



NEWS RELEASE

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BHMI Announces Card Scheme and Payment Network Compliance Release for the Concourse Financial Software Suite®

OMAHA, Neb. – April 2, 2025 – [BHMI](#), a leading provider of back-office payment solutions, today announced the availability of a card and payment network compliance release for the [Concourse Financial Software Suite](#). As a payments back office software solution for electronic payments, Concourse supports card scheme and payment network mandates. BHMI has a team of people focused on the mandate process. This team continually reviews the network mandate materials and assesses the impact across all modules within Concourse, including transaction loaders, extracts, and dispute plans.

To give an example of how Concourse adheres to network mandates, Concourse has pre-configured dispute plans that ensure network compliance from both an issuer and acquirer perspective. These dispute plans include reason codes, day limits, amount limits, and sequential dispute actions. Each dispute plan is configured to support the appropriate dispute actions (e.g., copy request, chargeback, representment, adjustment, retrieval request, fulfillments, and user defined actions for the governing network such as Visa, Mastercard, etc.). These dispute plans are updated based on the mandate releases by the payment networks.

Since Concourse supports any type of electronic payment including both card-based and account-to-account payments, this compliance release also includes updates for non-card based networks. For example, it includes mandate updates for the New Payments Platform (NPP), which is the Australia's real-time payment system.

"BHMI's goal is to ensure Concourse clients are ready for the mandate deadlines," said [Lynne Baldwin](#), President of BHMI. "To meet this objective, BHMI communicates its initial assessment of the mandate impacts several months in advance and then about a month prior to the mandate implementation deadline, all Concourse code and dispute plan changes are delivered to clients with a final mandate bulletin."

About BHMI

BHMI is a respected provider of software solutions for managing the back-office processing of electronic payment transactions. The company's flagship product, the Concourse Financial Software Suite®, offers a dynamic and flexible solution for processing a wide range of payment types, including debit cards, credit cards, mobile payments, P2P, real-time payments, ATMs, and POS. Concourse provides essential back-office functions such as [automated reconciliation](#), [settlement](#), [fee assessment](#), and [dispute management](#). Its continuous processing architecture and powerful rules engine make it an ideal solution for organizations looking to modernize and optimize back-office payment operations.