2026 Case Study

From Weeks to Hours: Transforming Merchant Onboarding with Beyond Digital Onboarding

How a Tier 1 European payments provider digitised merchant onboarding, simplified compliance and accelerated time to revenue.

By RS2 and Beyond by RS2 • Published July 2026

THE DIGITAL ONBOARDING JOURNEY

- ✓ **Application**
  Merchant and company information captured digitally
- ✓ **Verification**
  Identity, KYC and document checks in real time
- ✓ **Underwriting**
  Automated screening and risk assessment
- ✓ **Digital signature & activation**
  Contract review, signature and account activation

1 hour
As little as one hour

Previously: several weeks

CASE STUDY

Beyond Digital Onboarding Case Study

How a Tier 1 European payments provider digitised merchant onboarding, simplified compliance and accelerated time to revenue.

CUSTOMER	Tier 1 European payments provider
SOLUTION	Beyond Digital Onboarding
OBJECTIVE	Replace manual merchant onboarding with a secure, automated and scalable digital process
USERS	Internal sales agents, partner agents and self-onboarding merchants
OUTCOME	Merchant onboarding reduced from **several weeks** to as little as **1 hour**

Merchant onboarding is one of the most important stages in the acquiring lifecycle. It is also frequently one of the slowest.

For one Tier 1 European payments provider, onboarding new merchants had become increasingly complex. Applications relied on manual forms, repeated data entry, supporting documents and multiple verification and approval stages.

Errors or missing information created additional correction cycles, while regulatory checks added further time and operational effort.

The result was a process that could take several weeks to complete, delaying merchant activation, increasing administrative costs and postponing the point at which new customers could begin accepting payments.

Working with Beyond by RS2, the provider introduced a fully digital merchant onboarding process that automated the journey from initial application through to verification, underwriting, digital signature and account activation.

Today, eligible merchants can complete the process and begin accepting payments in as little as one hour.

01

The challenge: a slow and fragmented onboarding process

The provider supported a growing network of merchants, sales agents and distribution partners. However, its existing onboarding model depended heavily on manual processes.

Merchant information was collected through forms and supporting documents, often requiring the same information to be entered more than once. Applications could be delayed by incomplete fields, inconsistent data, illegible documents or missing signatures.

Sales and operations teams frequently needed to contact merchants for clarification or additional information. This created repeated exchanges between the merchant, the sales agent, compliance teams and operational staff.

At the same time, every application needed to meet stringent Know Your Customer (KYC), Anti-Money Laundering (AML) and due diligence requirements. The provider had to verify company information, legal representatives, beneficial owners, bank details, identity documents and politically exposed person (PEP) declarations before an account could be approved.

The provider therefore needed to achieve several objectives simultaneously:

01 Reduce the time required to onboard merchants.

02 Eliminate unnecessary paperwork and duplicate data entry.

03 Improve the quality and completeness of applications.

04 Automate identity, document, KYC, AML and risk checks.

05 Reduce the operational burden on sales and compliance teams.

06 Deliver a consistent experience across agents, partners and markets.

07 Create a platform capable of supporting future growth.

08 Stay compliant with regulation.

02

The solution: Beyond Digital Onboarding

Beyond by RS2 introduced a fully digital onboarding platform covering the complete merchant application lifecycle.

The solution guides merchants and sales agents through a structured digital journey, capturing all the information required to assess, approve and activate a merchant account.

Rather than completing separate paper forms or submitting information through disconnected channels, users enter merchant data directly into the platform. Clear digital forms guide them through each stage and validate the information as it is submitted.

The platform supports both agent-assisted onboarding and merchant self-onboarding. Internal Beyond by RS2 agents and authorised partner agents can submit applications on behalf of merchants, while merchants can also begin their own onboarding journey digitally.

The process covers:

- Merchant and company information
- Trading and registered addresses
- Branch information
- Expected transaction volumes
- Products and services
- POS terminal requirements
- Accepted card products
- Pricing and commercial bundles
- Contact information
- Legal representatives
- Beneficial ownership
- Bank and settlement details
- Identity and supporting documents
- Terminal configuration
- Contract review and digital signature

Once completed, the application is submitted digitally into the provider's operational and CRM environment for final processing and activation.

03

Automated compliance and fraud prevention

Compliance is embedded directly into the onboarding journey.

Merchant, company, ownership and identity information is verified through integrated KYC and compliance databases in real time. AI-powered identity and document verification helps authenticate uploaded documents, compare submitted information against identity records and identify potential discrepancies.

Automated screening and risk assessment support:

- 01 KYC verification
- 02 AML screening
- 03 PEP checks
- 04 Beneficial-owner verification
- 05 Document authentication
- 06 Identity matching
- 07 Bank-account validation
- 08 Merchant risk assessment
- 09 Underwriting decisions

This allows potential issues to be identified earlier in the process, before incomplete or higher-risk applications reach the final approval stage.

The platform also validates information as it is entered. For example, IBAN details are checked automatically, with related BIC and bank information populated directly into the application.

By embedding these controls within the workflow, the provider has strengthened compliance without making the experience more complicated for the merchant.

04

A configurable partner experience

The Beyond by RS2 solution was designed to support a distributed sales and partner network.

Partner administrators can create and manage authorised agents, configure standard pricing bundles and apply their company branding to the application. This gives each partner greater control over its onboarding activity while maintaining a consistent underlying process.

Sales agents can select products, terminal types, card acceptance options and commercial packages based on each merchant's requirements. Where necessary, they can also create customised pricing bundles for individual opportunities.

Applications are visible through a central dashboard, giving agents greater oversight of application status and progress. Applications can also be shared with other authorised agents within the same partner group when collaboration is required.

This combination of central governance and local flexibility allows the provider to scale its merchant acquisition model without returning to fragmented or manual processes.

What partners control	
Authorised agents	Create & manage
Standard pricing bundles	Configure
Company branding	Apply to the application
Application status & progress	Central dashboard
Shared applications	Across the partner group

05

The results

The implementation of Beyond Digital Onboarding transformed merchant onboarding from a paper-heavy administrative process into a streamlined digital journey. The provider achieved:

Several weeks → as little as 1 hour

01 **Faster merchant activation**

Eligible merchants can now complete onboarding and begin accepting payments in as little as one hour, compared with a process that previously took several weeks.

02 **Fewer errors and incomplete applications**

Structured forms, mandatory fields, automated validations and document cross-checking have significantly improved the quality of submitted applications.

03 **Less operational administration**

The removal of printing, scanning, faxing and manual document handling has reduced the workload placed on sales, compliance and operational teams.

04 **Fewer correction cycles**

Because information is validated during the application process, errors and discrepancies are identified earlier. This has reduced the number of follow-up enquiries and requests for resubmission.

05 **A better merchant experience**

Merchants benefit from a faster, clearer and more convenient application journey, with fewer interruptions and less repetition.

06 **Improved time to revenue**

By reducing the interval between application and activation, merchants can begin processing transactions sooner. The provider also begins generating acquiring and service revenue earlier.

07 **Greater scalability**

The digital workflow provides a repeatable onboarding model that can support additional merchants, agents, partners, products, languages and markets without a corresponding increase in manual administration.

CUSTOMER PERSPECTIVE

> Beyond Digital Onboarding has fundamentally changed how we bring new merchants onto our platform. A process that previously took weeks can now be completed in as little as one hour. We have reduced paperwork, improved the quality of applications and created a much better experience for both merchants and our sales teams.
>
> *Customer perspective, Tier 1 European payments provider*

Building a foundation for growth

The project was not simply about digitising an existing form. It created a new operating model for merchant acquisition.

By combining data capture, product configuration, identity verification, regulatory screening, underwriting, digital signatures and account activation within one guided journey, the provider has removed many of the barriers that traditionally slowed merchant onboarding.

The result is a process that is faster for merchants, more efficient for sales teams and more controlled for compliance and operational functions.

With Beyond Digital Onboarding, the provider now has a scalable foundation for expanding its merchant network, supporting new distribution partners and entering additional markets, without compromising security, compliance or customer experience.

Beyond Digital Onboarding

Beyond Digital Onboarding transforms and automates the merchant onboarding lifecycle, from application submission and identity verification to AML screening, underwriting and account activation.

Simple. Secure. Digital. Compliant.

Beyond by RS2

Beyond by RS2 is a Sponsorship Program to allow clients of all sizes to license RS2's end-to-end payments platform and manage your own merchant and Cardholder portfolio. Designed for Independent Software Vendors (ISVs) and Payment Facilitators (PayFacs), Fintech and Digital Banks this program lets you offer merchant and Cardholder services under your brand, monetize payments, and scale globally, all without the regulatory burden.

beyondbyrs2.com ↗

About RS2

RS2 is a Tier-1 global payments technology provider, delivering end-to-end issuing and acquiring on a single, cloud-native platform, BankWORKS®. A listed company with 38 years of expertise, RS2 processes over 31 billion transactions a year at more than 99.99% platform uptime, enabling banks, financial institutions and payments companies to simplify complexity, scale internationally and operate with full control across the payments value chain.

RS2 TODAY

Top 20 Global Acquirers choose RS2

2.4Bn RS2 Smart Processing transactions per year	**31Bn** Global transactions per year	**80M** Transactions per hour	**8.6K** Authorisations per second
>99.99% Platform uptime	**4.1M** Merchants boarded in 3 days through our APIs	**60+** Countries served by RS2	**200+** Payment methods
71 Markets Interchange Services	**38** Years experience	**7** Offices	**400+** Employees

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