



payments  
at the speed  
of thought.  
let's put it into action.



# Times Are Changing – Rapidly and Everywhere

Today, more than 44 percent of all purchase transactions representing more than four trillion dollars of goods and services are made in the United States. With more than \$500 billion of sales annually, ecommerce in the US continues to deliver double digit growth year on year. Supporting this dynamic environment is a complex ecosystem involving thousands of organizations all created to process and settle transactions generated across millions of points of sale.

Fast forward to 2023 at which time the 82 billion transactions performed in the United States in 2013 will have grown to 163 billion. Meanwhile, on the other side of the world, the increase in the number of transactions in Asia will be even more staggering as the growth economies of China and India will have gone from generating 37 billion transactions in 2013 to supporting more than 153 billion in 2023. Meanwhile, within Europe the 43 billion transactions in 2013 will have exceeded the 100 billion mark.

The infrastructures in all these areas of the world, including the U.S., will have multiplied in size and complexity in order to support this growth of commerce. Existing systems will need to reach new heights when it comes to scalability and reliability. Ecommerce will continue to grow at a rate faster than in-store transactions. Nascent payment technologies, e.g., payments made using digital devices, will become firmly established across all major and developing markets in the world.

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RS Software is a partner we depend on to help us stay competitive with new technologies.

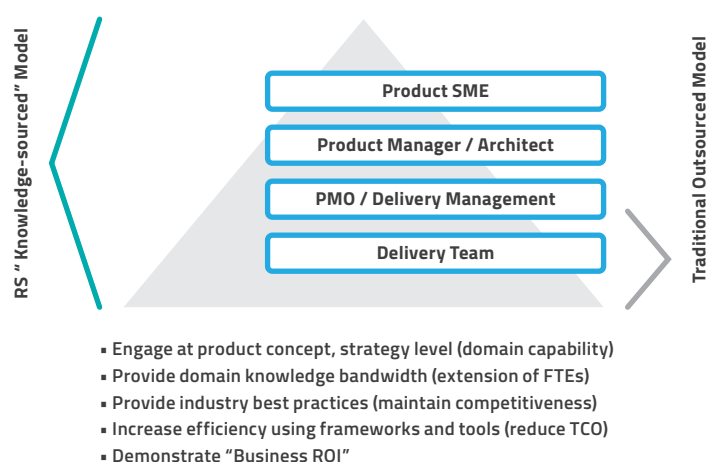
- **Jason Kafer** /Chief Technology Officer/Base Commerce

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To deal with the need for improved performance, innovations in ways to pay, better security and increased convenience for consumers, many organizations will seek to outsource aspects of their IT infrastructures to improve time to market and bring cost efficiencies to their operations. In a study entitled “The State of Outsourcing in 2012” in Information Week, three common reasons for outsourcing are cost savings, the ability to deliver projects that cannot be delivered with internal staffs and freeing up internal staff for strategic initiatives.

## Knowledge Sourcing

At RS Software, we offer companies a model for partnership that is particularly relevant to payment organizations facing the rate of change and innovation coming over the next decade. The type of partnership we advocate works within a company’s existing commitments to outsourcing for cost efficiencies and its investment in developing critical in-house skills.



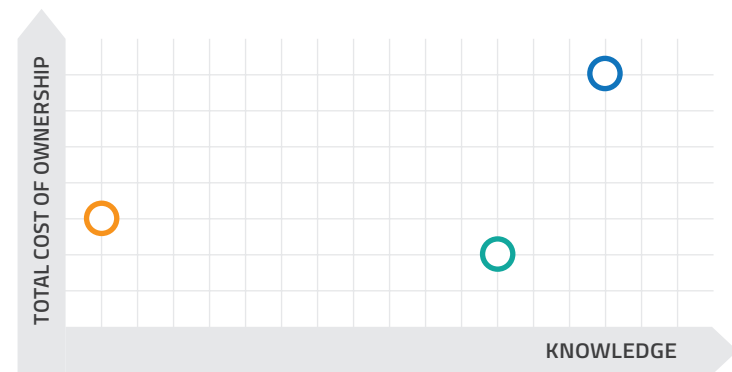
We call this approach knowledge sourcing. With more than two decades of experience in the payments industry, we have built a client list that includes many of the world’s leading brands. We have unmatched expertise in the space that includes a 360 degree understanding of payment ecosystems around the globe.

RS Software understands today’s payment environment because it has participated in its evolution for more than 20 years over thousands of projects in dozens of countries. This expertise has helped its clients address the convergence of payment types, the proliferation of mobile devices, the move to cloud computing and the introduction of new strategies, such as behavioral and geo-targeting.

RS Software delivered! Their payments expertise and knowledgeable staff helped us to get the roadmap for our EMV compliance project on time and on budget.

- **Tim Barnett** /Chief Information Officer/BlueFin

We have built solutions to support the introduction of new standards such as EMV and new technologies such as mobile and contactless payments while mitigating the pain and cost associated with the legacy systems supporting them. Through it all, RS Software has kept its emphasis on availability, scalability and security providing solutions for environments that have the capacity to process billions of secure transactions a year at speeds of more than 11,000 tps.



#### TRADITIONAL OUTSOURCED MODEL

**Practiced by:** Large international outsourcers  
**Value delivered:** Cost arbitrage, volume scalability  
**Weaknesses:** Lack of knowledge, scalability, "order takers"  
**Most effective as:** BAU work

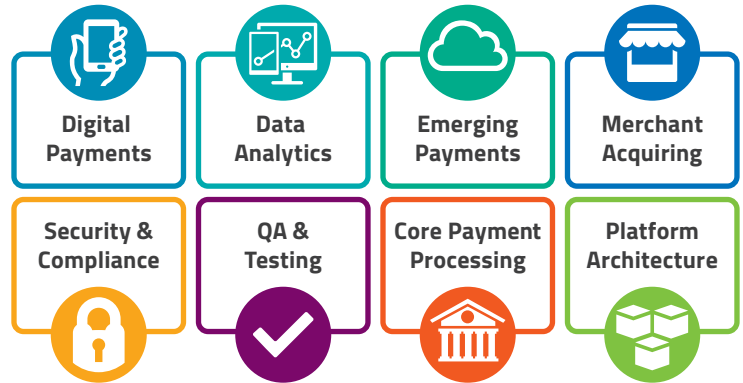
#### TRADITIONAL INSOURCED MODEL

**Practiced by:** Some global corporations  
**Value delivered:** High quality, high efficiency, innovation  
**Weaknesses:** High cost of ownership, lack of volume scalability  
**Most effective as:** Product innovation and management

#### RS " KNOWLEDGE-SOURCED" MODEL

**Ensures solution scalability and quality:** Reduces TCO  
**Global delivery:** Provides resource flexibility  
**Knowledge driven:** Inherently innovative and adaptive  
**Collaborative:** Provides implementation flexibility

### Key Practice Areas



We engage with a company's product owners, managers and architects to supplement development of existing product concepts and go to market strategies. We provide domain knowledge bandwidth that supplements the expertise of your in-house resources and we offer a view to the industry best practices we have accumulated over two decades. In addition, we work with your project and delivery managers to increase efficiencies using proven frameworks and tools to reduce total cost of ownership and improve return on investment.

Financial institutions, network providers, processors and software companies providing products to the payment industry need a partner who understands the complexities of that environment. RS Software is the leading knowledge sourcing organization for the payments players. To learn more about us, please visit [www.rssoftware.com](http://www.rssoftware.com).

## North America

555 North Point Center East  
4th floor  
Alpharetta GA 30022  
Board: +1 678 366 5179  
Fax: +1 678 366 5001

1900 McCarthy Boulevard  
Suite #103  
Milpitas, CA 95035  
Board: +1 408 382 1200  
Fax: +1 408 382 0083

## Europe

Suite 218, Orion House  
104 - 106 Cranbrook Road, Illford  
Essex IG1 4LZ, U.K.  
Phone: 02086363996

## India

### Development Center

RS Tower  
Block DN-9  
Saltlec Sector - V  
Salt Lake City  
Kolkata 700091, India  
Board: +91 33 6601 8899  
Fax: +91 33 2367 4469

### Corporate Office

A-2, FMC Fortuna  
234/3A, A.J.C. Bose Road  
Kolkata 700020, India  
Board: +91 33 2287 5746  
+91 33 2281 0106  
Fax: +91 33 2287 6256

