

RS 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.

RS MerchantEdge™ helps increase revenues and lower costs through operational efficiencies and improved merchant retention rates.

RS MerchantEdge™ simplifies the interactions by Independent Sales Organizations (ISOs) and Payment Service Providers through digitization to dramatically reduce the time to board merchants, and make the entire process more efficient.



We provide a complete ecosystem for the merchant management processes:

Lead generation	Merchant data collection	Merchant data validation	Document upload
Processor on-boarding	Merchant credential check	Underwriting	Digital contract signing
Merchant hierarchy	Equipment management	Terminal / Estate management	ISO boarding & agent hierarchy
Residual management	Payment initiation through virtual terminal	Billing & settlement	Chargeback workflow
Technical support system	Transaction Reporting	Pre-integrated with iFinSwitch (payment gateway developed by RS)	Merchant Portal

The platform also comes with a merchant portal where merchants can monitor their business vitals.

Grow your Business with RS MerchantEdge™

Merchant Acquirers of any size can benefit from our RS MerchantEdge™ platform. Whether you are an Independent Sales Organization (ISO) or a large processor, RS 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.

RS MerchantEdge™ Features

RS MerchantEdge™ helps banks and acquirers to easily manage merchant relationships. It offers an integrated merchant management system that streamlines on-boarding, merchant and terminal management, pricing and settlement management:

Merchant Management

- **Merchant lifecycle management:** RS MerchantEdge™ allows acquirers and acquiring partners to manage merchants through the entire merchant lifecycle from lead management to boarding and beyond. It has provision for automated underwriting and digital contract signing
- **Merchant and partner hierarchy management:** RS MerchantEdge™ allows the hosting organization to manage partners related to the acquiring business as well as hierarchy of merchant organizations. Partner organizations and merchants can access the portal to manage their business
- **Technical Support:** Merchant users can report technical support tickets for anomaly or dispute. Subscriber user resolves those issues and updates the respective merchant user
- **Virtual Terminal:** Merchants can initiate payment transactions, and request void and returns from the virtual terminal interface. Using the virtual terminal, acquirers can execute transactions on behalf of merchants
- **Chargeback:** Chargeback management facility
- **Dashboard:** Graphical dashboards for quick view of business performance of merchants / acquirers
- **Reporting:**
 - **CXO Reports** are targeted for the higher Corporate Authorities
 - **Aggregated Reports** are grouped based on several criteria like time period, location, merchant etc.
 - **Analytic Reports** capture top rated merchants and trend analysis
 - **Merchant Reports** capture billing statements & performance analysis
 - **Transaction Reports** are time based reports available at different granularities like Group, Zone, Location, Merchant, Terminal etc.

ISO / Partner Management	<ul style="list-style-type: none"> ▪ Boarding Partners: Boarding sales partners - ISOs and agents and their hierarchy ▪ Partner User Access: Allows partner users to manage merchants, view merchant transactions and reports ▪ Residual Management: Calculate residual payout and generate residual reports
Equipment Management	<ul style="list-style-type: none"> ▪ Equipment / Device Requisition: The system allows merchants or their representatives to requisition terminals
Terminal and Estate Management (TEMS)	<ul style="list-style-type: none"> ▪ Allocation and Tracking of terminal assets: TEMS allows for allocation of devices on the basis of requisition raised by merchants or other authorized users. Updates to device application can be listed and tracked
Merchant Portal	<ul style="list-style-type: none"> ▪ Merchant User Access : Allows merchant users to view merchant transactions and reports ▪ Equipment / Device Requisition: The system allows the merchants or their representatives to requisition terminals ▪ Technical Support: Merchant users can report technical support tickets for anomaly or dispute. Subscriber user resolves those issues and updates the respective merchant user
Configuration	<ul style="list-style-type: none"> ▪ Application form and work flow customization: RS MerchantEdge™ provides the facility to configure application form elements. The on-boarding flow can be customized to accommodate user requirements. Configurable via database settings ▪ Localization support: Localization support for date format, currency and address attributes. Configurable via database settings
Possible customizations	<ul style="list-style-type: none"> ▪ Integration with payment processing switch ▪ Integration with different acquiring processors for onboarding

Security & Compliance

RS MerchantEdge™ has been fully validated by the PCI Security Standards Council as conforming to PA-DSS v3.2 requirements till October 28, 2022.

[Click to view Validation Report online for RS MerchantEdge™](#)

COMPANY NAME:
RS SOFTWARE (INDIA) LTD



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 RS MerchantEdge™ Merchant Management Solution provides a powerful, flexible foundation for companies wanting to improve their operating efficiencies and promote customer retention.