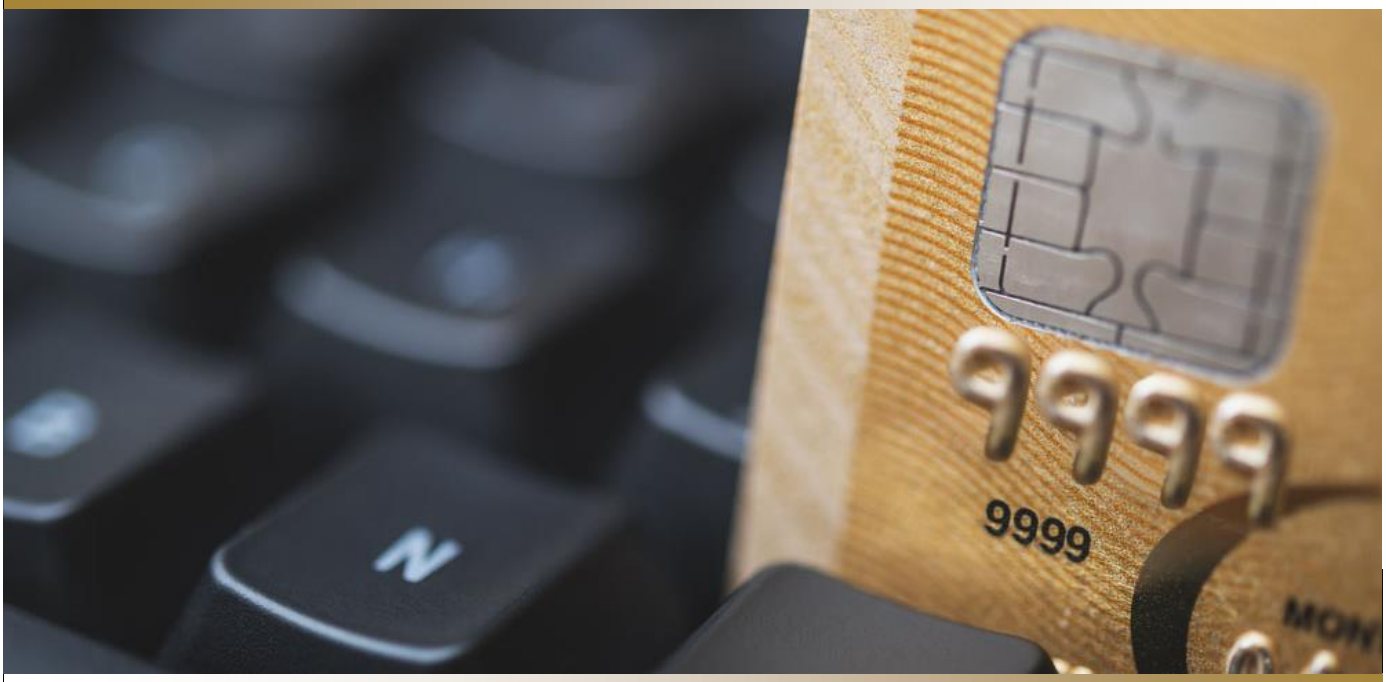
Concourse Financial Software Suite®

Make Your Back Office Payments Processing

Flexible, Reliable & Cost Effective



BHMI®

Software for the Speed of Now

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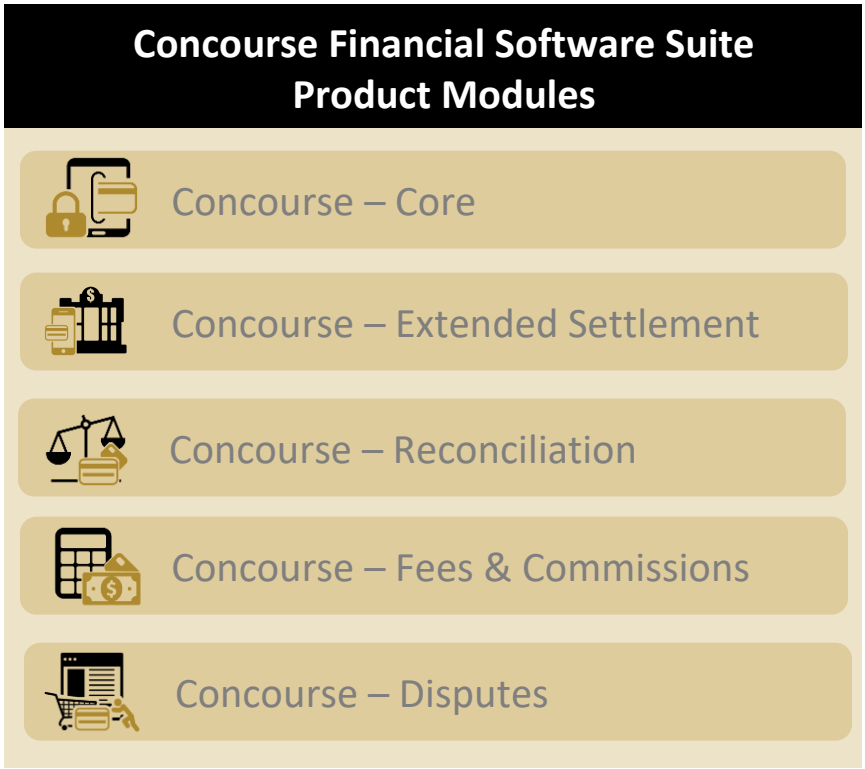
Concourse Overview

The Concourse Financial Software Suite is a proven and modular software suite specifically designed to reduce the cost and complexity of back office processing for electronic payment transactions. Concourse supports both issuer and acquirer activity for any type of electronic transaction. This includes credit, debit, ATM, POS, mobile, P2P and other types of emerging payment transactions.

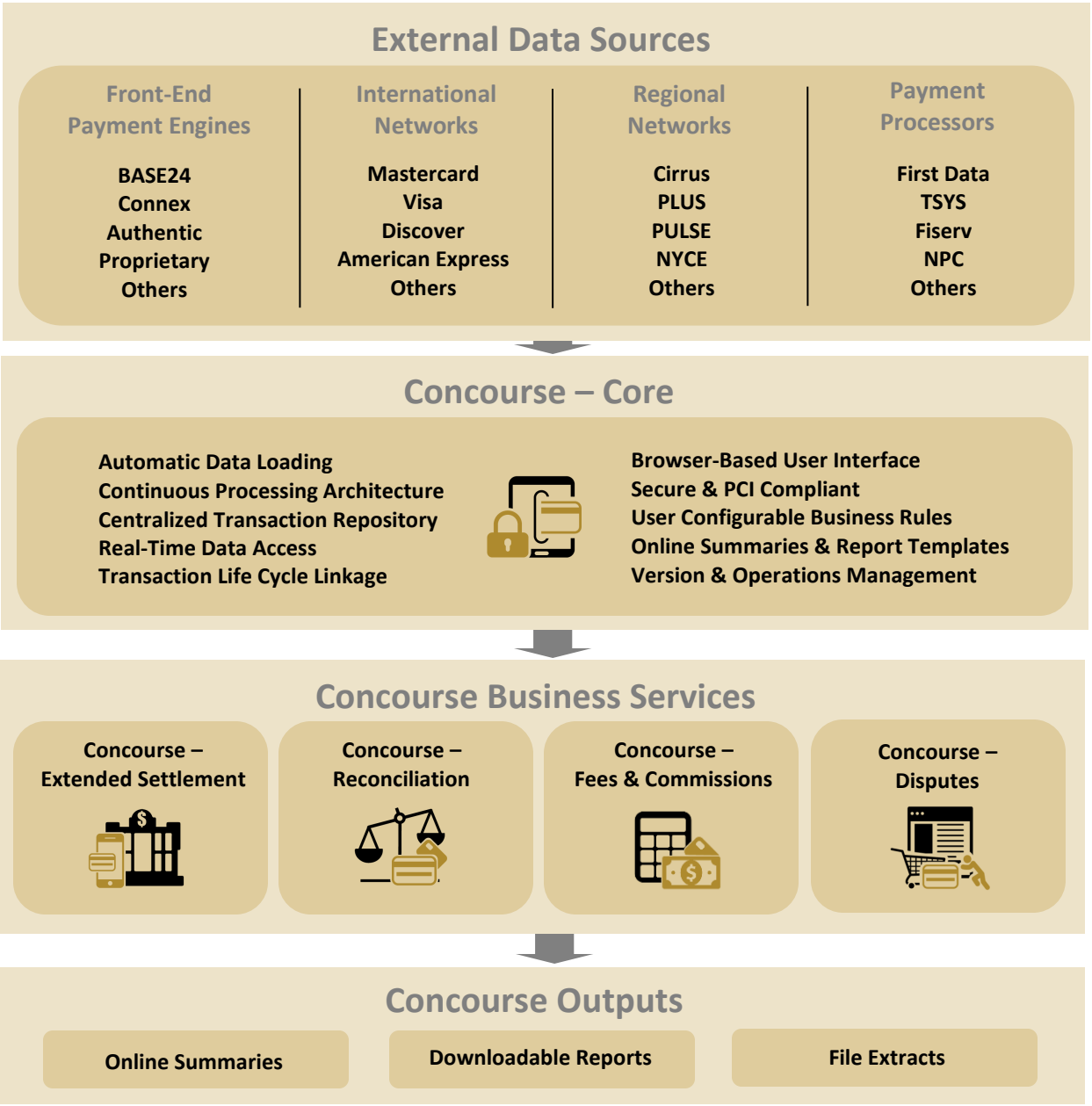
The Concourse Financial Software Suite includes five software modules that perform a wide range of back office functions that are required to successfully process electronic payment transactions. This includes real-time access to transaction data, transaction research, settlement processing, funds movement, transaction matching, automated reconciliation, reporting, fee billing, chargebacks and disputes workflow management.



The modules within the Concourse Financial Software Suite can be licensed separately or together to meet a company's specific back office processing needs for electronic payments. Due to Concourse's modular design, companies have the flexibility to add modules as they are needed. Also, since the Concourse product modules are designed to readily integrate with each other, additional product modules can be added without changing previously deployed modules.

Concourse At A Glance

A high-level diagram of Concourse is shown below. As can be seen, Concourse has been designed to seamlessly interface with a variety of front-end payment engines such as BASE24, CONNEX, and Authentic. It also supports file formats produced by regional, national, and international payment networks such as Mastercard, Visa, Discover, PULSE, NYCE and Zelle; along with file formats from payment processors such as First Data, TSYS, and Fiserv. Therefore, Concourse can be easily integrated into an existing transaction processing environment.



Concourse – Core

Many of the features that make the Concourse Financial Software Suite the preferred choice for financial service companies reside in the Concourse – Core module. The following core features are leveraged across all the other modules within the Concourse Financial Software Suite:

- Automatic Data Loading
- Continuous Processing Architecture
- Centralized Transaction Repository
- Transaction Life Cycle Linkage
- Real-time Data Access
- Browser-Based User Interface
- Secure & PCI Compliant
- User Configurable Business Rules
- Online Summaries & Report Templates
- Version & Operations Management

Below is a more extensive overview of how Concourse – Core makes back office processing for electronic payment transactions flexible, reliable, and cost effective:

Automatic Data Loading

Concourse – Core can automatically load transactions from one or more front-end payment engines even if these systems are from different vendors or have different record formats (e.g., BASE24, CONNEX, Authentic, etc.). In addition to these direct transaction feeds, Concourse – Core can also load raw data files provided by networks and processors (e.g., Visa, Mastercard, Discover, PULSE, NYCE, STAR, Zelle, etc.).

Continuous Processing Architecture

Concourse is based on a service-oriented, continuous processing architecture. Concourse has the ability to accept continuous transaction feeds from a wide range of front-end payment engines and process the incoming information as it arrives. This philosophy of continuous data loading allows the processing of transactional data to be spread across the day, ensuring that daily funds movement deadlines are easily achieved. This approach is common to all business services and processing within the Concourse system. As each transaction is committed to the repository, it is shared with other Concourse business services where service-unique processing and summarization occur. Continuous processing of data loading all the way through summarization allows end-of-day processing to be completed throughout the business day, thereby increasing the ability to quickly create time-sensitive information such as output files and reports.

Centralized Transaction Repository

Concourse – Core provides an extensible transaction repository that includes up-to-the-minute data gathered from multiple sources. This repository is designed to store any type of electronic payment transaction including credit, debit, ATM, POS, mobile and P2P transactions.

Transaction Life Cycle Linkage

When transaction data from each source is loaded into the Concourse repository, the system instantly links together any data related to a single transaction (e.g., authorization, clearing item, chargebacks, representments, adjustments, etc.). As a result, individual transaction records from a particular data source, as well as the records that have been linked from other data sources, can be easily viewed.

Real-Time Data Access

Concourse provides immediate access to the transaction detail contained in the repository via a secure browser-based viewer. It also provides companies access to the real-time summaries that have occurred by each business service. These summaries provide a view into the current business day position.

Browser-Based User Interface

Concourse includes a browser-based viewer that provides an authorized system user the ability to view up-to-the-minute transaction data gathered from multiple data sources and placed in the repository. Transaction research procedures that previously required users to access several systems are achieved through a single user interface.

Secure & PCI Compliant

The Concourse Transaction Repository and Viewer are compliant with Payment Card Industry (PCI) regulations, including PA-DSS. These services utilize a user-to-data relationship access method to provide another layer of information security. This additional layer ensures that system users can only access the information and services consistent with their configured roles. Methods employed by Concourse to secure and retrieve "data at rest" include the following:

- **Encryption of Cardholder Data.** The PAN and expiration date are encrypted in the Concourse repository.
- **Configurable PAN Masks.** Unique masks may be applied to displayed data based on the card issuing business, user logon, attribute(s) of the transaction, and any combination of the three.
- **Data Access Tagging.** Allows tags to be assigned to transaction activities as they are loaded into the repository, based on any transaction attribute (acquiring business, terminal ID, PAN prefix, etc.). These tags are assigned to users and control the transactions within the repository that they can access. This method of data access control allows unique business relationship roles to be defined and enforced when viewing transactional data within the repository.
- **Auditing of Access to Unprotected Cardholder Data.** An audit trail item is created whenever a user is granted access to masked and non-masked cardholder data.

User Configurable Business Rules

Concourse – Core supports user-defined business rules that can be configured and made available to the business services during transaction processing. These rules allow a Concourse business service, like Concourse – Fees & Commissions or Concourse – Extended Settlement, to invoke custom methods of processing without the time and expense of custom software development. As a company's business needs change, rules may be altered and new rules implemented without code modifications or software outages.

The Concourse rules engine has a number of unique attributes that make it ideally suited for large transaction volumes and the complexities of electronic payment transactions. Specifically, these features include:

- **User Friendly Interface.** A browser-based graphical rules builder provides an intuitive, step-by-step process for the creation and modification of business rules. The point-and-click selection of appropriate rule attributes replaces the programming complexity of traditional rules engines without compromising the sophistication of the resulting business rules.
- **High Performance.** A significant benefit of the Concourse rules engine is the delivery of flexibility without reduced runtime performance. Concourse automatically compiles the configured business rules into executable libraries for use during runtime processing. The automated compilation of new rules results in significantly better performance than traditional interpretive rules systems. No software outage is needed for the system to start using a new version of rules.

Online Summaries & Report Templates

Concourse – Core offers a variety of online summaries and reports that enable companies to track the status of their overall business. Below is a summary of the types of reports provided by Concourse:

- **Online Summaries.** Because Concourse is based on a continuous processing architecture, the system provides online viewing facilities that include access to current data and processing activity.
- **On Demand Reports.** Concourse provides downloadable versions of information that appears on certain user interface screens. The information that appears can be selected and ordered by criteria that differ by screen. In addition, filters are supported that can further limit the information shown. Once the information is displayed on the screen, it can then be downloaded in one of several formats, including: PDF, text, or spreadsheet formats.
- **Scheduled Reports.** These reports are run regularly at pre-determined intervals. They are run automatically by the system and do not require any user input, beyond setting up the configuration, to be initiated. The Concourse reporting framework is based upon reporting templates. These templates allow companies to adjust the look and content of a report to meet its specific requirements. The output for these reports is written to data files, which can then be distributed to appropriate parties.
- **Custom Reports.** Since all data in the Concourse repository is stored in an open relational database that is compatible with ODBC- or JDBC-compliant report writing tools such as Crystal Reports. As a result, companies have full access to the data and will be able to meet unique reporting needs.

Version Management

The Concourse business services utilize version management to protect key production configuration data while allowing future changes to be staged and scheduled for implementation. Version management ensures that production data is secured and business processing is performed without unexpected configuration changes. Version management also secures the user-defined business rules that are used by the Concourse business services. These rules require the same level of management as configuration data to ensure they are implemented in a controlled manner.

A user-friendly interface provides for the following:

- Viewing of all versions known to the system
- Generation of working versions to facilitate modifications
- Locking of a modified version to protect it from future modifications
- Scheduling of a working or previous version into production
- Compilation of user-defined business rules for use in runtime processing

Operations Management

As with any information system, the accuracy and validity of Concourse's outputs (e.g., reports, settlement files, etc.) are dependent on necessary transaction detail being correctly loaded and appropriately processed. Consequently, Concourse – Core includes a suite of operational services to ensure reliable processing and data management. It also provides the tools needed to manage the system and the Concourse products.

Concourse – Extended Settlement

Concourse – Extended Settlement is a proven software solution that ensures the settlement and funds movement of electronic payment transactions such as credit, debit, ATM, POS, mobile and P2P transactions. Its rules-based engine and continuous processing architecture combine to form one of the world's most flexible, reliable, and cost-effective settlement processing solutions for electronic payments.

- Define settlement rules without changing code
- Move funds based on currency type
- Support many different settlement distribution cycles
- Spread back office processing throughout the day
- Create funds movement files such as ACH
- Create accounting files such as General Ledger
- Access real-time settlement activity
- See current net settlement positions
- Distribute accurate and timely reports

Below is a more extensive overview of how Concourse – Extended Settlement allows companies to settle electronic payment transactions on time, all the time:

Rules-Based Settlement Configuration

As with the other Concourse products, system owners are able to use a user-friendly Expression Generator to configure the Concourse – Extended Settlement product. As a result, user-defined business rules can be invoked to determine the accumulation and distribution plan for a given transaction. Multiple plans can be configured to allow the same transaction, fee, or dispute to be analyzed for external movement and for internal funding movements to a general ledger.

Near Real-Time Settlement

Concourse continuously processes electronic payment transactions from multiple sources and concurrently calculates the resulting settlement positions. Because the data is being loaded in near real-time, settlement processing is spread across the day. This not only ensures on-time settlement, it also provides continuous access to financial positions anytime throughout the day.

Hub-And-Spoke & Point-To-Point Settlement

Concourse – Extended Settlement provides both hub-and-spoke and point-to-point settlement. Hub-and-spoke settlement assumes the Concourse system owner is the settlement hub through which all funds are exchanged. In this model, all settlement end-points have a settlement position relative to the system owner. The distribution of funds between the system owner and each defined business can be configured independently. Point-to-point settlement is a model that allows businesses or clients of the system owner to settle directly with each other.

Additionally, Concourse – Extended Settlement supports the configuration and processing of both hub-and-spoke and point-to-point settlement within a single Concourse system.

Flexible Funds Movement

Concourse – Extended Settlement provides optimum flexibility with regard to funds movement. For example, Concourse offers an unlimited number of settlement accounts per business, allowing for more granular funds movement based on attributes of the transaction, fee, or dispute. Concourse – Extended Settlement also offers companies the capability to recognize third parties through secondary stage funds movement. Secondary stage funds movement allows funds to be "fanned" beyond the initial settlement entity. This is often used to support the sharing of surcharges, fees, and commissions.

Configurable Online Summaries

Concourse – Extended Settlement generates summary data that is used to generate client, processor, and system owner reports. These summaries are also used to create settlement files such as ACH to facilitate external funds movement between the system owner and settlement entities. The summary data can be extracted to external systems, such as a general ledger system, to facilitate accounting. Customer-specific summaries may be created as a cost-effective means of integrating existing in-house systems with the output from the settlement service.

Settlement Reporting

Concourse – Extended Settlement provides a powerful report viewer, called the Settlement Summary Viewer, which presents report views to an online user in near real-time. A user can download settlement views in a traditional report format or they can choose to import the data in a spreadsheet format. The spreadsheet format allows the data to be imported directly into a business's back office processing environment.

Concourse – Reconciliation

Concourse – Reconciliation is a real-time, rules-based software solution that streamlines the transaction matching and reconciliation process for electronic payment transactions such as credit, debit, ATM, POS, mobile and P2P transactions. It allows companies to view the current reconciliation status, net positions, suspense items, and specific reasons for any transaction data discrepancies.

- Automatically load data from all transaction sources
- Link data and create complete transaction life cycles
- Reconcile transactions from two or more data sources
- Configure transaction and balance equivalency checks
- Define tolerance levels for equivalency checks
- Perform transaction and balancing reconciliation
- Verify reconciliation status in real-time
- Access wide range of online and downloadable reports
- Easily identify the reason for a discrepancy

Below is a more extensive overview of how Concourse – Reconciliation automates and streamlines the reconciliation process for electronic payment transactions:

Automatic Data Matching

Concourse – Reconciliation automatically loads data from all transaction sources and performs two types of reconciliation:

- **Transaction Reconciliation.** Matches transaction activity details between two or more data sources and provides view of transaction discrepancies.
- **Balancing Reconciliation.** Matches transaction amounts between two or more data sources and provides view of suspense items.

Transaction Life Cycle Linkage

Concourse – Reconciliation leverages a core processing feature called Life Cycle Linkage. As transactions are received from the different external sources, they are linked with the same transaction from other sources to form a life cycle view of a single transaction. The Concourse – Reconciliation business service is notified when a new detail record is received for a transaction life cycle. Once all required sources have been received, the system considers a transaction "qualified" and equivalency processing is performed. If all sources' details are not received within a configured timeframe, the system reports a missing transaction as a timeout to indicate that information on the transaction was not received from all required external sources.

Rules-Based Reconciliation Configuration

As with the other Concourse products, system owners are able to use a user-friendly Expression Generator to configure the Concourse – Reconciliation product. As a result, user-defined business rules can be invoked to determine which reconciliation plans will manage a transaction and how equivalency will be determined for each transaction. Concourse – Reconciliation supports the configuration of multiple plans to allow the same transaction to be reconciled against many external sources and to allow unique equivalency checks to be performed based on characteristics of the transaction.

Proactive Exceptions Management

Due to the continuous processing architecture of Concourse, companies will be able to verify reconciliation status in real-time. This includes the following:

- Number of transactions processed
- Previous, current, and new suspense items
- Current net position
- Data discrepancies

Each discrepancy is accompanied by an audit trace detailing the result of each equivalency check that was performed. This allows a user to quickly determine the reason for the discrepancy and, based on the reason, what action needs to be taken. Along with the reason for the discrepancy, the system supplies the transaction details from each source to aid users in their research and analysis.

The Concourse Reconciliation Management screen allows users to perform a variety of queries on reconciliation results. In addition, the system supports a wide range of online and downloadable reports.

Concourse – Fees & Commissions

Concourse – Fees & Commissions is a flexible, rules-based solution that allows financial service companies to quickly and easily configure and modify any type of fee, commission, or pricing structure for electronic payment transactions such as credit, debit, ATM, POS, mobile and P2P transactions. This includes interchange fees, gateway fees, processing fees, service fees, recurring fees, commissions, and much more. The Concourse – Fees & Commissions module supports a wide range of pricing structures such as transaction-based, volume-based, percentage-based, threshold-based, flat, and tiered rate schedules.

- Calculate any type of fee or commission
- Leverage data from multiple transaction sources
- Assess one or many fees or commissions per transaction
- Implement wide range of pricing structures
- Easily configure and modify rate structures via the user interface
- View real-time fee activity
- Initiate trial runs to see impact of new rate schedules
- Establish unique fee schedules and billing cycles for clients
- Provide online fee summaries and billing statements to clients

Below is a more extensive overview of how Concourse – Fees & Commissions allows companies to gain a competitive advantage with flexible transaction fees and commissions:

Rules-Based Fee Configuration

The Concourse Expression Generator allows companies to easily configure user-defined business rules for its fee, commission, and rebate structures. This architecture eliminates the need for hard-coded fee or commission types and allows companies to configure pricing structures based on specific business needs.

User Extensible Fee Types

Concourse – Fees & Commissions can be configured to assess multiple fee, commission, and rebate types for a single transaction. Consequently, fee schemes can be highly granular and uniquely tailored to any customer.

Configurable Fee Assessment

Concourse – Fees & Commissions supports two types of assessment configurations: ***Flat*** and ***Tier***. A flat fee assessment is based on a percentage calculation or a fixed calculation. The tiered fee capabilities provide companies with additional, flexible options for crafting customized fee plans to appeal to different customer groups. Concourse – Fees & Commissions provides the ability to configure the following types of tiering structures:

- **Fill-A-Tier.** Allows companies to define different per-transaction processing rates for transactions based on individual customer volume in a billing period. For example, fill-a-tier assessments would allow a $.10 / transaction processing rate to be charged for the first ten thousand transactions in a given month, an $.08 / transaction processing rate for the next 20 thousand transactions, and $.05 / transaction rate for all additional transactions.

- **Earn-A-Tier.** Allows companies to retroactively change the per transaction processing rate for transactions that have occurred previously in a billing period if certain customer volume criteria are met. For example, earn-a-tier assessments would allow a $.10 / transaction processing rate to be charged for the first ten thousand transactions in a given month; however, if the total monthly transaction volume for a customer exceeds ten thousand transactions, then the total processing fee for all previous transactions would be adjusted to the tier achieved.

Support For All Fee Sources

Concourse continuously loads transactions from the front-end payment engine and raw data files from external networks. Fees and commissions can then be assessed based on the transactional data received from these data sources. If a fee is provided by the external source, it can also be passed through to minimize fee calculation differences. In addition, a user interface is provided for the manual entry of fees that are received in a non-electronic form, such as those found in reports or spreadsheets. A manual fee load process is available to allow fees and commissions generated by another system to be introduced to the Concourse – Fees & Commissions system for reporting and settlement. This allows all fees to be presented in a uniform manner and settled by the same process.

Proactive Fee Evaluation

With Concourse – Fees & Commissions, companies are able to support current and future fee, commission and rebate schemes in their production environment. The audit fee feature allows current production and future production fee, commission, and rebate schemes to exist concurrently and only allow the current production scheme to be submitted to settlement. Fee audits are included on system owner reports to allow companies to evaluate the outcome of different schemes.

Fee Reconciliation Facilitation

In addition to allowing new fee, commission, and rebate schemes to be evaluated, the fee audit feature can be used to internally audit fees assessed by external networks. The system owner fee reports allow companies to identify any fee discrepancies without the need for lengthy manual comparisons.

Exception & Correction Management

Concourse – Fees & Commissions provides a number of facilities to help companies manage exceptions and corrections related to fees. Below is a summary of these facilities:

- **Fee Evaluation Exceptions.** Transactions that are not assessed a fee are automatically identified. On-screen evaluation traces simplify the identification of fee configuration errors. A trial-run option is also available to verify the accuracy of the modified/new fee configurations before a selected set of fee assessment exceptions is submitted for re-evaluation.

- **Fee Corrections.** This facility allows companies to correct the fee/calculation configuration and through the use of the trial run feature, determine if the new configuration properly corrects the fees. Once satisfied the configuration is correct, it can be used to correct previously generated fees. Fee Corrections allows existing fees to be changed/removed and/or new fees to be generated.

- **Trial Runs & Automated Retry.** Concourse – Fees & Commissions also provides trial run services that allow companies to validate that configuration changes actually resolve the processing exceptions being investigated. The trial run facility uses working configuration versions to allow changes to configuration and business rules to be verified without disruption of the production system. Following a successful trial run, a configuration version can be scheduled for production use and all or a selected set of exceptions can be submitted for re-processing.

Fee Reporting

Concourse – Fees & Commissions supports client, network, processor, and system owner reports for a specified business date. In addition, a company and its clients can view and download fee settlement reports through the Settlement Summary Viewer.

Concourse – Disputes

Concourse – Disputes is a powerful disputes workflow management system that manages the chargeback life cycle from initial claim entry to final resolution for both card issuers and acquirers. Concourse – Disputes manages all aspects of the disputes management process for electronic payment transactions such as credit, debit, ATM, POS, mobile and P2P transactions. This includes the creation and management of retrieval requests, chargebacks, representments, arbitration, and other dispute-related activities.

- Manage dispute activity based on the entire transaction life cycle
- Control the initiation of dispute activities based on the characteristics of each transaction
- Generate adjustments, chargebacks, representments, and other dispute-related activities
- Automate the administration of network-specific dispute regulations such as Visa, Mastercard, Discover, and American Express
- Ensure federal regulations such as Regulation E and Regulation Z are enforced
- Integrate internal processing procedures as workflow steps within dispute plans
- Issue automated notifications and reminders
- Monitor dispute activity in real-time
- Track important milestones and manage dispute activity via work queues
- Grant client access via a secure browser interface

Below is a more extensive overview of how Concourse – Disputes simplifies and streamlines the management of chargebacks and disputes for electronic payment transactions:

End-To-End Claims Management

Concourse – Disputes is a comprehensive solution that manages the entire disputes life cycle from initial entry to final resolution. This includes the management of allowed actions, dispute action dependencies, day limit and amount limit rules, approval rules for things like good faith exceptions, multi-currency for disputed amounts, supported dispute reasons, important milestones, and processing steps that ensure dispute activities are completed in a compliant manner. Since all steps are handled in one system, the disputes management process is completed quickly and reliably.

Case-Level Management

To streamline the management process, multiple disputes can be managed together as a case. This makes it easier for authorized users to track a situation that is associated with more than one dispute.

Configurable Work Distribution

Authorized users can configure how dispute claims are to be distributed among the disputes management staff. Supervisors can modify work queue assignments at any time. Work can be evenly distributed, increasing the level of productivity.

Intuitive Disputes Processing

Workflow steps are managed using an intuitive workflow configuration that guides a user to the next appropriate action. As a result, dispute analysts can successfully make progress on each dispute claim without the need for extensive disputes training and the risk of workflow errors.

Pre-Populated User Screens

Since all transaction data from all external sources is automatically retrieved, loaded, and linked together in the Concourse repository, the transaction data required to create and manage a dispute claim is already in the system and made available on the user screens. For example, when an authorized user needs to open a dispute claim, the system pre-populates the appropriate screens with the original transaction data – eliminating redundant data entry, enhancing productivity, and reducing clerical errors.

Document & Forms Management

With Concourse – Disputes, there is no longer a need for manual paper handling. Internal users and external clients have the ability to attach documentation and forms as digital images. These documents can be linked to one or more disputes or cases. Concourse – Disputes also interfaces directly with card association dispute systems such as Visa VROL and Mastercard MCOM Claims Manager. This eliminates the need to upload documents and forms into separate systems – increasing efficiency and improving turnaround times.

Regulatory Rule Enforcement

Concourse – Disputes can be pre-configured and updated when needed with rules-based dispute plans that ensure all card association, network, and federal regulations such as Regulation E and Regulation Z are enforced. This includes reason codes, day limits, amount limits, and sequential dispute actions. Each dispute plan is configured to support the appropriate dispute actions (e.g., copy request, chargeback, representment, adjustment, retrieval request, fulfillments, and user defined actions) for the governing entity (e.g., Visa, Mastercard). The system also creates the necessary fraud reports for card associations (e.g., SAFE and Fraud Advice). As a result, users no longer have to remember complex industry regulations.

Advanced Workflow Engine

Concourse – Disputes includes a flexible and powerful workflow engine that guarantees no steps are missed, each step is completed in the correct order, and all deadlines are met. The system includes the business logic that ensures dispute actions are based on network-specific rules. It also allows company-specific processing steps to be injected into workflows, such as supervisory approvals. A graphical workflow diagram is provided for creating workflows and presenting them during dispute processing, so it is easy for the user to see the workflow plan and the next available action for each dispute.

Automated Alerts & Notifications

Concourse – Disputes automatically sends advisements and reminders via e-mail. Advisements provide notifications to appropriate users when events occur, such as a chargeback being received or an attachment being added. Reminders are generated for time-sensitive events that are at the beginning or nearing the end of their availability window. These automated notifications assure that all claims are being successfully managed and comply with time-sensitive, regulatory actions.

Real-Time Monitoring & Reporting

The online monitoring and reporting tools provide up-to-date information for all dispute activities. This includes summary and detailed information on outstanding disputes, settled disputes, future workflow steps, case activity, and analyst productivity. Concourse – Disputes provides pre-defined reports, which can be downloaded into PDF, text, CSV, or spreadsheet formats. In addition, all data in the Concourse transaction repository is stored in an open database that is compatible with ODBC- or JDBC-complaint report writing tools, such as Crystal Reports. Concourse provides all the online monitoring and reporting tools required to achieve excellence in the area of disputes management processing.

The BHMI Advantage

In addition to the powerful Concourse features and benefits, there are some important benefits that Baldwin Hackett & Meeks, Inc. (BHMI), as a company, can offer. Below is a summary of the inherent advantages of a partnership with BHMI.

Corporate Stability

BHMI has been in business developing high-powered financial applications for more than 3 decades. During this time, BHMI has continued to provide support for all its clients following software deployment. BHMI is currently supporting clients for whom the company developed systems more than 30 years ago. Companies have peace of mind knowing that BHMI has been successful with the applications it has created and that the corporation will be around to offer long-term support for its Concourse products.

Proven Reputation

From small startups to Fortune 500 companies, BHMI clients have one thing in common – they partner with BHMI to create, deploy, and support applications that are critical to their success. Throughout its business history, BHMI has had the skills, experience, and commitment to ensure it can deliver what it promises.

Focused Product Direction

BHMI made a business decision to focus its product efforts on the back office side of electronic payments processing. This includes settlement and reconciliation, fees and commissions, and disputes management. As a result, BHMI has invested a significant amount of time and effort understanding the needs of the marketplace and creating the most robust, reliable, flexible, and economical back office solution for electronic payment transactions.

Dedicated Team

In today's world of rapid employee turnover, BHMI is proud of the fact that most of the original members of its technical group are still at BHMI. In addition, all members of the Concourse product team have focused their careers on the electronic payments industry and understand the needs of the market. As a result, BHMI has assembled one of the industry's most experienced and dedicated product teams. All members of this team are centrally located at the BHMI Corporate Development Center – ensuring effective communication, quality product development, and responsive customer support.

Contact Us Today

The Concourse Financial Software Suite will meet the current and future back office processing needs of your organization. With one or more modules within the Financial Software Suite, your company will be able to do the following:

- 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

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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The Concourse Financial Software Suite®, is a modular software suite that 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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REV 010421