

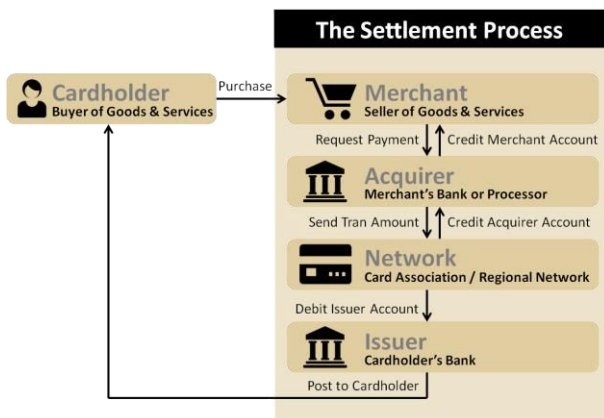
Concourse – Extended Settlement™

Settle on Time, All the Time



The Challenge

One of the most critical components of processing electronic payment transactions is the successful exchange of funds among the transaction participants.



The settlement of electronic payment transactions must occur every day, for every transaction. During the settlement process, all credits and debits must be summed up for each transaction so accurate funds movement can occur. This includes fees and refunds that occur throughout the transaction life cycle, (e.g., interchange fees, association fees, processing fees, discount fees).

When moving funds, it is critical that the settlement process is 100% accurate and completed within defined settlement windows.

- Credit, Debit & Prepaid
- ATM & POS
- Internet & Mobile
- P2P
- Other Emerging Payments

The Solution

Concourse – Extended Settlement is a proven solution that ensures the settlement and funds movement of electronic payment transactions are successfully completed. 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.

Continuous Processing Architecture Reduce Operational & Financial Risk

- ✓ Spread processing throughout the day
- ✓ Create funds movement and accounting files
- ✓ Distribute timely and accurate reports

Configurable Rules Engine Easily Adapt to Change

- ✓ Define settlement rules without changing code
- ✓ Move funds based on currency type
- ✓ Support multiple settlement schedules

Centralized Transaction Repository Proactively Monitor Your Business

- ✓ View real-time transaction and settlement data
- ✓ Access summarizations of settlement outputs
- ✓ See current net settlement positions

- Regional Networks
- Payment Service Providers
- Merchant Processors
- Issuing Banks
- Acquiring Banks

Key Features & Benefits

Define Your Business

- ✓ Operate in hub-spoke, point-to-point, or both
- ✓ Support different settlement windows during the day
- ✓ Create settlement files for external entities and internal systems (e.g., ACH and GL files)

Configure Your Rules

- ✓ Define settlement rules without changing code
- ✓ Align settlement plans based on business model
- ✓ Reference an unlimited number of accounts
- ✓ Settle according to currency

Monitor Your Money

- ✓ Log on to secure browser-based viewer
- ✓ Access real-time settlement activity
- ✓ View complete life cycle for any transaction
- ✓ Analyze user-defined online summaries
- ✓ Track suspended funds and evaluate exceptions
- ✓ Distribute accurate and timely reports

Move from Batch to Real-Time

- ✓ Continuously load data from transaction sources
- ✓ Spread processing throughout the day
- ✓ Speed up settlement cycle
- ✓ Meet strict service level agreements
- ✓ Reduce unproductive float

**Settle All Your
Electronic Payment Transactions
On Time, All the Time.**

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 Edge, 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 Compliant

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



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Concourse – Extended Settlement 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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