

# Concourse Financial Software Suite®

**Make Your Back Office Payments Processing**  
*Flexible, Reliable & Cost Effective*



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## Concourse Overview

The Concourse Financial Software Suite® is a proven and modular software suite specifically designed to reduce the cost and complexity of back-office processing for electronic payment transactions. Concourse supports both issuer and acquirer activity for any type of card or non-card transaction. This includes credit, debit, ATM, POS, mobile, P2P and other types of emerging payment transactions.

The Concourse Financial Software Suite includes five software modules that perform a wide range of back-office functions that are required to successfully process electronic payment transactions. This includes real-time access to transaction data, transaction research, automated reconciliation, fee assessment, dispute management, settlement, and reporting.

### Concourse Financial Software Suite Product Modules



#### Concourse – Core™



#### Concourse – Reconciliation™



#### Concourse – Fees & Commissions™



#### Concourse – Disputes™

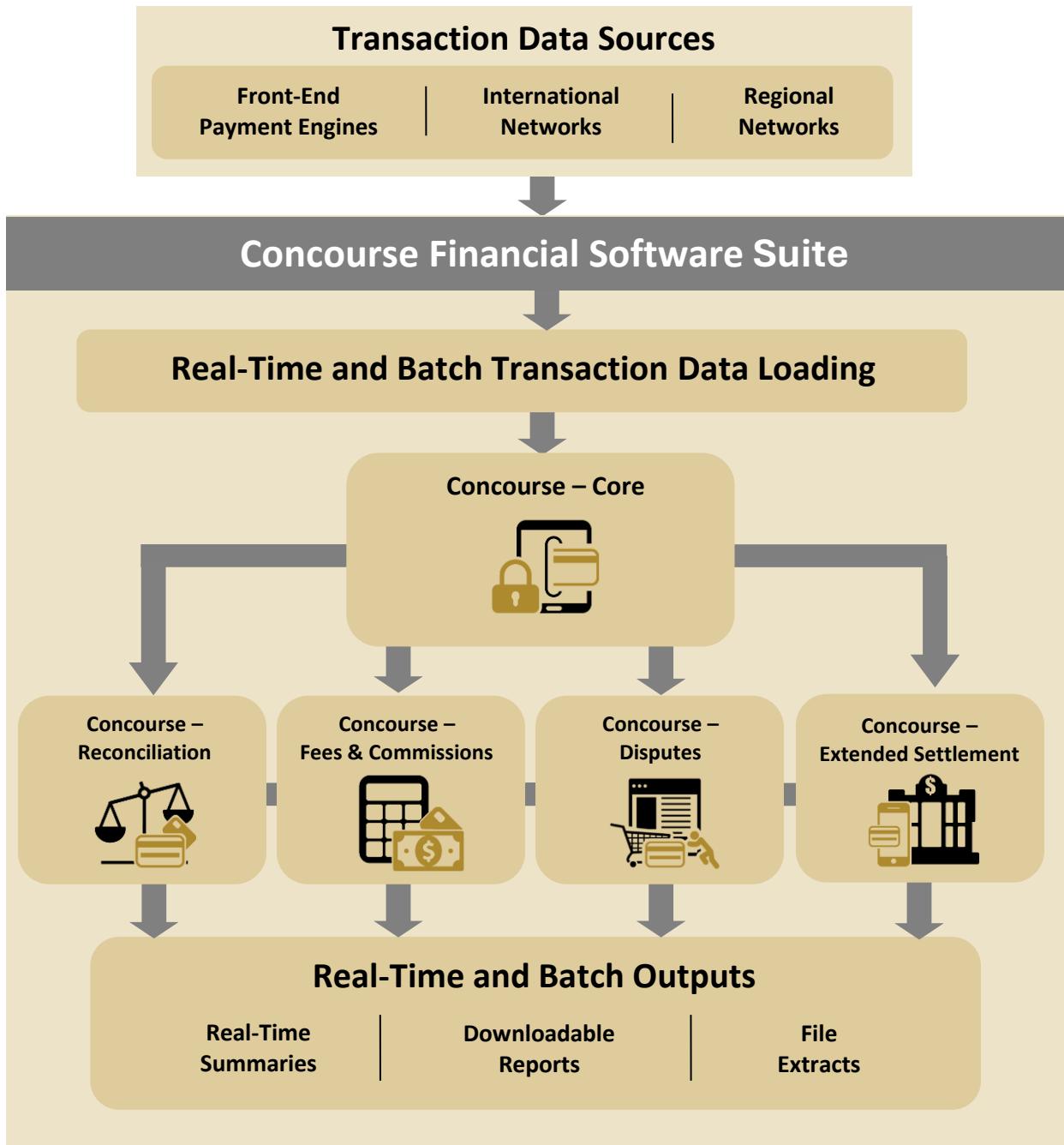


#### Concourse – Extended Settlement™

The modules within the Concourse Financial Software Suite can be licensed separately or together to meet a company's specific back-office processing needs for electronic payments. Due to Concourse's modular design, companies have the flexibility to add modules as they are needed. Also, since the Concourse product modules are designed to readily integrate with each other, additional product modules can be added without changing previously deployed modules.

## Concourse At a Glance

A high-level diagram of Concourse is shown below. Concourse is designed to seamlessly interface with a variety of front-end payment engines. It also supports file formats produced by international and regional payment networks. Therefore, Concourse can easily integrate with existing transaction processing environments.



## Concourse – Core

Concourse – Core is the heart of the Concourse Financial Software Suite, providing the foundational functionality leveraged by all other Concourse modules. Its continuous processing architecture ensures that transaction data is processed as it arrives, enabling timely decision-making and minimizing end-of-day bottlenecks. The flexible rules engine allows organizations to adapt quickly to evolving operational and regulatory requirements. A centralized transaction repository consolidates data from multiple sources, providing a single, trusted view of every transaction, while real-time access to both detailed and summarized data delivers immediate insights across the enterprise. Together, these capabilities make Concourse the most powerful, flexible, and efficient financial software solution of its kind.



### Real-Time and Batch Transaction Loaders

Concourse is designed to ingest continuous transaction feeds from a broad range of front-end payment engines, including platforms such as BASE24® and CONNEX®. Beyond direct transaction feeds, Concourse – Core also supports the ingestion of raw data files from international and regional payment networks such as Visa®, Mastercard®, Discover®, PULSE®, and STAR®. These capabilities are delivered through flexible, real-time API-based integrations as well as batch file-based data loaders, ensuring seamless and reliable transaction intake across diverse payment ecosystems.

### Centralized Transaction Repository

A highly extensible transaction repository consolidates up-to-the-minute data from multiple sources into a single, trusted view. It is built to support the full spectrum of electronic payment transactions including credit, debit, ATM, POS, mobile, and account-to-account. The repository provides the flexibility and scalability needed to accommodate evolving payment types while ensuring timely access to critical transaction data.

### Continuous Processing Architecture

Concourse is based on a continuous processing architecture, which means that the moment data is made available to the system, service-specific processing and summarizations instantly take place. Since processing is spread throughout the day, the delivery of time-sensitive outputs such as files and reports is accelerated. As a result, companies no longer have to struggle with end-of-day bottlenecks and can confidently meet aggressive service level agreements with strict deadlines.

### Transaction Life Cycle Linkage

As transaction data from multiple sources such as authorizations, reconciliation files, and chargebacks are loaded into the Concourse repository, the system immediately correlates and links related records to create a complete, end-to-end view of each transaction. This unified linked approach empowers organizations to make more informed decisions, improve operational efficiency, and confidently manage every stage of the transaction process.

## Real-Time Data Access

Instant, secure access to detailed transaction data gives companies visibility whenever they need it. It also offers a clear snapshot of the business day with real-time summaries of back-office processing. Together, these capabilities enable organizations to monitor activity, make timely decisions, and stay fully in control of their operations.

## Browser-Based User Interface

Concourse includes a browser-based viewer that provides an authorized system user the ability to view up-to-the-minute transaction data gathered from multiple data sources and placed in the repository. Transaction research that previously required users to access multiple systems is achieved through a single user interface.

## Secure and PCI Compliant

Complete data security and privacy is ensured with Concourse. This includes the prevention of unauthorized access to cardholder data and other sensitive information. 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 part of its ongoing commitment to security for its clients, BHMI has completed PCI Secure Software Framework (SSF) certification.

## Multi-Tenant User Access

Multi-tenant access enables internal teams and external business clients to securely access the platform based on their specific roles and permissions. This ensures the right people see the right information at the right time. It also empowers organizations to streamline operations, enhance transparency, and strengthen client relationships without compromising security. The result is a more efficient, connected experience that scales effortlessly as business and client needs evolve.

## Configurable Rules Engine

A powerful rules engine allows organizations to define and apply custom rules for transaction processing. Concourse modules leverage these rules to execute specialized processing without the cost and delay of custom software development. As business requirements evolve, rules can be updated or added with no code changes or system downtime. The Concourse rules engine delivers this flexibility without compromising performance because configured business rules are automatically compiled into executable libraries for use during runtime processing. The automated compilation of new rules results in significantly better performance than traditional interpretive rules systems, keeping operations agile and high-performing.

## Version Management

Robust version management capabilities give organizations confidence and control over even the most complex production environments. By safeguarding critical configuration data while enabling staged changes to be planned and scheduled in advance, Concourse minimizes operational risk and eliminates disruption to live processing. New and updated business rules are introduced in a controlled, predictable way, helping teams move faster without sacrificing stability. Through the intuitive Concourse user interface, users gain full visibility into all system versions, can easily create and manage working versions for enhancements, lock configurations to

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prevent unintended changes, schedule seamless production deployments, and compile user-defined business rules for high-performance runtime execution. This empowers companies to innovate with speed, accuracy, and peace of mind.

## **Operations Management**

The accuracy and reliability of Concourse outputs such as reports, settlement files, and other critical information depend on transaction data being correctly loaded and properly processed. Concourse – Core includes comprehensive operational services that ensure data integrity, track the successful loading of all incoming information, and support consistent, dependable processing.

## **Real-Time Summaries and Reporting**

Real-time summaries and reports provide organizations with clear, actionable visibility into the status and performance of their business. Powered by Concourse's continuous processing architecture, real-time summaries deliver up-to-the-minute data and processing activity, enabling timely monitoring and faster, more informed decision-making. In addition, Concourse supports on-demand reporting by allowing users to download information displayed on select screens, with flexible options to sort, filter, and organize data based on screen-specific criteria. These reports can be exported in multiple formats, including PDF, text, and spreadsheet, to support deeper research and analysis. Concourse also delivers scheduled reporting through automated reports that run at predefined intervals without manual intervention once configured. Built on a flexible reporting framework with customizable templates, these reports can be tailored to meet specific content and presentation requirements, with outputs generated as data files and easily distributed to designated stakeholders. Together, these capabilities ensure consistent insight, operational transparency, and efficient information delivery across the organization.

## Concourse – Reconciliation

Concourse – Reconciliation is designed to simplify and accelerate the reconciliation of electronic payment data from multiple sources. By supporting both balancing and attribute reconciliation and leveraging flexible, rules-based equivalency checks and amount determinations, it enables organizations to configure any number of reconciliations across multiple currencies. Concourse provides immediate visibility into reconciliation status, net positions, suspense items, and the root causes of transaction discrepancies, allowing teams to identify unmatched activity and emerging issues as they occur. With real-time insight into dates with active problems and built-in resolution workflows, Concourse – Reconciliation helps organizations reduce operational risk, shorten resolution cycles, and maintain continuous confidence in the integrity of their payment data.



### Support Balancing and Attribute Reconciliation

Concourse – Reconciliation automatically loads data from all transaction sources and can perform two types of reconciliation to ensure accuracy and completeness. Attribute reconciliation matches transaction detail attributes across two or more data sources and provides clear visibility into records that fail to match or are missing from one or more sources. Balancing reconciliation compares the financial amounts of transactions between sources, delivering insight into current and historical suspense totals, financial discrepancies where outcomes do not align, and items that have expired due to the absence of a corresponding transaction from one of the sources. Together, these capabilities reduce manual effort, accelerate exception resolution, and give organizations greater confidence in their financial integrity.

### Leverage Rules-based Equivalency Checks and Amount Determinations

Powered by the Concourse Rules Engine, the Concourse – Reconciliation module enables organizations to define flexible, rules-based equivalency checks and tolerance thresholds to accurately compare transaction amounts across multiple data sources. Rules can also be used to apply intelligent amount determination logic during reconciliation. These configurable rules determine how transactions are evaluated, including which reconciliation plans apply to each transaction and the specific criteria used to establish equivalency. This rules-driven approach reduces manual intervention, increases reconciliation accuracy, and allows organizations to quickly adapt reconciliation strategies as business requirements evolve without custom development or system disruption.

### Configure Any Number of Reconciliations

Any number of reconciliation plans can be configured, enabling a single transaction to be reconciled against numerous external sources. Each plan can be tailored with its own equivalency rules, tolerance thresholds, and matching logic, allowing organizations to apply different reconciliation strategies based on specific transaction characteristics such as payment type, network, channel, or settlement timing. This approach ensures greater accuracy and control, supports complex payment ecosystems, and reduces exceptions by applying the most

appropriate reconciliation logic to each transaction. As business needs change, reconciliation plans can be easily added or adjusted without code changes empowering teams to scale operations, improve efficiency, and maintain confidence in reconciliation outcomes.

## **Reconcile by Currency**

The system supports currency-aware reconciliation, enabling transactions to be accurately matched and balanced within their original or settlement currency. By reconciling amounts by currency, organizations can properly account for exchange rates, conversions, and currency-specific tolerances. This capability is especially valuable for global payment environments, ensuring precise reconciliation and clearer financial visibility.

## **View Real-Time Reconciliation State and Net Positions**

Real-time visibility into the status of reconciliation activity and current net positions is provided. As transactions are processed, users can instantly see which items are matched, unmatched, or in exception, along with the calculated net positions that reflect the organization's current financial exposure. This real-time insight enables faster issue identification, proactive decision-making, and more effective cash and liquidity management without waiting for end-of-day processing.

## **Identify Discrepancies and Unmatched Activities in Real-Time**

Since Concourse – Reconciliation continuously analyzes transaction data as it is processed, discrepancies and unmatched items are identified immediately rather than at the end of the day. Users gain real-time visibility into discrepancies caused by missing records, amount variances, timing differences, or data quality issues across internal and external sources. By surfacing exceptions as they occur, Concourse enables faster investigation and resolution, reduces downstream risk, and minimizes the operational impact of unresolved reconciliation issues. This helps organizations maintain accuracy, control, and confidence throughout the reconciliation process.

## **Quickly View Dates with Active Problems**

Concourse – Reconciliation makes it easy to quickly identify business dates with active reconciliation issues, giving teams immediate insight into where attention is needed. The system highlights dates with unmatched activity, or unresolved discrepancies, allowing users to prioritize investigation and resolution efforts. This date-driven visibility streamlines exception management, reduces time spent searching for issues, and helps organizations maintain consistent control over reconciliation activities across multiple processing days.

## **Resolve Problems Using Resolution Workflows**

Streamline exception management through configured workflows that guide users through the resolution of reconciliation issues. These workflows provide a structured process for resolving exception items. By standardizing how problems are resolved, Concourse reduces manual effort, improves accountability, and shortens resolution cycles.

## Concourse – Fees & Commissions

Concourse – Fees & Commissions is a flexible, rules-driven solution that enables financial services companies to configure, manage, and optimize complex fee and commission structures across all electronic payment transactions. By supporting an unlimited number of fee types and leveraging the full strength of the Concourse Rules Engine to evaluate relevant transaction attribute in real time, the platform delivers unmatched precision and flexibility without the need for custom coding. Companies can accurately calculate and apply fees across multi-party ecosystems, support passthrough and shared network fees, and manage flat, tiered, periodic, recurring, and volume-based models with ease. Real-time client visibility into fee positions also enhances transparency and trust. Together, these capabilities reduce operational complexity, improve accuracy and compliance, accelerate time to market, and empower organizations to implement competitive, client-centric strategies that drive growth and maximize revenue.



### Configure an Unlimited Number of Fee Types

Provides the flexibility to configure an unlimited number of fee and commission types using a flexible, rules-based approach. From interchange and gateway fees to processing, service, and recurring fees, the platform supports a wide range of rate structures. This includes transaction-based, volume-based, percentage-based, flat, threshold, and tiered schedules. This configurability allows financial services companies to easily tailor fee strategies to their business needs and adapt quickly as products, clients, and market conditions change.

### Leverage Rules Engine to Expose All Transaction Attributes in Qualifying Decisions

Harnesses the full power of the Concourse Rules Engine and exposes every relevant transaction attribute when making fee or commission decisions. Attributes such as transaction type, amount, channel, and payment network can be evaluated in real time to determine applicable fees and commissions. By leveraging these attributes, organizations can implement highly precise and dynamic fee structures, ensuring that each transaction is accurately qualified and assessed according to business rules. This approach reduces errors, improves operational efficiency, and provides the flexibility to adapt fee strategies as business requirements change without the need for custom coding or system modifications.

### Support Flat, Tiered and Periodic Fees in Any Currency

Provides full support for a wide variety of fee structures, including flat fees, tiered rates, and periodic charges, across any currency. Companies can configure fees to apply consistently regardless of transaction volume or value. They can also implement tiered schedules that adjust dynamically based on thresholds, customer segments, or other business criteria. Periodic fees such as monthly service charges or recurring subscription fees can also be managed seamlessly within the system. It also supports a multi-currency, flexible approach that ensures global operations can accurately calculate and apply fees in the appropriate currency, maintaining precision, compliance, and financial transparency across all markets.

## Generate Fees on Businesses that are Directly or Indirectly Related

Calculate and apply fees not only to the primary party involved in a transaction but also to any related businesses, whether directly or indirectly connected. This capability enables organizations to accurately capture revenue across complex payment ecosystems, including partner networks, intermediaries, or affiliated entities. By leveraging the Concourse Rules Engine, organizations can define relationships and apply fee logic based on business hierarchies, transaction roles, or contractual agreements. This ensures comprehensive fee capture, maximizes revenue opportunities, and provides the flexibility to manage multi-party arrangements without custom coding or manual intervention.

## Support Passthrough or Sharing of Network Fees

Support robust capabilities including passthrough and shared fee arrangements for network fees. The system can be configured so that network fees are either passed directly to the appropriate party or allocated across multiple stakeholders according to predefined rules. This flexibility supports complex fee-sharing agreements with partners, processors, or intermediaries, ensuring accurate cost distribution and transparent reporting. By automating the calculation and application of network fees, Concourse reduces manual effort, minimizes errors, and enables companies to maintain compliance while optimizing revenue recovery across all transaction types.

## Provide Client Viewing and Download of Real-Time Fee Positions

Offer business clients immediate visibility into their current fee positions through a secure, real-time browser-based viewer. Clients can monitor accrued fees and commissions as transactions are processed, gaining up-to-the-minute insight. In addition, the system supports downloading of fee reports in multiple formats, allowing clients to review, analyze, and reconcile their fee positions on demand. This transparency not only enhances client confidence but also streamlines reporting and reduces inquiries, supporting more efficient client relationship management and operational oversight.

## Measure Impact of Proposed Fee Changes

Run configured, proposed fee structures alongside live, in-production fee schedules to measure potential impacts before implementation. This parallel processing capability enables companies to assess revenue implications and identify any operational or financial risks associated with new or adjusted fees. By providing a clear comparison between current and proposed structures, Concourse helps organizations make informed decisions, optimize fee strategies, and confidently implement changes without disrupting ongoing operations.

## Increase Ability to Implement Competitive Pricing Models

Design and implement highly flexible, rules-based pricing models that can adapt to market conditions and customer needs. By supporting a wide range of fee structures and leveraging the full transaction context through the Concourse Rules Engine, companies can tailor pricing strategies for maximum competitiveness. This agility enables financial institutions to respond quickly to changing market dynamics, and optimize revenue opportunities while maintaining accuracy and operational efficiency. The result is a more responsive, client-focused approach that strengthens market positioning and drives growth.

## Concourse – Disputes

Concourse – Disputes is a robust, workflow-driven disputes management system designed to manage the full dispute lifecycle from initial claim entry to final resolution for both issuers and acquirers. It centralizes and automates all aspects of electronic payment dispute processing, including chargebacks, representments, arbitration, and other dispute-related activities, while remaining fully compliant with network-specific and custom workflows. By integrating with network dispute systems, providing pre-populated and dynamic screens, and automating next-step actions, Concourse – Disputes minimizes user input and errors, streamlines operations, and ensures consistent, accurate dispute processing. Configurable work queues and automated notifications combined with the ability to extend dispute management to external business clients, enhances efficiency, reduces workload, and accelerates resolution times.



### Remain Compliant with Network-Specific and Custom Workflows

Concourse – Disputes ensures full compliance with card network rules, federal regulations, and custom organizational workflows through a set of pre-configured, rules-based dispute plans that define the required reason codes, day and amount limits, and the sequence of dispute actions. Each plan is tailored to support the correct dispute processes for its respective network or governing entity. BHMI's Concourse Product Division maintains these plans by updating them based on every mandate release, ensuring that all network-specific actions, workflows, rules, and regulations are automatically enforced. By embedding these requirements directly into the system, Concourse eliminates the need for users to memorize complex industry regulations, reducing errors, minimizing risk, and enabling disputes to be handled accurately and in full compliance.

### Streamline Processing via Integration with Network Dispute Systems

Dispute management is streamlined because Concourse – Disputes provides two-way integration with major network dispute systems such as Mastercard Claims Manager and Visa VROL. This seamless connectivity allows dispute data to be sent to and received from these networks, eliminating manual data entry, reducing errors, and accelerating the resolution process. With this direct integration, companies can efficiently manage disputes within a single platform, saving time, improving operational efficiency, and enhancing overall accuracy.

### Minimize User Input and Errors with 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. When an authorized user opens a dispute claim, the system automatically populates the relevant screens with the original transaction data, reducing clerical errors, saving time, improving productivity.

## Improve Efficiency with Dynamic Screens that Guide Users

Operational efficiency is enhanced with dynamic, intuitive user screens that guide users through every step of the dispute workflow process. 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. From initial claim entry to final resolution, these screens ensure that all required information is captured, allowable actions are followed, and dependencies between dispute steps are managed correctly. By guiding users through the process and minimizing manual errors, Concourse reduces processing time, increases accuracy, and ensures that disputes are managed consistently and efficiently across the organization.

## Reduce Workload with Auto-Created Next Possible 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 representation. By automating these actions, organizations can reduce errors and improve productivity.

## Ensure Success with Configurable Work Queues and Automated Notifications

Companies can stay on top of every dispute with configurable work queues and automated notifications that keep tasks organized and deadlines visible. Work queues prioritize and route dispute items to the appropriate teams, while notifications ensure that critical actions are never missed. Advisements notify appropriate users when events occur, such as a chargeback being received or an attachment being added. Reminders are generated for time-sensitive events that are at the beginning or nearing the end of their availability window. Together, these features improve operational efficiency, reduce the risk of missed or delayed actions, and ensure that disputes are being successfully managed and comply with time-sensitive, regulatory actions.

## Automate Document Management and Letter Generation

With Concourse – Disputes, manual paper handling is a thing of the past. Internal users and external business clients can attach documentation as digital images, linking them to one or multiple disputes. The system also integrates directly with network dispute platforms such as Mastercard Claims Manager and Visa VROL, removing the need to upload documents into separate systems. Additionally, Concourse supports a wide range of correspondence through a template-based framework that automatically populates letters with the appropriate claim details. Correspondence can be generated individually or in bulk as flat files and seamlessly delivered via any preferred distribution method, further simplifying communication and dispute management.

## Extend Dispute Management to External Clients and Processors

Concourse – Disputes provides flexible access that allows dispute management to be performed not only by internal teams but also by external business clients and processors, all within a secure, controlled environment. Role-based permissions ensure that each participant can access only the information and functionality relevant to their responsibilities, while maintaining compliance with regulatory and network requirements. This collaborative approach streamlines communication, reduces administrative bottlenecks, and empowers all parties to take timely action on disputes. By enabling multiple stakeholders to participate directly in the dispute process, companies can accelerate resolution, improve transparency, and enhance operational efficiency across the entire dispute lifecycle.

## Concourse – Extended Settlement

Concourse – Extended Settlement is a proven software solution that manages the settlement of electronic payment transactions. Built on a continuous processing architecture, it enables organizations to move from traditional batch processing to real-time. The system supports a wide range of distribution methods, can be configured with any number of distributions and accounts, and generates outputs for internal systems such as billing and general ledger. Clients benefit from secure, real-time visibility into net settlement positions, along with downloadable files and reports for posting and reconciliation. By combining operational efficiency and customizable processing, companies can offer competitive service-level agreements, and enhance accuracy and transparency across all settlement activities.



### Move from Batch to Real-Time Processing

Concourse – Extended Settlement continuously processes transaction data from multiple sources while simultaneously calculating settlement positions in real time. By spreading settlement processing throughout the day, organizations can ensure timely funds movement and gain uninterrupted access to up-to-the-minute financial positions. This real-time approach eliminates the delays of traditional batch processing, providing greater transparency, faster decision-making, and improved operational efficiency.

### Support a Variety of Distribution Methods

Companies have the flexibility to support a wide range of distribution methods, enabling the efficient movement of funds across multiple channels. The system accommodates traditional and modern payment formats, including ACH, ISO 20022, AFT, and others, allowing companies to meet diverse client and network requirements. By providing this broad distribution capability, Concourse ensures accurate and timely settlement, simplifies operational processes, and allows organizations to seamlessly integrate with multiple payment infrastructures while maintaining control and compliance for all settlement activities.

### Configure Any Number of Distributions and Accounts

The system can be configured with an unlimited number of distributions and accounts, providing flexibility to manage complex settlement structures, allocate funds accurately across multiple accounts, and customize processing to meet the unique requirements of each client or business scenario. This capability supports diverse operational needs and enhances efficiency throughout the settlement process.

### Leverage Rules-Based Configuration to Meet Business and Client Needs

Concourse – Extended Settlement leverages a powerful rules-based engine that allows settlement processes to be configured that precisely match both operational and client-specific requirements. By defining rules for account allocation and distribution timing, companies can automate complex settlement scenarios. This flexibility enables organizations to tailor settlement logic for individual clients, support unique business arrangements, and quickly adapt to changing market conditions. Leveraging rules-based configuration not only streamlines operations but also enhances client satisfaction by delivering reliable, customized settlement options.

## Provide User Files for Client Posting and Reconciliation

Streamline client reporting by generating user files that can be used for posting and reconciliation purposes. These files provide a clear, accurate record of settled transactions, allowing clients to efficiently update their systems. By automating the creation of these files, organizations reduce manual effort, minimize errors, and improve the timeliness and accuracy of client reconciliation. This capability strengthens client trust by providing transparent and easily accessible settlement data.

## Create Outputs for Internal Systems

Seamlessly generate outputs for internal systems including billing, general ledger, and other downstream financial applications. By producing accurate, timely settlement data in formats aligned with internal requirements, the system simplifies integration and reduces the need for manual intervention or custom interfaces. This automation also improves data consistency across systems which strengthens financial control across the organization.

## Provide Client Viewing & Download of Real-Time Net Settlement Positions

Give clients secure, real-time access to their net settlement positions as transactions are processed throughout the day. Through intuitive, browser-based views, clients can monitor current balances, understand how funds are being allocated, and stay informed of their financial position at any moment. In addition, clients can download detailed settlement data in multiple formats to support posting, reconciliation, and reporting needs. This real-time visibility enhances transparency, reduces inquiries, and empowers clients with timely information to manage cash flow and make informed financial decisions.

## Offer Competitive SLAs for Client Deliverables

Concourse – Extended Settlement enables organizations to offer competitive service-level agreements for client deliverables by leveraging its continuous processing architecture. Since transactions are processed continuously throughout the day and settlement positions are calculated in real time, client files, reports, and settlement outputs can be generated and delivered more quickly and reliably. This capability allows companies to consistently meet or exceed delivery timelines, improve client satisfaction, and differentiate their services in the market.

## The BHMI Advantage

Beyond the powerful capabilities of the Concourse Financial Software Suite, BHMI offers distinct advantages as a long-term technology partner. These strengths reflect decades of experience, deep industry focus, and an unwavering commitment to client success.

### Corporate Stability

Since 1986, BHMI has specialized in developing high-performance financial applications and has consistently supported its clients long after initial deployment. The company continues to maintain and enhance systems built more than 40 years ago, providing clients with confidence that their technology investment is protected for the long term. BHMI's proven stability ensures peace of mind, knowing the organization will remain a reliable partner throughout the lifecycle of its Concourse products.

### Proven Reputation

BHMI serves a diverse client base ranging from innovative startups to Fortune 500 enterprises, all of whom rely on BHMI to deliver mission-critical solutions. Across decades of engagement, BHMI has demonstrated the expertise, reliability, and accountability needed to consistently meet commitments. Companies partner with BHMI not just for software, but for trusted guidance in building and supporting systems essential to their business operations.

### Focused Product Direction

BHMI has made a deliberate strategic choice to concentrate its product development efforts on the back-office of electronic payments processing. This focus spans reconciliation, fee and commission assessment, disputes management, and settlement processing. By dedicating its resources to these complex and high-impact areas, BHMI has developed one of the industry's most robust, flexible, and cost-effective back-office platforms that are purpose-built to meet the evolving demands of electronic payment ecosystems.

### Dedicated and Experienced Team

In an industry often challenged by high turnover, BHMI stands apart with a deeply tenured and highly experienced team. Many original members of the technical staff remain with the company today, and every member of the Concourse product team has built their career within the electronic payments industry. Centrally located at BHMI's Corporate Development Center, the team works closely together to ensure strong collaboration, high-quality product development, and responsive, knowledgeable customer support. This continuity and expertise translate directly into better outcomes for BHMI clients.

## Contact Us Today

The Concourse Financial Software Suite will meet the current and future back office processing needs of your organization. With one or more modules within the Financial Software Suite, your company will be able to do the following:

- Improve operational efficiency by automatically loading data from all your transaction sources
- Proactively monitor your business with access to current transaction data and processing activity
- Enhance productivity and easily meet changing needs with user configurable business rules
- Ensure data integrity by automatically identifying discrepancies and reconciling transaction data
- Win more business with competitive fee schedules and commission programs
- Reduce the cost and complexity of managing chargebacks and disputes
- Meet service level agreements with fast and accurate settlement processing

**Make your back-office environment for electronic payment transactions flexible, reliable, and cost effective.**

### 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.

### PCI Compliant

The Concourse Financial Software Suite® is PCI compliant and is listed as a Validated Payment Application at <https://www.pcisecuritystandards.org>.



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The Concourse Financial Software Suite®, is a modular software suite that includes the following products:

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

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