



Concourse Financial Software Suite®

Continuous Processing Architecture

Concourse's continuous processing architecture provides the efficiency and speed companies need to process large volumes of transactions seamlessly while meeting critical deadlines and maintaining high data integrity.

Moving from Batch to Real-Time

For decades, batch-oriented systems have been used for the back-office processing of payments. Batch payment processing methods gather authorized transactions over a specific period, usually within a few hours or at the end of the day, and then consolidates and processes them in a large batch. However, as the adoption of real-time payment methods continues to grow, and overall transaction volumes are rising at an unprecedented pace, batch-oriented systems have become outdated and are creating significant processing bottlenecks.

Concourse revolutionizes back-office operations with its continuous processing architecture. Processing data from front-end payment systems and networks as soon as it is loaded into the system significantly improves a company's ability to meet daily funds movement deadlines. It also enables companies to generate time-sensitive reports and output files swiftly, ultimately streamlining and enhancing overall efficiency.

Concourse is a modern back-office solution that is based on a continuous processing architecture. It continuously loads transaction data from a wide range of front-end systems and networks. As soon as transaction data arrives in Concourse, it instantly performs the necessary back-office processing. Concourse allows processing to be spread throughout the business day, thereby giving users access to real-time financial positions and instantaneous output files and reports.

Please see the strategic benefits of a continuous processing architecture on the next page.

Benefits of Continuous Processing Architecture

Real-Time Data Processing

Continuous processing ensures that data is processed as it arrives which minimizes delays and avoids the backlog often seen in traditional batch processing systems. The immediate handling of transactions leads to more up-to-date information available across services, allowing for quicker decisions.

Improved Scalability

By spreading the processing of transaction data throughout the day, Concourse handles high volumes of incoming data without becoming overwhelmed. Since transactions are processed incrementally, rather than in large batches, the system does not experience bottlenecks, supporting scalable growth in transaction volume.

Reduced Risk of Delays

With continuous data loading, transaction processing is distributed over time, reducing the risk of missing critical deadlines. For instance, daily funds movement deadlines are easily met, as the processing is not left until the end of the day, avoiding the common risks of late batch processing.

Faster End-of-Day Processing

Traditional batch systems often require large, time-consuming processes at the end of the day. By performing summarization and other processing throughout the day, businesses can complete end-of-day tasks quickly such as the generation of time-sensitive reports and output files.

Flexible Integration with Transaction Sources

Concourse is designed to accept transaction data from a wide range of front-end systems and networks, making it adaptable to different business environments and external systems. This flexibility ensures that Concourse can load data from all transaction sources without the need for significant adjustments or manual intervention.

Service-Specific Processing and Summarization

Each module within the Concourse system handles unique processing and summarization as transactions are loaded. This allows for tailored handling of data, improving the efficiency and effectiveness of back-office processing.

Enhanced Data Consistency and Integrity

Continuous processing ensures that each transaction is committed and immediately shared with the appropriate modules within Concourse. This promotes data consistency, as all parts of the system are working with the same up-to-date data, preventing discrepancies that might arise from delayed batch updates.

Better Resource Utilization

Continuous processing spreads the computational load evenly across the day. This balanced distribution of work helps avoid peak loads, allowing for better resource utilization and reducing the strain on the system at specific times.



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The Continuous Processing Architecture 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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