

# Acquiring Workbench

The fundamental challenge for Acquirers, Processors, ISOs and MSPs globally is the commoditized nature of services offered.

This commoditization has led to price wars, and has brought down acquiring margins to very low levels, propelling the industry to opt for consolidation in order to leverage the economies of scale.

RS addresses these challenges through its Acquiring Workbench platform that helps Acquirers, Processors, ISOs and MSPs compete in this market.

Our solution increases operational efficiency by breaking technology silos and using flexible systems by outsourcing non-core activities and creating differentiation through innovative value-added services such as analytics for merchants.

The solution is designed as per industry best practices and can be easily customized to align with your organization structure and business processes.

## Acquiring Workbench Solution

The solution comprises three products: Merchant Boarding, Residual Management and Analytics & Reporting. You can procure some or all three modules. The framework is extendable for online credit decision-making through a parameterized rules-based engine.

### Modules



#### Merchant Boarding

Our web based merchant boarding framework enables Acquirers, ISOs or MSPs to process new merchant applications from multiple sources with ease



#### Residual Management

Close the loop with our powerful, flexible solution to improve operating efficiencies, promote merchant retention and employ multiple pricing methods



#### Analytics & Reporting

Use our analytics and reporting solution to predict and improve business performance whether you want to right size the sales force, revise pricing, add more merchants or serve new markets

## Deployment Options

This application suite is available as a managed service solution (cloud solution hosted on Windows Azure) as well as on license basis (as software module hosted on Windows or SQL Server). The current solution has been built on a Microsoft technology stack.

## Added Value

RS's Acquiring Workbench solution is tailored to the way you need to manage merchant accounts and services, delivering the convenience of a streamlined process that will get your merchants up and running.

- The framework is extendable for online credit decision-making through a parameterized rules-based engine.
- Modules are loosely coupled and communicate in real-time to allow you to increase competency and eliminate tedious processes.
- With a comprehensive overview of your merchant account profile information, you can use the system in a way that best serves your business and your merchants' needs, including access to numerous customizable reports and quick search capabilities at all levels of client hierarchy.
- You can directly interface with your core systems through this Internet-based solution, including terminal software download, Authorization, Capture, and Clearing & Settlement platforms.