



RS IntelliEdge™

Smart Fraud and Risk Solution

100 ms

time taken to assess transaction risk

1200+

banks serviced across India

30K TPS

Benchmark

40K TPS

at peak

> 80%

accuracy achieved by our AI model
using minimal labelled data

200+

cross-channel data elements available
for rule creation and model feature
selection

> 12.5

billion transactions/month being
processed across 10+ channels

RS IntelliEdge™ is an advanced fraud, risk and money laundering prevention system, designed for real-time, account based, card-based, and alternate payments through a single platform.

The innovative architecture leverages streaming data analytics, artificial intelligence, machine learning models, and incrementally reduces dependency on the traditional rules engine for safeguarding payments across channels, methods, and instruments.

The product has been designed to be highly scalable and available, setting the gold standard for enterprise fraud and risk management as the world goes digital.



AI/ML Model
and Studio



Case
Management



Rules Editor and
Management



Analyst
Co-Pilot



Fraud and
AML

APP Fraud Management

Authorized Push Payments has emerged as the new frontier of payment fraud, posing unprecedented challenges for real-time transactions. Traditional fraud detection methods struggle to combat this elusive threat, which relies on persuading victims to authorize payments willingly, leaving minimal traces of coercion or unauthorized access.

RS IntelliEdge™ revolutionizes fraud management by leveraging cutting-edge technology to detect and prevent fraudulent transactions in real-time. By building comprehensive customer profiles through behavioural and activity analysis, combined with identity verification and device tracking, RS IntelliEdge™ gains a strategic advantage in identifying and stopping fraudulent activities instantly. Its integration with ecosystem intelligence sources such as OFAC and PEP lists enhances its detection capabilities.

Effective Case Management

RS IntelliEdge™ streamlines case management with a sophisticated system that prioritizes alerts based on predefined criteria and allocates them to relevant analysts. Features such as case tagging, notes, and collaborative workspaces optimize workflow, while generative AI enhances efficiency through Analyst Co-Pilot support.

Collaborative Intelligence

RS IntelliEdge™ fosters collaborative intelligence by facilitating knowledge sharing among banks, enabling the collective enhancement of fraud detection capabilities. Through a consortium-based implementation at a central infrastructure level, banks can contribute their own rules, empowering them to share insights and strengthen the collective protection of the payment system.

AML Compliance

AML compliance is paramount in a real-time fraud solution, and RS IntelliEdge™ ensures regulatory adherence with its AML Assist feature. By identifying subtle money laundering patterns through cross-rail analysis of transaction hops, RS IntelliEdge™ detects complex laundering methods effectively.

Adaptive AI/ML Models

RS IntelliEdge™ employs adaptive AI/ML models trained on labelled data to enhance fraud detection accuracy and adaptability. Its Model Studio simplifies model training and comparison, enabling seamless deployment of the most effective model for optimal performance. RS IntelliEdge™ also supports the seamless integration of preferred fraud solutions, catering to diverse business needs, without disruption.

80%

reduction in APP and ATO Fraud losses seen within a year of implementation of RS IntelliEdge™

100%

case management assisted by Gen AI

1200+

banks in the ecosystem in India can all contribute rules to the central hub.

Complex laundering methods detected across

10+

channels

FDR 80%

with minimal labelled data

Advanced Features

RS IntelliEdge™ represents a paradigm shift in fraud management for digital payments, offering unparalleled detection capabilities, collaborative intelligence, and regulatory compliance. With its advanced features and adaptive technology, RS IntelliEdge™ empowers organizations to stay ahead of evolving fraud threats and safeguard the integrity of digital payment ecosystems.



Supports multiple payment rails and channels, such as real-time payments, ATM, ecommerce, biometric, mobile based payments, and others, and can leverage the ecommerce context.



Built-in telemetry gives users valuable insights. This telemetry system delivers real-time system performance data to identify chokepoints and bottlenecks.



Supports all message formats and is compliant with the regulatory requirements of Data Security Policy.



Handles very high volumes and velocities of transactions without compromising on performance, efficiency, and user experience.



Scoring based on business rules starts immediately after implementation.



Has near-constant end-to-end execution speeds that are independent of rule count.



Risk assessment available for Issuers as well as Acquirers and for Remitters as well as Beneficiaries.



Facilitates cross-channel rules for comprehensive fraud detection across different transaction channels.



Supports active-active implementation.

Differentiators

Federated approach – for collaborative intelligence

1

4

Handles APP fraud with behavioral intelligence

Decision Overlay – Allows integration of existing solutions

2

5

Provides one platform for multiple payment methods.

Case Management Workflow with priority queues

3

6

Highly scalable and highly available

Demonstrated track record

Country-level Fraud and Risk Management (FRM)

RS IntelliEdge™ has helped banks in India to drastically reduce fraud from the very first year of implementation and continues to protect the digital payments ecosystem across channels. It was a one of its kind platforms for fraud management that even leading players in the field could not offer.

Between 2020 and 2022, the product saved over 322 billion USD over a total transaction value of 5.6 trillion USD.

Currently processing more than billion transactions a month. Assesses transaction risk within 100 milliseconds for 1200+ banks across India. Benchmarked at 20K TPS.

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.com

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