



Concourse Financial Software Suite®

Configurable Rules Engine

The configurable rules engine in Concourse allows businesses to manage complex decision-making processes with agility, reduce reliance on developers, and enhance operational efficiency.

Flexibility of Rules Engine

Concourse is based on a configurable rules engine that offers companies the speed, flexibility, and agility to keep pace with an ever-evolving payments landscape. The system includes a flexible framework that enables companies to tailor business rules to accommodate diverse payment processing workflows, adjust for regulatory requirements, and respond promptly to changing market conditions without the time and cost of software code changes.

One of the primary reasons companies select Concourse is its configurable rules engine. The ability to define and customize rules using the expression builder is a key differentiator because it enables companies to create rules that match transaction data to specific business logic without requiring hard-coded programming changes. This flexibility allows companies to adapt quickly to changing requirements.

The flexibility provided by the configurable rules engine in Concourse is unlimited. For example, it can be leveraged in the payments back-office to create different settlement time windows and distributions based on specific customer needs. It can also be configured with balance equivalency checks and tolerance levels for automated reconciliation. In addition, workflows can be configured and modified to manage chargebacks, disputes, and regulatory changes efficiently.

Please see the strategic benefits of the configurable rules engine on the next page.

Benefits of Configurable Rules Engine

Flexibility and Adaptability

Business rules or decision criteria can be modified without requiring code changes. Non-technical users, such as business analysts or managers, can modify the rules themselves without relying on developers, speeding up the time to implement changes.

Improved Decision-Making

The rules engine ensures that decisions are made consistently according to predefined rules, reducing the potential for human error or misinterpretation. The rules are also designed to make real-time decisions, enabling businesses to respond to changes or new inputs quickly.

Faster Time-to-Market

Rules can be updated and tested without requiring extensive development cycles. This means businesses can respond faster to market conditions, regulatory changes, or internal requirements.

Enhanced Regulatory Compliance

The rules engine aligns all decisions and processing occurring in the system so they are consistent with regulations, making it easy to maintain compliance as rules change.

Auditing and Traceability

Concourse provides detailed logs of rule evaluations and decisions, which helps in audits and demonstrates compliance.

Improved Performance and Efficiency

The rules engine simplifies the decision-making process, removing the need for complex, hard-to-manage code. It also evaluates and executes rules faster than custom-coded solutions, especially when handling large volumes of data.

Cost-Effective Maintenance

Development and maintenance costs are significantly reduced because rules can be modified without changing the underlying code.

Personalization and Customization

The business rules can be configured to support scenario-specific decisions. They can also be applied for different user groups, regions, or markets leading to more personalized and optimized customer experiences.

Better Collaboration Between Teams

The rules engine enables business and IT teams to collaborate more effectively since the business rules are exposed in a format that's easier to understand and modify. This reduces the communication gap and fosters better alignment between business requirements and IT implementations.

Rapid Prototyping

With a configurable rules engine, business analysts can quickly prototype and test rules before they are implemented into production systems.



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The Configurable Rules Engine is a key feature of the Concourse Financial Software Suite®, which includes the following product modules:

- Concourse – Core™
- Concourse – Fees & Commissions™
- Concourse – Reconciliation™
- Concourse – Disputes™
- Concourse – Extended Settlement™

To learn more, please visit www.bhmi.com.

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