RS Bill@Edge™

The Bill Payment Lifecycle Platform –
Every Bill. Every Participant. Every Market.

The Payment Rails Exist.
The Bill Payment Experience Doesn't.

Most markets have built infrastructure to move money. Yet bill payment remains one of the most broken, fragmented journeys in financial services. Invoices live in biller portals, PDFs, and legacy systems. Collections rely on manual follow-up. Reconciliation is expensive and opaque. Servicing happens outside the system entirely.

The result: bill pay becomes utility plumbing - not a designed, high-frequency customer journey worth owning.

RS Bill@Edge™ changes that.

What RS Bill@Edge™ Does

RS Bill@Edge™ is a unified, API-first platform for bill presentment and Request for Payment (RfP)-led bill payments. It manages the full invoice-to-action lifecycle - generation, presentment, orchestration, servicing, and intelligence -and operates as an overlay for central infrastructures or as a revenue-generating bill pay experience layer for banks.
RS Bill@Edge™ is deployment-model agnostic. Where rails already exist, it sits above them as an orchestration and experience layer, making them work harder. Where no network exists, it can operate as the switch itself, enabling a four-party model from the ground up. And where a single entity serves both billers and consumers, it supports a three-party model just as naturally - with the full lifecycle managed within one governed platform.

“The bill payment lifecycle platform - presentment, orchestration, and intelligence, for any participant, on any infrastructure.”

How RS Bill@Edge™ Works

The Four Participants & the Central Orchestration Engine

"Presentment, orchestration, and intelligence — for any participant, on any infrastructure."

Biller

Enterprise, SMB or gig worker raising invoices

Payee

Biller Bank

Receives & routes RfP through the network

Biller's Bank

Payer Bank

Presents invoice & processes payment

Customer's Bank

Customer

Reviews bill & approves payment in-app

Payer

Central Orchestration Engine

API-first · ISO 20022 · Rail-agnostic · Deployment-model agnostic

Invoice Ingestion
ERP · Bulk files · Biller Portal · APIs

RfP Generation
ISO 20022 · Standards-based · Compliant

Bill Presentment
Smart inbox · GenAI summaries · In-app

Mandate Management
Recurring · pause · resume · cancel

Reconciliation
Auto-match · Zero manual effort

Intelligence
Certainty scoring · Next-best action

End-to-End Payment Journey — Step by Step

Every step is governed, traceable, and status-driven inside the platform

01 — Biller
Invoice Submitted
Via ERP, bulk file or Biller Portal — normalised & validated

02 — RS Bill@Edge™
RfP Generated
ISO 20022-compliant Request for Payment created instantly

03 — Biller Bank
RfP Routed
Forwarded via network or switch to the customer's bank

04 — Payer Bank
Invoice Presented
Customer sees bill in their banking app with a GenAI summary

05 — Customer
Payment Approved
Pay now, pay later or schedule — full flexibility, fully in-app

06 — RS Bill@Edge™
Settled & Confirmed
Payment settled, invoice closed, all parties confirmed in real time

API Documentation : Link

RS Bill@Edge™ exposes every platform capability as an API — across the full bill payment lifecycle. All endpoints are ISO 20022-compliant, support standard authentication, and are available for testing in a dedicated sandbox environment. This section is intended for integration teams, bank solution architects, and biller IT leads looking to connect their systems to the platform.

The Four Pillars

Invoice to Action – Presentment That Converts

Turn any invoice into a trusted, digital "view and act" experience.

For enterprises and billers with existing systems, RS Bill@Edge™ ingests invoices from ERPs, platforms, and bulk files via unified, polymorphic APIs that minimize integration complexity across biller categories and formats.

For SMBs and gig workers who need to create invoices from scratch, RS Bill@Edge™ includes a lightweight, mobile-first invoicing capability - enabling professional invoice creation in seconds, AI-assisted drafting via plain-language input, and real-time visibility into payment status, so billers stop chasing blindly.

Regardless of origin, all invoices are normalized into a canonical invoice object. Every invoice is validated for completeness, compliance, and business rules before being presented in bank or platform channels.

The presentment experience itself is where RS Bill@Edge™ goes beyond the transactional. Consumers receive a smart bill inbox - a consolidated, cross-biller view of all their bills in their channel of choice, with Gen AI-driven bill summaries that surface what matters: what's due, what's changed, and what needs action. Complex invoices become easy to understand. Bills are no longer things customers avoid - they become something they can confidently act on.

Customers have full payment flexibility - choosing to approve and initiate payment immediately, approve now and pay later, or schedule both approval and payment - all without leaving their banking interface. Biller-confirmed payment acknowledgement closes the loop, eliminating the uncertainty of "click and pray." Notifications and reminders are first-class capabilities, not afterthoughts. Centralized biller directory constructs and tiered onboarding models accelerate ecosystem adoption.

The outcome: A high-frequency journey that is intuitive, repeatable, and trusted - reducing leakage to biller-direct channels and creating a scalable, standardized foundation for bill payments.

RfP Orchestration - Routing That Works, With or Without a Network

Orchestrate end-to-end Request for Payment flows - across any infrastructure configuration.

Where an RfP/RTP network exists, RS Bill@Edge™ generates ISO 20022-compliant RfP constructs routed seamlessly via bank payment engines. Where no network exists, RS Bill@Edge™ operates as the switch and orchestration layer - connecting billers, biller banks, and payer banks in a governed, policy-controlled workflow with full settlement and confirmation signaling.

Mandate lifecycle management supports consent-driven recurring payments - with customers able to set up, pause, resume, or modify mandates - and full participant visibility at every stage. Configurable scheduling, retry, and re-presentment policies improve success rates. End-to-end status propagation ensures every participant - biller, biller bank, payer bank, and customer - operates from a single shared truth.

The outcome: RfP becomes repeatable, scalable, and interoperable - whether running over existing rails, sitting above them as an orchestration layer, or acting as the market's foundational switch.

Exceptions & Servicing – The Non-Happy Path, Made Native

Keep every exception inside the ecosystem - governed, traceable, and status-driven.

RS Bill@Edge™ handles invoice corrections, re-issuance, and withdrawals with full versioning. Payment exceptions - partial, short, or overpayments - are managed with rule-driven handling and automated closure. Refund and reversal workflows carry traceable linkage back to the originating invoice. An optional disputes and case management module enables evidence exchange and governed resolution.

At the core is a unified status layer: one shared view of truth across billers, banks, and platforms - eliminating the escalations, operational ambiguity, and manual effort that drive up cost and erode trust.

The outcome: Operations shift from manual effort to governed workflows - lower cost, better experience, and reduced exceptions-related risk.

Intelligence Add-Ons – Making Billing Smarter

An optional value layer that improves outcomes and predictability across the ecosystem.

- Payment certainty scoring - invoice-level likelihood of on-time, full payment; actionable outputs to address working capital concerns and drive proactive intervention
- Exception prediction - early signals on invoices likely to dispute or require adjustment
- Next-best action insights - optimized reminder timing and nudges to reduce overdue payments
- Portfolio analytics - segment billers and invoices by risk; performance views for operational and scheme-level planning

The outcome: RS Bill@Edge™ becomes not just a workflow enabler, but an intelligence layer that improves the ecosystem's unit economics.

What RS Bill@Edge™ Delivers

For Banks & Financial Institutions

Reclaim the bill pay relationship

Bring high-frequency billing journeys into the bank channel, reducing leakage to biller-direct portals and deepening daily engagement

New monetization opportunities

A built-in monetization framework enables banks to package and price value-added services across presentment, servicing, and intelligence layers

Lower cost to serve

Exceptions, reconciliation, and servicing handled inside the platform reduce manual operational overhead significantly

Reach the long tail, affordably

Standardized onboarding frameworks and directory constructs dramatically lower the cost of acquiring and activating SMBs, gig workers, and smaller billers, bringing a previously hard-to-reach segment into the organized billing ecosystem at scale

For Billers & Enterprises

Higher payment conversion

Trusted, in-channel presentment with intelligent reminders and flexible payment options drives faster, more predictable collections

Lower DSO

RfP-led flows, mandate-driven recurring billing, and payment certainty scoring reduce the gap between invoice issuance and cash receipt

Reduced servicing cost

Automated reconciliation, governed exception handling, and closed-loop confirmation eliminate manual follow-up and back-office effort

Predictable receivables

AI-driven payment certainty scoring gives billers early visibility into collection risk, enabling proactive intervention before payments become overdue

SMBs and gig workers

Create professional invoices in seconds, track payment status in real time, and get paid faster - without chasing, without complexity, and without leaving their channel of choice

For Consumers

Bills made simple

A smart inbox with Gen AI-driven summaries turns complex invoices into clear, actionable items; no more logging into biller portals

Control and confidence

Flexible payment options, mandate management, and biller-confirmed acknowledgement eliminate uncertainty at every step

For Central Infrastructures & Ecosystems

Accelerated scheme adoption

Standardized onboarding, directory constructs, and lifecycle rails reduce the friction that slows participant rollout

Market readiness without market dependency

RS Bill@Edge™ works with existing rails, above them, or as the switch itself; deployment is never blocked by infrastructure maturity

Governance and transparency at scale

A unified status layer across all participants creates the trust and accountability that sustains ecosystem growthFor Central Infrastructures & Ecosystems

Who RS Bill@Edge™ is Built For

Central Infrastructures

Build standardized lifecycle rails for bill presentment and RfP adoption. Enable four-party readiness, governance, directory constructs, and scheme-level orchestration across all participants.

Banks & Financial Institutions

Own the bill payment experience end-to-end. Reduce leakage to biller-direct portals, deepen engagement, and monetize an ecosystem layer that goes well beyond rails. Extensible SDKs and a developer portal with sandbox enable rapid onboarding of ecosystem partners.

Billers & Enterprises

Improve collections, reduce servicing costs, and gain predictable receivables. Replace fragmented, portal-dependent models with a governed, bank-channel-first approach. Biller hierarchy management supports parent-child structures and multi-location entities at any scale.

Platforms & Aggregators

Enable unified invoice-and-collect journeys across long-tail SMBs and gig workers. A built-in agency management capability supports biller aggregators operating across large, fragmented participant bases.

Use Case:
Simplifying Payments for Gig Workers

The Problem

Jake is a freelance contractor in Texas. After every job, he sends a quick text asking for payment, sometimes attaching a simple PDF invoice or a payment request. Payments often take weeks, follow-ups are manual, and there is no easy way to track who has paid and who hasn't.

Like millions of gig workers, Jake spends valuable time chasing payments instead of focusing on his work.

The Solution

With RS Bill@Edge™, Jake creates and sends a professional invoice in seconds directly from his phone.

He simply types the job details and AI generates a ready-to-send invoice instantly.

His customer receives the invoice via email or SMS and can pay using the method they already trust — directly from their banking app (via Request-to-Pay) or through familiar options like cards, wallets, bank transfers, or local payment rails.

Jake immediately sees payment status updates on his dashboard, with a clear view of all paid, pending, and overdue invoices — eliminating manual tracking and follow-ups.

The Differentiator

RS Bill@Edge™ uniquely combines AI-assisted invoice creation with flexible payment options, allowing customers to pay through their preferred banking or local payment channels — reducing friction and accelerating collections.

Create an invoice in seconds. Let customers pay the way they trust. Always know where every payment stands.

21,000+
billers spanning

26+
categories

Demonstrated at Scale

RS Bill@Edge™ powers one of the world's largest national bill payment ecosystems, processing billions of bill presentment and payment interactions annually at peak scale. Deployed across 21,000+ billers spanning 26+ categories, the platform has supported rapid, multi-year growth and sustained nationwide adoption since its launch.

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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