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NEWS RELEASE

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BHMI Selected to Support Back-Office Functionality of the Zelle Network®

OMAHA, Neb. – August 5, 2019 Baldwin Hackett & Meeks, Inc. (BHMI), a leading provider of enterprise software applications and creator of the Concourse Financial Software Suite™, announced that Early Warning Services, LLC, the network operator behind the *Zelle*® fast payments network, has selected Concourse to support disputes management for payment transactions processed by the Zelle Network®.

The *Zelle Network* connects financial institutions of all sizes, enabling consumers and businesses to send fast digital payments to other parties with bank accounts in the U.S. Early Warning Services selected Concourse with the primary focus on addressing the unique dispute/chargeback management requirements of *Zelle*.

“BHMI’s Concourse solution is ideally suited for a fast payments network like *Zelle*,” said Lou Anne Alexander, Group President of Payments for Early Warning Services. “We chose Concourse not only because it meets our disputes processing needs, it can also provide integrated back office support services such as payment research, settlement, and reconciliation across the *Zelle Network*.”

“Our mission is to provide flexible and reliable applications to support the overall success of our client’s businesses,” said Dr. Lynne Baldwin, President of BHMI. “*Zelle* provides an easily accessible and useful service for a wide range of customers. We are pleased to support Early Warning Services and *Zelle*, and helping *Zelle* better serve its clients across the U.S.”

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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