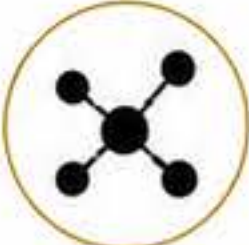


The Hidden Complexity Behind Modern Payments

THE 7 BIGGEST BACK-OFFICE CHALLENGES FACING PAYMENT PROCESSORS

1		MULTIPLYING PAYMENT TYPES - Credit, debit, prepaid, ATM, POS, mobile, account-to-account and emerging payment types - Every new payment type adds new rules, formats, and operational processes.		OPERATIONAL IMPACT More integrations, more exceptions and higher complexity across the payment ecosystem
2		LEGACY INFRASTRUCTURE - Decades of acquisitions, product launches and regulatory changes - Disconnected systems, data silos and point-to-point integrations		OPERATIONAL IMPACT High maintenance costs, limited agility, slow changes and increased operational risk
3		RECONCILIATION BURDEN - High volumes across multiple counterparties - Timing differences, missing records and complex matching - Reconciliation and resolution delays		OPERATIONAL IMPACT Large operations teams, long close cycles and cash management challenges
4		EXCEPTION PROCESSING - Missing files, duplicate transactions, settlement mismatches - Chargebacks, data quality issues and network timing delays		OPERATIONAL IMPACT High manual effort, increased operational risk and costly exception resolution
5		LIMITED OPERATIONAL VISIBILITY - Data fragmented across systems - Delayed reporting and inconsistent metrics - Difficult root-cause analysis		OPERATIONAL IMPACT Slower decision-making, reduced control and inability to optimize operations in real time
6		LACK OF AUTOMATION - Manual and semi-manual workflows - Paper-based and batch processes - Repetitive, time-consuming tasks		OPERATIONAL IMPACT Higher operating costs, increased errors and scalability challenges
7		SETTLEMENT COMPLEXITY - Multiple settlement models and schedules - Multi-currency, cross-border and intermediary bank layers		OPERATIONAL IMPACT Longer settlement cycles, liquidity strain and increased risk of missing SLAs

THE RESULT



HIGHER COSTS



INCREASED OPERATIONAL RISK



SLOWER RESOLUTION TIMES



REDUCED SCALABILITY



OVERBURDENED OPERATIONS TEAMS

WHAT PAYMENT LEADERS NEED



UNIFIED PAYMENT SUPPORT



AUTOMATED RECONCILIATION



INTELLIGENT EXCEPTION PROCESSING



STREAMLINED SETTLEMENT MANAGEMENT



REAL-TIME OPERATIONAL VISIBILITY

THE SOLUTION: The Concourse Financial Software Suite®

Concourse modernizes the payments back office so you can **reduce costs**, **mitigate risk**, and focus on what matters most...**growing your business**.

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