



Concourse Financial Software Suite®

Support for Debit Processing in Canada

Companies can meet member-to-member back-office processing and operational requirements for transactions being processed through Canada's national debit network with the Concourse Financial Software Suite.

Concourse enables companies processing debit transactions with Canada's national debit network to meet member-to-member back-office processing requirements for settlement, reconciliation, dispute management, and reporting.

How Concourse Enables Companies to Support Member-to-Member Processing

Concourse provides functionality that ensures companies meet debit processing requirements with Canada's national debit network while improving operational efficiency.

Settlement and Reconciliation

Concourse provides the ability for members directly connected to Canada's national debit network to seamlessly settle and reconcile transactions and disputes activity with other members of the network.

Dispute Management

To streamline and simplify the management of disputes, Concourse includes dispute plans that can be used

in environments where authorization systems provide connectivity with the debit network. These plans enable issuers and acquirers to exchange supported dispute actions from the debit network with other members of the network.

Reporting

To help enable acquirers to meet reporting requirements, Concourse provides a transaction data extract. This extract supports a variety of formats based on the types of transactions being extracted such as POS, cash, cross-border, and e-commerce transactions.

Please see more details on the next page.

Concourse Functionality that Supports Member-to-Member Processing

Settlement and Reconciliation

Concourse provides the ability to settle and reconcile transactions and disputes activity with other members directly connected with Canada's national debit network.

The settlement component leverages Concourse's continuous summarization infrastructure to ensure net positions are available shortly after network end-of-day. Summaries track all debits and credits between the direct member organizations. Once processing is complete, a settlement output is generated and fed into the settlement process to facilitate funds movement. This output details both the amounts a member will debit other members, and the amounts other members will debit the company. Additionally, the Settlement Manager screen in Concourse provides users with a continuous view of settlement positions.

The reconciliation component allows companies to initiate and track reconciliations between themselves and other members of the network. Users can register inbound and outbound reconciliation tasks tied to a specific date and member.

When an inbound reconciliation is registered in Concourse, the system begins monitoring for the external reconciliation file to arrive. Once it arrives, the system creates a task to compare the incoming data to the same information in Concourse. Upon completion, a compare report is generated to identify discrepancies.

When an outbound reconciliation is registered in Concourse, the system generates a reconciliation file to be sent to the requesting member of the debit network.

Transaction Data Extract for Acquirers

Concourse provides an extract that makes transaction reporting easier for acquirers that are a member of Canada's national debit network. An extract can be produced for each of the following types of services:

- POS
- Cash
- Cross-Border Transactions
- E-commerce

Dispute Plans

Concourse offers dispute plan subscriptions that streamline the management of cash and debit disputes within an environment in which an authorization system provides connectivity with the debit network. While Canada's national debit network defines standard actions, time windows, and rules for disputes, sharing these actions requires integration with a member's authorization system. The dispute plans provided in Concourse enable issuers and acquirers to exchange all dispute actions supported by the debit network (text message, trace request, trace response, credit adjustment, and debit adjustment) seamlessly with other members.



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The functionality described in this document is part 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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