

SMB Acquiring One Solution, Three Lenses

Own the program. Own the destiny.

WRITTEN FOR THREE READERS — FOLLOW YOUR COLOR

● BANKS

● ISVs & SOFTWARE PLATFORMS

● ERPs

Shared pages carry all three marks. Where the solutions split, your color shows you the way.

Own the relationship. Retain the data. Capture more of the economics.

The market has moved →

Software-led economics has arrived in merchant acquiring.

Merchant acquiring is moving inside software. Businesses adopt the software that runs their operation — and payments arrive with it. That re-routes where the value in acquiring is earned:

Where value used to live

The transaction. Processing, authorization, settlement — now a commodity measured in basis points, available from many providers.



Where value lives now

The merchant relationship. Onboarding, activation, operations, retention — and everything the relationship makes possible.

- 1 Distribution has moved.** The software platform — not the bank branch, not the sales call — is where a business now finds its payments provider.
- 2 The barriers have collapsed.** A software company can stand up payment acceptance in weeks. The protection incumbency once offered is gone.
- 3 Whoever operates the merchant lifecycle captures the value.** The rest of this document is about making sure that is you.

Your seat at this table →

Where this finds you.

Different seats, the same ground shifting underneath.

● THE BANKER

Merchants are signing up for payments inside software you don't own.

Referral fees are small; merchant relationships are strategic. Every program referred away is deposits, data and lending signals walking out with it.

● THE ISV / PLATFORM LEADER

Your platform creates the value. The payment economics land with a third party — on your volume.

You own the customer experience end to end, except the one workflow that monetizes every other workflow.

● THE ERP LEADER

Every invoice, receivable and payout you process is a payment event — monetized, by default, by someone else.

The money already moves through your system. The question is who earns on the movement.

THREE SEATS · ONE QUESTION

Who owns the program?

Two kinds of decisions →

Two kinds of decisions. Only one you live with.

The market will show you an endless functional checklist. The decisions that compound are the ones underneath it.

Functional

The crowded checklist — comparable, and increasingly rentable

Payment methods Wallets BNPL

Checkout Payment links

Recurring billing Invoicing

Payouts QR In-app

Flashy methods are, increasingly, orchestration questions — solvable through third parties, swappable over time.

Non-functional

The executive five — decisions you live with for a decade

- ◆ **Scalability**
will it carry the program you intend to build?
- ◆ **Extensibility**
can your roadmap live on it — not a vendor's?
- ◆ **Interoperability**
processors, rails and partners on your terms
- ◆ **Resilience**
uptime your merchants never have to think about
- ◆ **Security**
the posture an owned program must defend

Methods are features. Foundations are destiny.

Orchestration can be rented *above* the platform. As long as the platform beneath is **owned**, the decision is owned — and so are the destiny and the economics.

So how do you get an owned platform? →



Four ways to respond.

Ask the market and you will be offered three doors. There is a fourth most taxonomies do not name.

Refer

A fee for your merchants.

— not yours

Rent

PayFac-as-a-Service, on their terms.

— never yours

Build

Years. Eight figures.

— too late

License & Own

Your brand. Your data. Your economics.

✓ fast, and yours

Refer or rent

- The provider owns your merchant
- Merchant data lives in someone else's stack
- The program's economics accrue to the provider
- Your roadmap waits on a vendor's roadmap

License & own with Payabbhi®

- ✓ Your program, under your brand, on your paper
- ✓ Merchants, data and settlement files stay yours
- ✓ The value your program creates accrues to you
- ✓ Processor-agnostic beneath; dedicated cloud or on-premise

One platform. Choose how deep you own.

Embedded payments and PayFac capability are not two products — they are depths of payments-business control on the same owned platform.

DEPTH 3

PayFac-capable

Run the program — boarding, underwriting, hierarchy, transaction operations, clearing, split-funding settlement, residuals, compliance.

● **Banks** and payments-serious platforms own the full program under their brand and paper.

DEPTH 2

Operate

Run the merchant lifecycle — onboarding and KYB, merchant data, administration, settlement visibility, reporting.

● **ISVs** deepen here — the merchant base becomes a managed, measured portfolio.

DEPTH 1

Embed

Accept payments inside your product — checkout, billing, invoicing, payouts through APIs, SDKs and drop-in components.

● **ERPs** typically enter here — payments wired into invoice and AR workflows.

Start at any depth. **Deepen without re-platforming.** Third-party orchestration plugs in above; ownership lives below.

What's underneath →

HOW IT WORKS

Three layers. You own the one that matters.

The platform operates the full control stack above the rails. Card acceptance runs through the acquiring processor — or processors — you choose; account-to-account connectivity is shaped to the seat you hold.

YOUR ENTRY POINTS

Where your merchants and teams live

Your product UI

Mobile SDKs

Hosted pages & links

Merchant & partner portals

Admin console



THE OWNED OPERATING PLATFORM

Payabbhi® — licensed, white-label, yours

Onboarding & KYB

Acceptance & tokenization

Risk & underwriting

Settlement & split funding

Residuals & fees

Reporting & reconciliation



YOUR RAILS

Card and account-to-account — on your terms

Card rails: connectivity to the card networks stays with the acquiring processor — or processors — you choose. Processor-agnostic by design; switching never means re-platforming.

Account-to-account rails (*increasingly where payments are moving*) — real-time and batch:

- **Banks** — we help you connect directly to the rails you choose.
- **ISVs & ERPs** — the same, in coordination with your sponsor bank, or on the connectivity you already have.

Deployed in a dedicated
cloud

Or on-premise

Under your brand, end to
end

[The full capability map →](#)

The capability map, by control plane.

Grouped on the operating framework we use with clients to run an acquiring program as a business — dots mark where each reader feels it most.

Acceptance & payment methods



POS, eCommerce, mCommerce · payment links & QR · tokenization · wallets and emerging methods via orchestration above the platform

Orchestration & processor freedom



Processor-agnostic core · multi-processor reach · no re-platforming to switch · your routing decisions

Risk, underwriting & compliance



KYC/KYB & sanctions screening · automated underwriting & risk decisioning · transaction monitoring · chargeback workflow · audit & PayFac compliance reporting

Treasury, settlement & reconciliation



Batch & per-entity settlement · split funding across parties, funds and hierarchies · residual & revenue-share payouts · reconciliation visibility

Merchant lifecycle & experience



Guided digital onboarding · merchant hierarchy (bank → partner → sub-merchant) · self-service portals · activation tracking · lifecycle analytics

Embedded & developer experience



Versioned APIs · SDKs & webhooks · drop-in components · sandbox — so partners build on your program

Behind this map sits a measurement model: nine operational control planes, each with the KPIs its owner runs, rolled into one CFO view — the program managed as a business line from day one.

The foundations you live with — built in, not bolted on.

Page 4 named the five non-functional decisions that compound for a decade. Here is how the platform answers each.

Scalability

Cloud-native, microservices-based architecture designed for program-scale volumes — sized for the portfolio you intend to build, not the pilot you start with.

Extensibility

Versioned APIs, SDKs, webhooks and modular services — your roadmap composes on the platform instead of queuing behind a vendor's.

Interoperability

Processor-agnostic by design; card, ACH and real-time rails; orchestration and third-party services plug in above the platform on your terms.

Resilience

99.995% platform uptime — availability your merchants never have to think about, and your brand never has to apologize for.

Security

Tokenized vault and sensitive-data isolation, PCI-aligned controls, audit and compliance reporting — the posture an owned program must be able to defend.

Patterns proven in the field.

Implementation results are specific to each deployment — these are the patterns, with the context that produced them.

● PSP → PAYFAC UPGRADE

A PSP used Payabbhi® APIs to automate sub-merchant boarding and underwriting — reducing turnaround time by 70% from its prior manual process, supporting 100+ sub-merchants on a single instance.

● ACQUIRER RUNNING PAYFAC-AS-A-SERVICE

An acquiring-bank deployment runs boarding, underwriting, processor and sponsor-bank integration, acceptance and PayFac analytics — averaging 3 million transactions a month totalling \$37 million.

● GOVERNMENT-UTILITY SPLIT FUNDING

A U.S. government-utility implementation uses split funding of convenience fees — bill amounts and fees separated into different downstream accounts — the settlement-depth pattern multi-entity programs require.

● ISV EMBEDDED PAYMENTS

A vertical software platform embedded onboarding and acceptance into its product — converting referral-partner economics into managed sub-merchant economics with configurable residuals and platform fees.

AND THE NUMBERS AN OWNED PROGRAM LIVES BY

We don't promise a percentage — results vary by implementation. We instrument the metrics themselves: **time-to-first-transaction** per merchant and entity, **activation within 30 days**, attrition and retention — first-class, measured workflows, visible from day one.

[See it end to end →](#)

THE NEXT 30 MINUTES

See it running — or start with a question.

No meeting sequence, no sales cadence. Two ways in, both light.

THE END-TO-END WALKTHROUGH

Bank-branded merchant onboarding & KYB → merchant hierarchy (bank → partner → sub-merchant) → merchant administration → payment acceptance & authorization → transaction operations & reporting → API-driven flows → white-labeling → clearing → split-funding settlement. Your logo on the portal, your questions driving the session.

See your path →
rssoftware.ai/payabbhi/own

Or ask the question you're actually sitting with — a one-line reply is plenty. The form on the page reaches our payments team directly. No lists, no follow-up sequence.



Scan to open

The company behind the platform →

Built by the people who build payment rails.

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 create the new gold standard for digital payments.

Payabbhi® — created by the engineers behind payment platforms processing approximately half a trillion transactions a year, and growing: India's UPI, the world's largest real-time payments rail by volume, and the world's largest global card network.

30+ years of national and global payments infrastructure experience

99.995% platform uptime

Deployed with banks, PSPs & platforms across North America and Asia

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Payabbhi® is a payments technology platform — not a bank, card processor, or licensed money transmitter. Operating as a payment facilitator requires an acquiring sponsor bank and applicable card-network registration. Payabbhi is processor-agnostic; specific processor/PSP integrations are confirmed during solution review. Implementation results cited are specific to the deployments described.