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BHMI Enhances the Concourse Financial Software Suite® with Expanded Debit Processing Capabilities

OMAHA, Neb. – February 24, 2026 – [BHMI](#), a leading provider of back-office payment software solutions, has announced new enhancements to its [Concourse Financial Software Suite](#) designed to support debit processing in Canada.

These Concourse enhancements expand settlement, reconciliation, dispute management, and reporting capabilities to help acquirers and issuers manage debit processing requirements within the payments back office.

As part of these updates, BHMI has introduced new settlement and reconciliation functionality within Concourse. This functionality provides the ability for participants that are directly connected to a debit processing environment to manage settlement and reconciliation activity with other participants.

The settlement component leverages Concourse's continuous summarization infrastructure to support timely access to net settlement positions following end-of-day processing. Summaries track debits and credits between participating organizations. Once processing is complete, a settlement report is generated and fed into downstream settlement processes to facilitate funds movement. In addition, Concourse provides users with a continuous view of settlement positions through a dedicated settlement management interface.

The reconciliation functionality enables organizations to initiate and track both inbound and outbound reconciliations. When managing an inbound reconciliation, Concourse monitors for incoming files, performs automated comparisons against internal data, and generates reports to identify discrepancies. For outbound reconciliations, the system generates reconciliation files for delivery to requesting participants.

To streamline and simplify dispute management, Concourse includes configurable dispute plans designed for environments where authorization systems provide debit processing connectivity. These plans enable issuers and acquirers to exchange supported dispute actions with other participants.

In addition, Concourse provides reporting and data extraction capabilities designed to support participant reporting needs across debit processing environments.

Some of these capabilities are now being used to support Interac debit processing in Canada.

About BHMI

BHMI is a leading provider of software solutions for the back-office processing of electronic payment transactions. The company is best known for the Concourse Financial Software Suite®, a modern and flexible platform that supports a broad range of payment types including debit, credit, ATM, POS, mobile, account-to-account, and real-time payments. Concourse delivers essential back-office capabilities such as reconciliation, fees assessment, disputes management, and settlement. Its continuous processing architecture and powerful rules engine help organizations modernize, streamline, and optimize payment operations. To learn more, please visit www.bhmi.com.