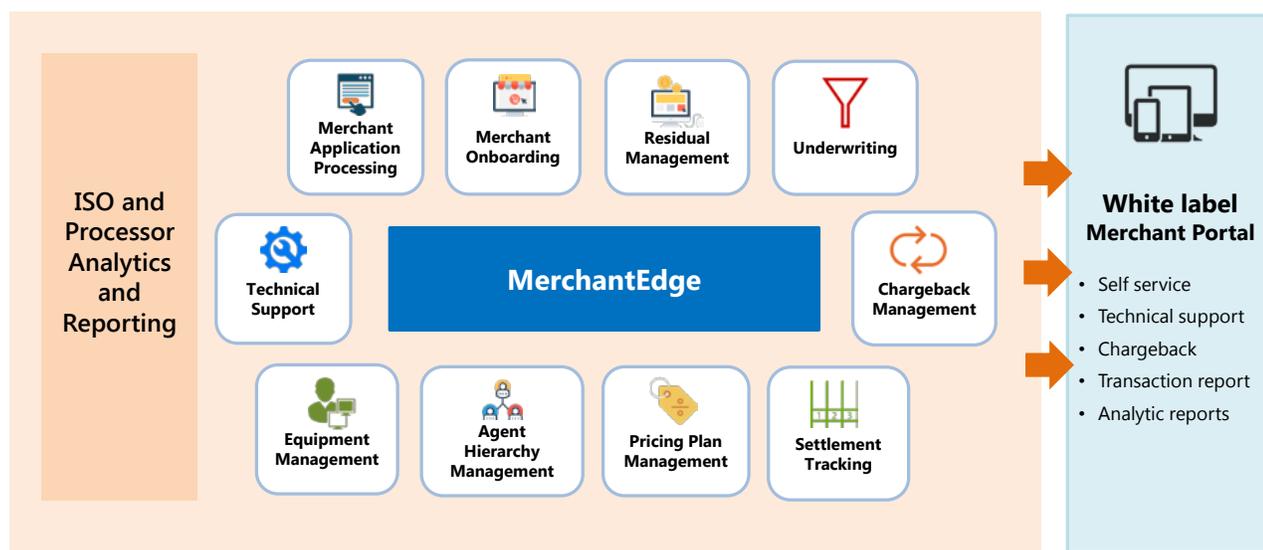# RS Software

MerchantEdge

A Comprehensive Digital Platform for Merchant Management

The globalization of the payments industry, growth of electronic payment methods and increasing regulatory complexity over the last two decades have increased the pressure faced by acquirers who must offer competitive terms to attract merchants while providing services to retain their loyalty. The RS Software MerchantEdge Solution helps increase revenues and lower costs by increasing operational efficiencies and improving merchant retention rates.

Go digital, go green. Embrace efficiency and accuracy with our scalable, secure, omnichannel merchant management platform

Targeted towards Independent Sales Organizations (ISO) and Payment Service Providers, MerchantEdge simplifies your partner interaction through digitization to make the entire process more efficient and reduce your time to board the merchants. We provide a complete ecosystem for the merchant management processes starting at merchant data collection, merchant data validation, processor onboarding, merchant credential check, underwriting, equipment management and merchant analytics. The platform also comes with a white label merchant portal where the merchants can monitor their business vitals.

ISO and Processor Analytics and Reporting

Merchant Application Processing

Merchant Onboarding

Residual Management

Underwriting

Technical Support

MerchantEdge

Chargeback Management

Equipment Management

Agent Hierarchy Management

Pricing Plan Management

Settlement Tracking

White label Merchant Portal

- Self service
- Technical support
- Chargeback
- Transaction report
- Analytic reports

Grow your Business with MerchantEdge

Merchant Acquirers of any size can benefit from our MerchantEdge platform. Whether you are an ISO or a large processor, MerchantEdge offers you a service based architecture for flexible, configurable, customizable workflows and rules to suit your business needs as you grow. Available both on-premise and cloud-based, the cloud version takes the pain away from acquirers needing to use sensitive payment transaction data in order to gather more information and insights.

Entity	Modules	Benefits
ISO/ Sales Agent	- Merchant Application processing - Merchant Boarding - Residual Management (View Commission) - Equipment Management - Reporting and Analytics	- Faster onboarding resulting in more sales - Automated verification of key merchant details - Alert based interaction and self-service for the merchants - Onboard to any processor of choice - Ability to define and manage a multi-level sales hierarchy - Dashboard with key business parameters for the onboarding process and to monitor on-boarded merchants
Processor	- Management Portal - Agent Hierarchy - Pricing Plan - Equipment - Merchant Application processing - Merchant Onboarding - Residual Management - Settlement Tracking - Chargeback Workflow - Transaction Report - Technical Support - Reporting and Analytics	- Automated rule based underwriting - Ability to maintain several pricing schemes - Merchant visibility to the onboarding process - Ability to maintain and electronically send merchant agreements - Residual calculation for multi-level agents - Electronic signature capture - Insightful analytics on on-boarded merchants with exception alert - Integration with Dispute and Chargeback management - Integration with reconciliation system for transaction level reconciliation
Merchant	- Merchant Portal - Self service - Technical support - Chargeback - Transaction report - Analytic reports	- Less paperwork - White label Merchant Portal with simplified analytics to understand business vitals - Ability to order consumables and track equipment through the merchant portal - Possible subscription to loyalty program

Value-added Features

- State of the art technology architecture from payment industry experts
- Responsive design to be used across multiple devices and form factors
- Fluid interface and intelligent design for quick adoption and ease of use
- Multiple roles and access control aligned to industry practice and easy customization for specific business needs
- Compliant with leading industry standards including PA-DSS
- Economic solution offering affordable license and maintenance
- Post sale support service for hassle-free operations

About RS Software

With more than two decades of commitment to the payments industry, RS Software understands today's payment environment because it has participated in its evolution. The MerchantEdge Merchant Management Solution provides a powerful, flexible foundation for companies wanting to improve their operating efficiencies and promote customer retention.