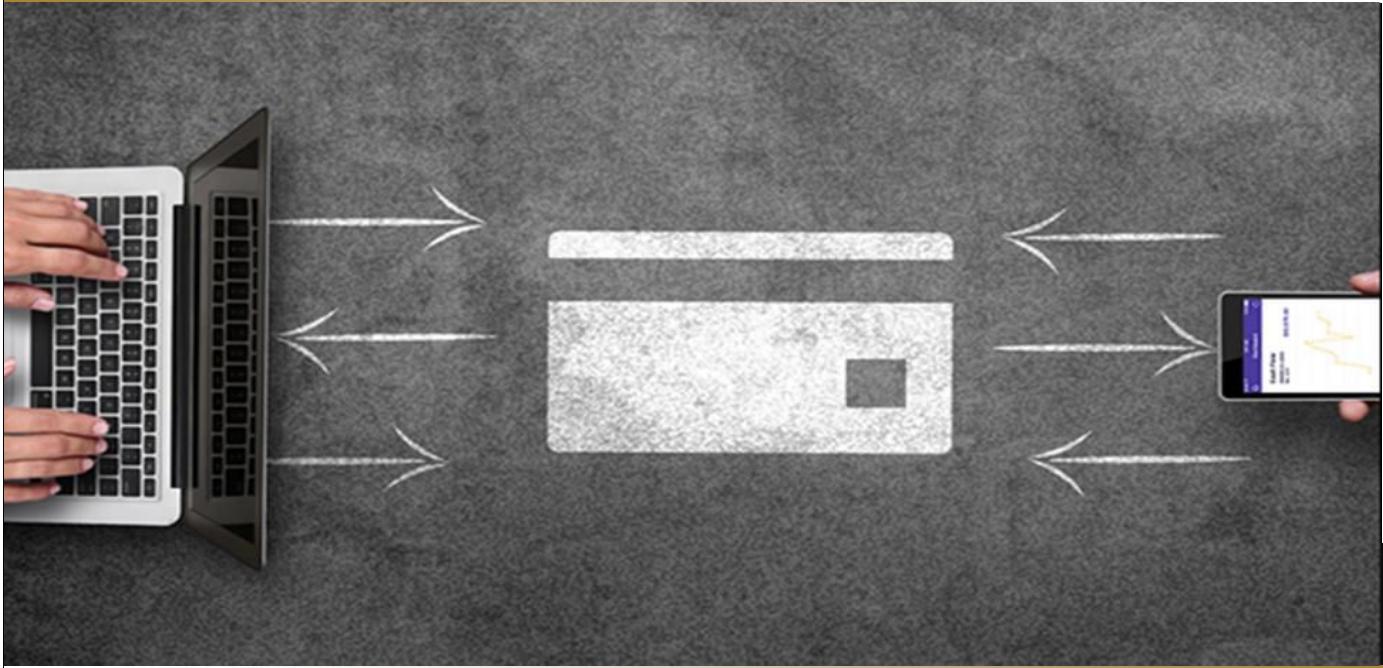




# Concourse – Disputes™

Comprehensive, Workflow-Driven  
Management of Chargebacks and Disputes



# Reduce the Cost & Complexity of Chargebacks and Disputes



## The Challenge

Chargebacks and disputes will always be part of electronic payments processing. Unfortunately, the management process is time-consuming and expensive. Some studies show the average cost of processing dispute claims can be up to 15% of the total operating costs for electronic payment transactions. This is because issuers, acquirers, and third-party processors must do the following:

- Hire and keep costly personnel who have in-depth disputes processing expertise.
- Continually manage and maintain complex network and federal regulations.
- Implement procedures that ensure all workflow steps and strict deadlines are met.
- Obtain quick dispute resolution so customers remain satisfied.
- Process dispute claims using manually intensive systems and procedures.

As the number of electronic payment transactions continues to increase, the importance of successfully and cost-effectively managing disputes is critical to a company's financial success. Companies can no longer rely on labor-intensive, manual procedures. They require an automated system that reduces operating costs and the occurrence of financial write-offs, while at the same time creates high levels of customer service and strengthens client relationships.

## The Solution

Concourse – Disputes™ is a comprehensive workflow management system that automates and manages the disputes life cycle from initial claim entry to final resolution. This includes chargebacks, representations, arbitration, compliance, and other dispute-related activities.

Concourse – Disputes offers companies such as card issuers, merchant acquirers, and third-party processors an instantaneous return on investment because it allows them to do the following:

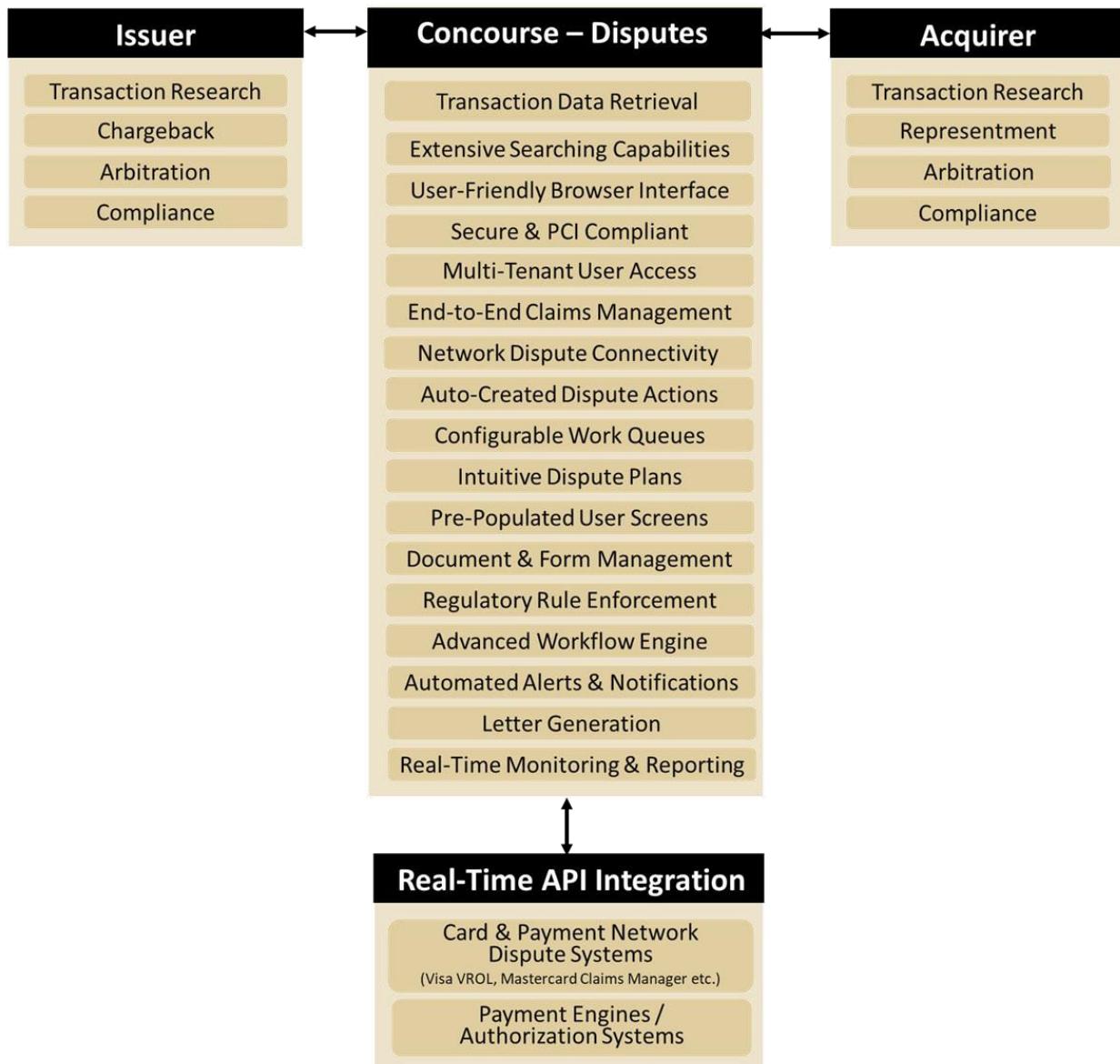
- Leverage more efficient teams that can handle higher volumes of claims because the system streamlines the disputes management process.
- Eliminate the need for costly network regulation expertise because network-specific rules are pre-configured and kept up-to-date in the system.
- Reduce the number of penalties and financial write-offs because the system assures all workflow steps and deadlines are met.
- Obtain stronger customer loyalty because every dispute claim is processed quickly and reliably.

# Successfully Manage Disputes Claims for Any Transaction Type



## One Solution for Issuer & Acquirer Activity

Concourse – Disputes handles all aspects of the disputes management process for any card or non-card payment transaction such as debit, credit, ATM, POS, mobile, and account-to-account. This includes international, domestic, and on-us disputes. It also supports both issuer and acquirer activity. The diagram below illustrates the life cycle of a dispute claim and the key features Concourse – Disputes provides to achieve excellence in tracking, managing, and resolving disputed transactions.



# Quickly Research & Resolve Disputed Transactions



## Transaction Data Retrieval

Concourse – Disputes automatically and continuously loads and stores transaction data from all transaction sources in a centralized repository. This includes data from authorization, network, and third-party sources. When transaction data from each source is loaded into the Concourse repository, the system instantly links together any data related to a single transaction (e.g., authorization, clearing item, chargebacks, etc.). Individual transaction records from a particular data source, as well as the records that have been linked from other data sources, can be easily viewed. As a result, the overall life cycle view of the transaction is available immediately and without cumbersome research.

## Extensive Searching Capabilities

The system provides real-time access to all the original transaction data using a wide range of search criteria. To name a few, searches can be based on issuer, acquirer, PAN, timestamp, and terminal ID. The extensive transaction searching capabilities allow disputed transactions to be quickly researched and the best course of action to be determined.

## User-Friendly Browser Interface

Concourse – Disputes provides system access via a user-friendly browser-based viewer. This allows internal users and external business clients to easily research transactions, submit claims, attach documentation, and manage the dispute workflow process. Because the user interface is easy to use and provides instant access to appropriate information, it enables faster decision making and optimizes the dispute resolution process.

## Secure & PCI Compliant

With Concourse – Disputes, complete data security and privacy is ensured. This includes the prevention of unauthorized access to cardholder and other sensitive data. Both the Concourse Transaction Repository and the Concourse Viewer are compliant with Payment Card Industry (PCI) regulations because the proper security mechanisms have been put in place for data security and user access. As a result, internal users and external clients can securely access dispute features that enhance productivity and improve customer service.

## Multi-Tenant User Access

Companies can grant tailored access to a variety of users including internal users, business clients, and processing partners so each party can manage their own disputes directly within the system. This multi-tenant model centralizes activity, maintains clear boundaries between user groups, and eliminates the need for separate tools or manual coordination.

# Automate & Simplify Time Consuming Tasks



## End-To-End Claims Management

Concourse – Disputes is a comprehensive solution that manages the entire disputes workflow from initial claim entry through final resolution including the tracking of allowable actions, managing dependencies between dispute steps, enforcing day and amount limits, supporting multi-currency disputed amounts, and handling all supported dispute reasons and key milestones.

## Network Dispute Connectivity

The system provides two-way integration with network dispute systems like Mastercard Claims Manager and Visa VROL. This connectivity allows disputes-related data and documentation to be sent to and received by these networks, improving operational efficiency and overall accuracy.

## Auto-Created Dispute Actions

To accelerate and simplify the disputes management process, Concourse – Disputes can automatically generate the next possible dispute actions such as issuing a provisional credit, filing a fraud report, or initiating a representment.

## Configurable Work Queues

Companies can stay on top of every dispute with configurable work queues, which prioritize and route dispute items to the appropriate teams. Authorized users can set up how dispute claims are assigned across the disputes management team, and supervisors have the flexibility to adjust work queue assignments at any time, ensuring workloads are balanced for optimum efficiency.

## Intuitive Dispute Plans

Workflow steps are managed using an intuitive workflow configuration that guides a user to the next appropriate action. As a result, dispute analysts can successfully make progress on each dispute claim without the need for extensive disputes training and the risk of workflow errors.

## Pre-Populated User Screens

Because all transaction data from external sources is automatically retrieved, loaded, and linked within the Concourse repository, the information needed to create and manage a dispute claim is readily available on user screens, eliminating duplicate data entry and improving accuracy.

## Document & Forms Management

With Concourse – Disputes, manual paper handling is a thing of the past. Internal users and external clients can upload documentation as digital images, which can be linked to one or multiple disputes. Also, since the system integrates directly with network dispute platforms, it automatically sends and receives documents from these systems.

# Reduce the Risk of Costly Financial Write-Offs



## Regulatory Rule Enforcement

Compliance with card network mandates, federal regulations, and company-specific dispute regulations is achieved through pre-configured, rules-based dispute plans. Each plan is tailored to support the correct dispute workflow for its respective network or governing entity. BHMI's Concourse Product Division keeps these dispute plans current with every mandate release. This eliminates the need for users to memorize complex industry regulations, and ensures disputes are handled accurately and in full compliance.

## Advanced Workflow Engine

Concourse – Disputes features a workflow engine that guides users through every step, ensuring no actions are missed, all steps are completed in the correct sequence, and deadlines are met in accordance with current dispute regulations. The system incorporates business logic to enforce network-specific rules while also allowing organizations to add company-specific steps like supervisory approvals, directly into the workflow.

## Automated Alerts & Notifications

Concourse – Disputes automatically delivers advisements and reminders to work queues and via email. Advisements notify the appropriate users when key events occur, such as the receipt of a chargeback or the addition of an attachment. Reminders are generated for time-sensitive events that are just beginning or approaching the end of their designated action window. These automated notifications help ensure that all claims are effectively managed and remain in compliance with regulatory deadlines.

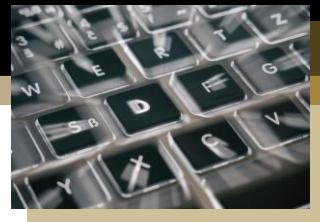
## Letter Generation

The system supports a wide range of correspondence through a template-based framework that automatically inserts the appropriate claim details into each letter. Correspondence can be generated as flat files, either individually or in bulk, and seamlessly delivered into any distribution tool a company chooses.

## Real-Time Monitoring & Reporting

The online monitoring and reporting tools offer real-time insight into every aspect of dispute processing, from open and resolved cases to workflow progress and analyst productivity. Concourse – Disputes includes a set of ready-to-use reports that can be exported as PDF, text, CSV, or spreadsheet files, giving organizations everything they need to achieve superior dispute management.

# Deployment Environment & System Requirements



## Deployment Environment

Concourse can be deployed on-premise in a client's data center, or in a private or public cloud environment.

## Hardware

Any hardware that can host a supported Operating System with reasonable performance and responsiveness. Better performance is achieved with faster processors and more memory.

## Web Server

A Java EE-compliant application server. JBoss is recommended.

## Browser

The Concourse user interface is a secure browser-based application. It is compatible with Edge, Chrome, and Firefox.

## Operating System

Microsoft Windows Server or Red Hat Linux.

## Database

Oracle Enterprise Edition or Microsoft SQL Server Enterprise Edition.

## Virtualization

Optional and supported.

For more detailed information, please request a copy of the Concourse Financial Software Suite Architecture & Technology Guide.



11602 West Center Road  
Omaha, Nebraska 68144  
+1 402.333.3300  
Sales@bhmi.com

Concourse – Disputes is part of the Concourse Financial Software Suite®, which includes the following products:

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

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