RS software

Payabbhi®

The merchant payments platform for PSPs, PayFacs, banks, and partner-led ecosystems

Acceptance, merchant operations, partner management, and revenue control — on one unified platform.

With Payabbhi®, organizations can combine modular, customizable capabilities into one extensible platform:

- Payment Acceptance
- Merchant Management System
- Partner Management
- Transaction Management
- Revenue Management
- Backoffice / PayFac operations
- Residual Management
- Terminal and Estate Management

It is designed for businesses that want to move beyond fragmented tooling and build a scalable, differentiated merchant payments proposition of their own.

What Payabbhi® Does

A unified payments operating platform for building and scaling merchant-serving ecosystems.

Payabbhi® is a cloud-native, API-first digital payments platform that unifies acceptance, acquiring, and disbursement across payment channels. It enables PSPs, PayFacs, ISOs, ISVs, banks, and large enterprises to build their own branded merchant payments business with modular capabilities, seamless integrations, intelligent orchestration, and real-time visibility.

Unlike point solutions focused only on transaction processing, Payabbhi® brings together the broader operating layer around merchant payments — including onboarding, acceptance, switching, partner management, reporting, analytics, settlement, reconciliation, and value-added services — on a single governed platform.

Core platform value

Own the payment experience, accelerate go-to-market, and control merchant economics more effectively.

Best-fit audiences

PSPs, PayFacs, banks, ISOs, ISVs, and merchant-serving ecosystems looking to own more of the operating stack.

< 60 minutes onboarding	**~95.7%** Success Rate
< 20 SEC Transaction Processing	**99.995%** Uptime

Built for organizations that want to launch faster, operate smarter, and monetize merchant relationships more effectively.

How Payabbhi® Works

Acceptance Channels

Terminal	POS	E - Commerce	mPOs
Terminal Application	Semi/Fully Integrated POS	Hosted Payment Page	Smart Terminal/White Label

Switching Platform

- Authentication & Tokenization
- Business Rules & Compliance
- Audit Logs & Reporting
- Transaction Processing
- Host & Terminal Capture
- Payment Service

Data Storage

- Transaction Data
- User Identity & Role
- Token Vault Sensitive Data
- Merchant & Reporting Data
- Operational Data Store

User & Role Management	Mechant Management	Partner Management	Reporting & Analytics
Lead & Campaign	Web Portal	Role-Based Access Control	Analytical Reporting
Developer Portal	Boarding	Multi-Level-Access	Billing
Underwriting	Multi-Processor	Audit & Logging	Clearing
Terminal Management	Terminal Allocation	Order Management	Settlement

Built for Growth, Control, and Faster Time to Market

Payabbhi® helps merchant-serving organizations move beyond payment acceptance into platform ownership.

For Merchant Service Providers looking to become full-scale PSPs, Payabbhi® reduces time to market through existing integrations, modular architecture, dashboards, partner support, and compliance-ready operating capabilities. For banks and acquirers, it strengthens both the merchant experience and the back-office operating model.

The benefits are as follows:
Launch faster Modular, API-first, integration-ready platform.
Operate smarter Analytics, dashboards, reconciliation, and settlement control. Monetize better pricing, fees, partner structures, and profitability visibility.

PSPs & PayFacs

Launch a branded payments business faster with stronger ownership over merchant relationships, roadmap, and economics.

Banks & Acquirers

Support merchant boarding, underwriting, processor integration, terminal and estate management, analytics, and card and ACH payments.

ISOs, ISVs & partner-led ecosystems

Support multi-entity operating models with partner oversight, merchant activation, downstream control, and revenue-share readiness.

Large enterprises

Stand up a payment platform with more control over customer experience, cost structure, and payment data.

Why Payabbhi® Stands Out

A modern payment platform with the flexibility to support both merchant acceptance and ecosystem operations

Payabbhi® is positioned as API-first, mobile-first, and cloud-enabled, with a modular architecture that supports modern deployment practices, high availability, security controls, and easier ecosystem integration.

That combination of operational breadth and modern architecture gives payment providers a practical way to launch differentiated merchant propositions without stitching together multiple point systems.

“Flexible enough for new business models. Structured enough for enterprise-grade control.”

Commercial control

Merchant pricing flexibility, fee management, revenue-share readiness, and real-time settlement visibility.

Omnichannel acceptance

Web, mobile, app, POS, hosted pages, payment links, QR, recurring payments, and disbursements.

Unified platform

Improves productivity, accuracy, reliability, and control across reconciliation and settlement.

Developer readiness

Developer portal, sandbox support, test assets, and documentation accelerate implementation.

API-first and cloud-native

Microservices-based architecture designed for resilience, extensibility, and scale.

Use Cases

- A PSP implementation used Payabbhi® APIs to reduce merchant boarding time by 70%, cutting turnaround time and integration complexity. A processor-led deployment supported more than 100 merchants using the platform.
- In an acquiring-bank implementation, Payabbhi® supported merchant boarding, underwriting, processor integration, terminal and estate management, merchant analytics, and card and ACH payments at an average of 3 million transactions per month amounting to $37 million.
- A U.S. government utility payment implementation used Payabbhi® for split funding of convenience fees, separating bill amounts and convenience fees into different downstream accounts — a strong proof point for flexible settlement and commercial models.

Proven in real merchant-serving environments.

70%
reduction in merchant boarding time

100+
merchants supported

Demonstrated at Scale

Payabbhi®, proven across PSP, processor, utility-payment, and acquiring-bank scenarios.

3M
Transaction per month

$37M
monthly transaction value

About RS Software

RS Software builds global, national, and enterprise payment platforms with presence across four continents. Our product suite combines 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 49% of global digital payment volumes in 2025 processed on platforms built by RS Software, our vision is to deliver **payments at the speed of thought**.

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