

Concourse – Core™

Make Back Office Processing for Electronic Transactions Fast & Agile



The Challenge

Financial service providers must process many different types of electronic payment transactions such as credit, debit, prepaid, ATM, POS, P2P and mobile transactions. As new payment mechanisms have entered the market, companies have been required to access data from a growing number of transaction sources and process these transactions using a variety of back office systems. As a result, many companies are finding their back office environments to be difficult to manage, costly to operate, and susceptible to performance issues and errors.

The Solution

The Concourse Financial Software Suite™ is an integrated software suite specifically designed to perform back office processing for electronic payment transactions. It includes the following modules:

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

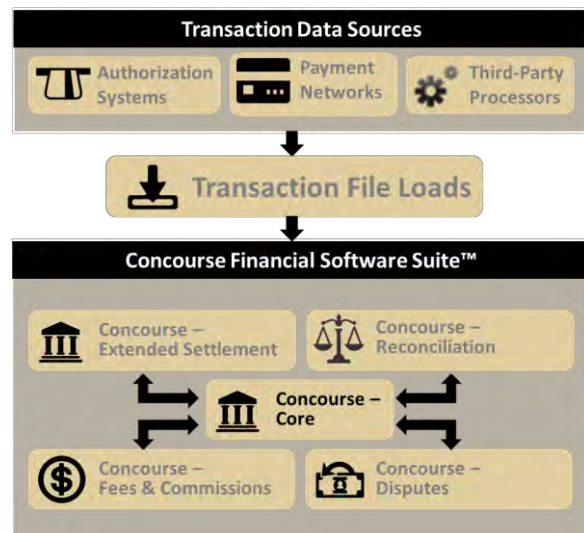
The Concourse Financial Software Suite is designed as an integrated back office system, but its modular design allows companies to select and add appropriate business services as they are required.

Concourse – Core

Concourse – Core is comprised of the following features that are utilized across all other products within the Concourse Financial Software Suite:

- ✓ Continuous Processing Architecture
- ✓ Centralized Transaction Repository
- ✓ Secure & PCI-Compliant User Access
- ✓ Configurable Business Rules Engine
- ✓ Version & Operations Management

Below is an illustration of data being automatically loaded into the Concourse system and shared with the Concourse modules via Concourse – Core.



Benefits of the Concourse Financial Software Suite

- 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
- Meet Service Level Agreements with Fast and Accurate Settlement Processing
- 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

Key Features & Benefits

Automatic Data Loading

- ✓ Continuously load data from all your transaction sources

Centralized Transaction Repository

- ✓ Store up-to-the-minute data from any transaction source

Real-Time Data Access

- ✓ Access transactions in real-time via browser-based viewer

Secure & PCI Compliant

- ✓ Meet Payment Card Industry (PCI) security standards

User Configurable Business Rules

- ✓ Easily configure system to meet current and future needs

Transaction Life Cycle Linkage

- ✓ View the complete life cycle of every transaction

Online Summaries & Report Templates

- ✓ Proactively track the status of your business

Version Management

- ✓ Schedule future changes in a controlled manner

Operations Management

- ✓ Ensure reliable processing and data management

Scalability and Availability

- ✓ Have peace of mind that no matter how fast your company grows, Concourse can handle the load

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

System Requirements

- **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 Internet Explorer, 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 PA-DSS Compliant

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



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Concourse – Core is part of the Concourse Financial Software Suite™, which includes the following products:

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

To learn more, please visit www.bhmi.com.

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