



## Concourse Financial Software Suite<sup>®</sup>

### Life Cycle Linkage

The life cycle linkage feature in Concourse provides a comprehensive view of all activities in a transaction which enhances the efficiency, accuracy, and security of electronic payments processing.

### What is Life Cycle Linkage?

An electronic payment can result in a number of activities between participating entities. For example, a Point of Sale purchase can start with a preauthorization request message, followed by a preauthorization completion message, and then a cardholder dispute initiated sometime later. Additionally, these individual messages can be routed through multiple systems operated by the merchant acquirer, the card issuer, and card networks resulting in different views of the same transaction.

Concourse's life cycle linkage functionality seamlessly connects related activities, providing a comprehensive view of each cardholder event. From authorizations and preauthorizations to chargebacks and representments, this interconnected approach ensures that every transaction is tracked through its entire life cycle. This level of detail and integration allows companies to make more informed decisions and efficiently manage all stages of the transaction process.

The Concourse Financial Software Suite automatically loads data from all transaction sources in real-time using API or file-based mechanisms. As the data is loaded, the system links the activities related to each transaction from the different data sources. A real-time view of the life cycle is provided via Concourse's secure browser-based user interface.

*Please see the strategic benefits of life cycle linkage on the next page.*

# Benefits of Life Cycle Linkage

## Complete Transaction Visibility

Concourse automatically links all activities related to a single transaction across different data sources. This provides a comprehensive view of the entire transaction life cycle, from the initial purchase to any later disputes and final resolution, ensuring that users can view and research transaction activities in one place.

## Improved Accuracy

By automatically linking transaction activities from different sources, Concourse reduces the chances of manual errors or missed connections between events. This improves the accuracy of transaction data, ensuring that each step in the payment process is captured.

## Enhanced Fraud Detection and Prevention

A complete and linked transaction life cycle allows for easier identification of irregularities or discrepancies that may indicate fraudulent activity. For example, if a dispute is initiated months after a transaction, the entire history of the transaction can be reviewed in context, helping to spot fraudulent patterns or mistakes quickly.

## Streamlined Dispute Management

With all transaction activities linked together, resolving disputes becomes more efficient. The user can view all steps involved in the transaction, including preauthorization, completion, and any chargeback or dispute events, which simplifies the dispute resolution process.

## Centralized Data Access

Concourse provides a centralized platform to view all related transaction activities across different systems (merchant acquirer, card issuer, card networks). This eliminates the need for users to access multiple systems or data sources, saving time and reducing the complexity of handling payment-related issues.

## Auditability and Compliance

Linking transaction activities enables detailed tracking and auditing of payment processes. This can be critical for regulatory compliance as it allows businesses to demonstrate a complete, accurate, and transparent record of all transaction-related activities when required for audits or legal reviews.

## Real-time Tracking

Concourse allows users to view the entire life cycle of a transaction at any time, making it easier to track and monitor payment activities as they happen. This real-time visibility helps stakeholders stay informed about the status of transactions and enables timely decision-making.

## Improved Customer Service

Customer service representatives can access a complete transaction history, including all linked activities, to provide more informed and faster responses to customer inquiries. This can help resolve issues more efficiently and improve customer satisfaction.



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Life Cycle Linkage is a key feature of the Concourse Financial Software Suite<sup>®</sup>, which includes the following products modules:

- Concourse – Core<sup>™</sup>
- Concourse – Fees & Commissions<sup>™</sup>
- Concourse – Extended Settlement<sup>™</sup>
- Concourse – Reconciliation<sup>™</sup>
- Concourse – Disputes<sup>™</sup>

To learn more, please visit [www.bhmi.com](http://www.bhmi.com).

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