

Merchant Management Solution

Merchant Boarding Application

RS Software was founded in 1991 to provide customized software solutions to the payments industry. Since that time, we have built a client list that includes the world's leading payment brands. We have successfully delivered thousands of solutions in dozens of countries providing operational efficiencies and attractive pricing performance.

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 Merchant Management Solution helps increase revenues and lower costs by increasing operational efficiencies and improving merchant retention rates.

The Merchant Boarding Application of our Merchant Management Solution is built on a flexible platform to make integration with existing IT infrastructures easier to achieve and includes a powerful workflow engine, a comprehensive merchant data repository and reporting and analytic capabilities. The workflow sequence is fully configurable and supports online merchant registration, reporting, tracking, review, approval and acceptance processes. New steps can be added and the sequence of the steps can be altered easily.

The online forms utilized by the application may be customized and new forms added to accommodate the needs of the business. The user access controls can be defined according to the roles and responsibilities assigned within the organization to maximize security and efficiency. The application includes reporting, charting and analysis options for merchant demographic data. A web service interface allows integration with 3rd party services for verification and security checking.

These features of the application combine to lower costs and improve productivity during the merchant boarding process. The configurable, customizable nature of the application's workflow reduces the overhead associated with multiple, manual interventions and the errors that may occur from them. The data analytics capability identifies profitable customers, allowing services to be packaged to promote their loyalty. The dynamic nature of the pricing model structure supports the customization of offerings according to the characteristics of the account.

Because the application automates a full range of merchant boarding steps, data entry is simplified and boarding time reduced. The flexibility to modify the application to accommodate changes in resourcing, time zones and internal processes decreases the complexity associated with changes in operating conditions. The Merchant Boarding Application also is fully integrated with the Residual Management Application offered in our Merchant Management Solution.

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 Merchant Boarding Application of our Merchant Management Solution provides a powerful, flexible foundation for companies wanting to improve their operating efficiencies and promote customer retention.