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NEWS RELEASE

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Concourse Financial Software Suite Supports ISO 2022 Payments Format and SEPA

OMAHA, Neb. – June 20, 2019 Baldwin Hackett & Meeks, Inc. (BHMI), a leading provider of enterprise software applications and creator of the Concourse Financial Software Suite™, announced support of the ISO 2022 standard within the customer-to-banks payments domain.

The ISO 2022 payments format standards, developed by the International Organization for Standardization, provide a common, effective language for both people and machines in the end-to-end payments chain and also allow financial institutions to overcome semantic and syntax barriers when working across borders. The Concourse Financial Software Suite is constantly evolving to meet the needs of global payment standards and client needs in the rapidly evolving world of payments.

The Concourse Financial Software Suite enhancements support the payments domain in the Single European Payments Area (SEPA). SEPA is a payments system created by the European Union and utilizes ISO 2022 to harmonize cashless transactions across European borders. SEPA works to improve efficiency and overcome payment barriers of cross-border payments to support movement of European currency.

"The payment industry is constantly evolving, especially from a global perspective. The changing global regulatory environment requires the flexibility and commitment to create adaptable products to meet its needs," stated Dr. Lynne Baldwin, President of BHMI. "Our Concourse Financial Software Suite is a critical solution set for our global clients, and ensuring support for ISO 2022-based payments is imperative. They can be assured that Concourse is ready to assist them to facilitate cross-border cashless payments as if they were operating in a single country."

About Baldwin Hackett & Meeks, Inc.

Baldwin Hackett & Meeks, Inc. (BHMI) is a leading provider of product-based software solutions focused on the back office processing of electronic payment transactions. The company is best known as the creator of the Concourse Financial Software Suite™ – a unique integrated collection of back office products allowing companies to quickly and easily adapt to the rapidly changing world of payments. Concourse is a cohesive and integrated package, including settlement, reconciliation, fees processing, and disputes

workflow management, that reduces the cost and complexity of back office processing. Concourse's continuous processing, near real-time architecture and powerful rules engine is ideally suited for new payment initiatives like P2P and enables companies to perform back office processing for any type of payment transaction. To learn how your company can benefit from the power and flexibility of Concourse, please visit www.bhmi.com.

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