projected spend on Payment Modernization between 2024 and 2028 ~US\$ 800 Billion**

30% at Central Infrastructure

40% at Banks and Financial Institutions

30% at Commerce layer - PSPs & Fintechs





# RS Software

Growth strategy

[www.rssoftware.com](http://www.rssoftware.com)





## Entrepreneurial culture of innovation, customer focus & global benchmarking → Competitive differentiation

Innovation drives constant learning and enriches knowledge repositories  
→ Value creation in Payments Modernization



3 areas of institutionalized expertise → Clear focus

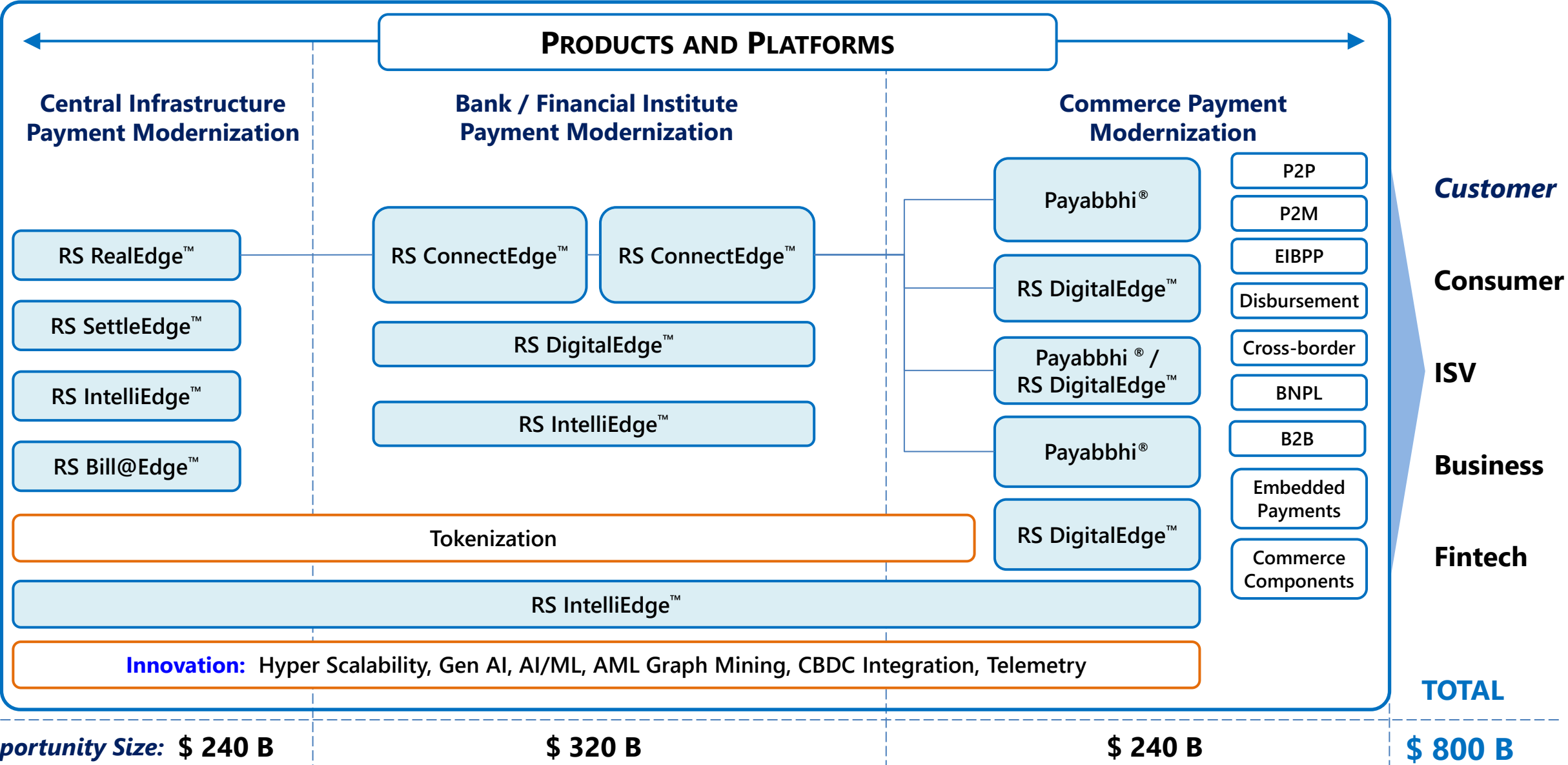
- ❖ **Real-time Payments Modernization**
- ❖ **Leveraging Data in Payments**
- ❖ **Embedding Payments in Commerce**



Our products and the technology used to build up products deliver unparalleled performance and scale. At the lowest TCO.

***Payments at the Speed of Thought***

# RS Software differentiates using OPMF™ methodology to deliver across the payments value chain



## Growth Strategy FY25 onwards

- ❖ To capitalize on the large spend in payments modernization, in 3 distinctly identified opportunity categories:

**Real-time payments  
modernization**

**Leveraging data  
in payments**

**Embedding payments  
in commerce**

- ❖ Target to grow at multiple times of the industry growth rate, considering digital commerce is growing at a rapid pace, driving both central infrastructure and the banks to modernize their payment systems
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## Go-to-Market

- ❖ Our direct reach into the market through our geography focused sales team is supplemented by strategic partner relationships. Additional channel partners are being identified in geographies where the company sees opportunities.
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## Revenue Model

- ❖ The revenue model is dominantly based on licensing our products, and the goal is to be agile and flexible. In some scenarios, subscription and per-transaction pricing are also in place. The product suite implementation is supported with high-end consulting as well.

# The foundation to execute our growth strategy - 30 years, 50 customers, 3 partners, 350+ billion transactions

- Achieved 125% revenue and profit growth in the first 9 months of current FY as compared to previous FY
- Starting FY25 with order-book 100% higher than at the start of FY24
- 5 identified large prospects with sales cycle making good progress
- 3 identified Payments Modernization opportunities at major banks in North America
- Addition of 2 Board members from North America to help growth from this region – Enhancing high quality existing corporate governance
- Company's demonstrated success in scaling revenue and long-term relationships with global clients
- Large opportunity space, 3 decades of global presence mature partnership strategy

## Value creation

The architecture of our products and solutions enables our customers to extract multi-fold value through extensibility in terms of value creation through the open architecture.

## What makes us distinctive

- ❖ The company has six of its technologies trademarked and copyright
- ❖ The company has a US patent targeted at accelerating digital commerce
- ❖ Deep domain knowledge combines with Innovation culture – building **unknown** to **unforgettable**

## Financial metrics helping growth strategy execution

- ❖ Net-worth at ~ INR 700 Million as of 31<sup>st</sup> December 2023
- ❖ Healthy current ratio of 2.4
- ❖ RS Software continues to be a Zero Debt company since 2011
- ❖ Return on capital employed 23%
- ❖ Off Balance Sheet Assets: Products investment charged to P&L over the last 6 years
- ❖ Healthy cash reserves of US\$ 2.3 Million

# Leadership team with Payments, Technology and Innovation focus - Proven track-record

## Executive Leadership Team



**Raj Jain**  
Chairman & Managing Director



**Milind Kamat**  
Chief Operating Officer



**Vijendra Surana**  
CFO and Company Secretary



**Dipankar Dey**  
Chief Product Officer



**Sumit Misra**  
Chief Innovation Officer

## Go-to-Market



**Abhishek Gupta**  
Sales, North America



**Srishti Jain Andreasen**  
Sales, Europe



**Sangeeta Guha**  
Marketing

## Product Management



**Prashasti Bhattacharya**  
RS DigitalEdge™



**Pallabi Banerjee**  
RS IntelliEdge™



**Siddhartha Basu**  
RS Bill@Edge™



**Sujit Shankar Banerjee**  
Payabhi®



**Prasenjit Maitra**  
RS ConnectEdge™



**Anirban Gupta**



**Abhishek Seal**



**Abhishek Chatterjee**



**Dipak Adhikary**

## Architecture, Design, Technology

## Service Delivery



**Deepsankar Saha Roy**  
Head, Service Delivery



**Aniruddha Rai Chaudhuri**  
Quality & Benchmarking

**For any queries**

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