RS Software

Merchant Management
Solution Overview

The globalization of the payments industry, growth of electronic payment methods and increasing regulatory complexity are placing pressure on acquirers who must offer competitive terms to attract merchants while providing a comprehensive range of services to retain their loyalty.

To compete successfully, acquirers must be able to implement and manage merchant agreements with a wide range of pricing, service and settlement options while effectively and efficiently controlling their operational costs.

In addition to these basic business challenges, acquirers must develop strategies that address the convergence of payment types, increase of payment channels, introduction of new standards and deployment of new technologies. Partners with the payments expertise necessary to help acquirers address these challenges are difficult to find.

RS Software was founded in 1991 to provide customized software solutions to the payments industry. Since that time, we have built a client list that includes the world's leading payment brands. Today our more than 1,000 employees with unmatched expertise in the payments space deliver merchant management solutions around the world.

RS Software's Merchant Management Solution helps increase revenues and lower costs by increasing operational efficiencies and improving merchant retention rates. Our Merchant Management Solution is built on a flexible platform to make integration with existing IT infrastructures easier to achieve and includes a powerful workflow engine, a comprehensive merchant data repository and rich reporting and analytic capabilities.

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The RS Software Merchant Management Solution includes three applications:

Merchant Boarding

The Merchant Boarding Application supports online merchant registration, reporting, tracking, review, approval and acceptance processes. It offers the flexibility to add new steps easily and to re-sequence steps in the merchant boarding process as required. The online forms utilized by the application may be customized and new forms added to accommodate the needs of the business. The user access controls can be defined according to the roles and responsibilities assigned within the organization to maximize security and efficiency.

Residual Management

The Residual Management Application administers pricing plans and manages all aspects of residual calculation. The application imports, manages, reviews and modifies processor data plus maintains all administrative details related to agents, sales representatives and partners. It provides for simple, transparent and auditable processing of residual payments with its reporting function, which generates reports for audit requirements, financial tracking and export to agents for review. Because the application is fully customizable, modifying existing pricing plans or adding new ones is simple.

Merchant Reporting and Analysis

The Merchant Reporting and Analysis Application provides a scalable, component-based framework that enables acquirers, processors, banks, agents and merchants to view data in different dimensions. The application includes standard analytical reports and can be extended or customized with minimal effort to suit specific reporting needs. Flexible, personalized dashboards, multiple report formats and rules-based access controls are included. Analysis of simple or complex trends and consolidated views of customer profitability and related financial metrics also are supported by the application.

RS Software has focused exclusively on the payments industry for more than two decades. Today we are a solution provider to companies providing payments services worldwide. Our Merchant Management Solution provides a powerful, flexible foundation for companies wanting to improve their operating efficiencies and promote customer retention.

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