

CONCOURSE FINANCIAL SOFTWARE SUITE®

A UNIFIED BACK-OFFICE PLATFORM FOR MODERN PAYMENTS

● Reduce Complexity. ● Automate Operations. ● Gain Real-Time Visibility.



ONE PLATFORM. FIVE INTEGRATED MODULES.

REAL-TIME & BATCH TRANSACTION DATA LOADING

CONCOURSE – CORE™



- ✓ Centralized Transaction Repository
- ✓ Continuous Processing Architecture
- ✓ Real-Time Data Access
- ✓ Configurable Rules Engine
- ✓ Secure & PCI Compliant
- ✓ Browser-Based Interface

CONCOURSE – RECONCILIATION™



CONCOURSE – FEES & COMMISSIONS™



CONCOURSE – DISPUTES™



CONCOURSE – EXTENDED SETTLEMENT™



Built on a **continuous processing** and **rules-based** architecture.

HOW CONCOURSE SOLVES THE CHALLENGES

PAYMENT CHALLENGE

CONCOURSE SOLUTION



Multiplying Payment Types



Unified transaction repository



Legacy Systems



Seamless integration with existing payment platforms



Manual Reconciliation



Automated reconciliation workflows



Exception Processing



Real-time discrepancy identification



Limited Visibility



Real-time data access and reporting



Lack of Automation



Rules-driven processing



Settlement Complexity



Real-time settlement management

THE FIVE MODULES THAT POWER YOUR BACK OFFICE

1. CONCOURSE – CORE™



THE FOUNDATION

- Centralized transaction repository
- Real-time & batch data ingestion
- Continuous processing architecture
- Browser-based access
- PCI-compliant security
- Rules engine
- Multi-tenant support

- ✓ A single source of truth for every transaction.

2. CONCOURSE – RECONCILIATION™



AUTOMATED TRANSACTION MATCHING

- Attribute reconciliation
- Balancing reconciliation
- Multi-currency support
- Real-time exception detection
- Resolution workflows
- Net position visibility

- ✓ Reduce operational risk and reconciliation effort.

3. CONCOURSE – FEES & COMMISSIONS™



REVENUE OPTIMIZATION

- Unlimited fee types
- Flat, tiered & volume pricing
- Real-time fee calculations
- Network fee sharing
- Client fee visibility
- Pricing simulations

- ✓ Increase flexibility and maximize revenue.

4. CONCOURSE – DISPUTES™



INTELLIGENT DISPUTE MANAGEMENT

- Integration with card networks
- Network compliance automation
- Automated workflows
- Dynamic user screens
- Notifications and reminders
- Document management

- ✓ Faster dispute resolution with less manual effort.

5. CONCOURSE – EXTENDED SETTLEMENT™



STREAMLINED SETTLEMENT PROCESSING

- Continuous settlement calculations
- Multi-rail distributions
- Client settlement visibility
- Internal system integration
- Faster SLA delivery

- ✓ Settle on time all of the time.

BUSINESS OUTCOMES



REDUCED
OPERATIONAL
COSTS



FASTER
RECONCILIATION
& SETTLEMENT



IMPROVED
DATA
INTEGRITY



INCREASED
AUTOMATION



REAL-TIME
OPERATIONAL
VISIBILITY



FASTER
EXCEPTION
RESOLUTION



GREATER
SCALABILITY



IMPROVED
CLIENT
SATISFACTION

THE BHMI ADVANTAGE



40 YEARS OF PAYMENTS EXPERTISE

Since 1986, trusted by leading payment organizations worldwide.



PROVEN & RELIABLE

Proven with startups to Fortune 500 enterprises.



FOCUSED ON PAYMENTS BACK OFFICE

Dedicated exclusively to back-office functions such as reconciliation, fees, disputes, and settlement.



HIGHLY EXPERIENCED PRODUCT TEAM

Deep industry expertise with long-tenured professionals.



PCI-COMPLIANT PLATFORM

Security and compliance built into everything we do.



FLEXIBLE DEPLOYMENT

Cloud or on-premise to meet your infrastructure needs.

MODERN PAYMENTS DEMAND A MODERN BACK OFFICE

CONCOURSE FINANCIAL SOFTWARE SUITE®

Flexible. Reliable. Cost Effective.



BHMI®

11002 West Center Road
Omaha, Nebraska 68144

+1 402.333.3300

Sales@bhmi.com

www.bhmi.com