RS RealEdge™

Connecting to a real-time world

RS RealEdge™ enables a Central Infrastructure for real-time payments. The unique architecture supports high throughput, high performance, and offers scalability based on the demand of the ecosystem. RS RealEdge™ enables new-age Fintech and legacy service providers onto a common platform to create differentiated value for all stakeholders through innovative overlay services.

RS RealEdge™ is a state-of-the-art 3rd generation real-time payment processing platform that offers an interoperable technology stack to enable an "open ecosystem." It enriches stakeholders accruing from the data-led insights from a consortium level view.

With API-first, Mobile-first, Cloud-first, Developer-first design principles – RS RealEdge™ offers ease, convenience, and speed of integration to realize use cases and extensibility to future features. Promoting collaboration and co-innovation amongst Financial Institutions and Fintech.

1 billion

transactions per day
processing capacity
at a peak of

25,000 TPS

RS RealEdge™ is based on open-source stack, agnostic of database technology and hardware, offering the most optimal price performance for the central infrastructure. It offers Banks and FIs ease of integration, to achieve lower cost of ubiquity, leading to highly economical per transaction costs.

With the advent of real time payments, a world of opportunity waits for financial institutions to drive competitive advantage from payments growth and enable the introduction of innovative services for customers by modernizing their payment processing infrastructures.

In an evolving payments landscape that has accelerated rapid changes in market dynamics, increasing customer expectations, and constantly changing regulatory measures, it is necessary to embrace real-time payments to create differentiated experiences for its stakeholders and a competitive edge over its peers.

RS RealEdge™ - Highlights

Enables push payment (credit transfer) and pull payment (Request-for-Pay) for P2P, P2M (C2B), M2P (B2C), G2C/B, and B/C2G use cases.

Supports seamless integration with payment APIs and meta-APIs that enable authentication, payment, and notification functionalities.

Supports both ISO20022 and proprietary messages.

A configurable n-factor authentication and 2048-bit end-to-end encryption.

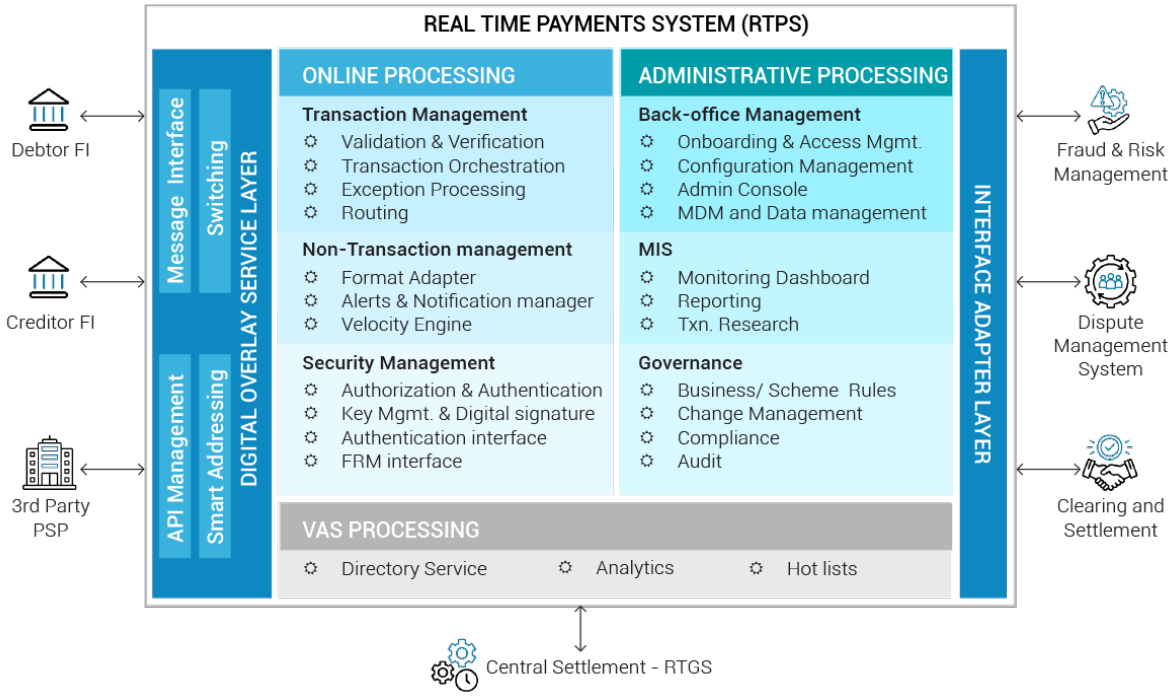
Offers APIs for real time transaction monitoring to be leveraged in an enterprise dashboard.

High throughput, high volume, and low latency with horizontal and vertical scalability.

< 50 ms
per transaction processing time

99.999%
availability

Functional Component Architecture



Differentiators

Supports Multiple payments flow use-cases like Push Payment, Pull Payment (Request to pay), Recurring Payments.

Enhanced adoption through use of a multi-party model and multiple channels, enabling an interoperable ecosystem.

Multiple identifiers for consumers addressed with smart addressing.

Larger payload @ High throughput – necessitates asynchronous APIs.

Mobile-first, Open API interface, Near-real / real-time posting (Near-real time posting between OLTP and OLAP).

Risk based authentication achieved through an integration with RS IntelliEdge™ for frictionless experience.

With API-first, the overlay module can be decoupled, with an interface to interact with any existing RTP system.

Stringent security measures in place - One click multi factor authentication, End to End encryption, security for cloud-independent and cloud ready system.

Demonstrated track record

Transforming the lives of a Billion+ people by accelerating the adoption of digital commerce

India's UPI is a global hallmark for real-time payment platforms. Contrary to the general belief about open payments, UPI has allowed Financial Institutions to play a mainstream role in the growth of digital payments, alongside PSPs and Fintech – deliver innovative products and services for businesses and consumers. RS Software's relentless focus on customer experience, equitable access, ease, and convenience, has been critical to UPI's accelerated adoption and resounding success.

Architected and designed the real-time payment system for a central payment infrastructure operator in North America

RS Software delivered the technical architecture and design, including message structures and flows, for enabling a future-ready, modern, real-time payment system (to be launched) while ensuring the client's objective to create an efficient system that enables customers and businesses with 24x7 secure, and transparent access to the real-time payments. saying through shrinking from toil and pain.

46%
of global real-time payments in
2023
were processed on the payment systems built exclusively by RS Software

About RS Software

RS Software builds global, national and enterprise payment platforms, and has presence in four continents. Our product suite combines with knowledge systems built over 30 years, delivering mission-critical payment solutions that combine innovation and entrepreneurship to create the new gold standard for digital payments. With approximately 46% of the global digital payment volumes in 2023 processed on platforms built by RS Software, our vision is to deliver payments at the speed of thought.
www.rssoftware.ai

North America | EMEA | APAC

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