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**BHMI Announces Powerful Entity Relationship (ER) Component
for Industry Leading Back Office Payments Solution –
Concourse Financial Software Suite®**

OMAHA, Neb. – March 16, 2023 – BHMI, a leading provider of back-office payment solutions, has introduced a powerful Entity Relationship (ER) Component to its Concourse Financial Software Suite®. The ER Component is a highly configurable database that enables financial services companies to define and enforce unique relationship models across a wide range of data elements.

The Concourse Financial Software Suite is an integrated collection of modular software products designed to manage back-office processing for all types of electronic payments, including credit, debit, prepaid, and P2P transactions. The software's adaptable architecture supports processing functions such as settlement, reconciliation, fees processing, and disputes workflow management, resulting in reduced costs and improved operational efficiencies.

By leveraging the rules-based architecture in Concourse, BHMI has created an even greater level of flexibility and efficiency for financial services companies. Companies can use the ER Component to define their own custom configuration using concepts and data that are outside of the Concourse system. Any type of entity definition and entity relationship can be created, enabling companies to structure their data to enforce valid relationships and values. It also enables companies to define and invoke custom processing for functions such as transaction loading, fees and commission assessment, settlement processing, disputes management, and output generation without the need for custom code.

According to Susie Swenson, Concourse Product Manager, "Financial services companies have valuable data in a variety of sources such as contract databases, business management systems, product catalogs, fee schedules, rebate programs, and many other sources. However, this data is often hard to manage, maintain, and use. The ER Component will enable companies to leverage data from many sources to create meaningful attributes and relationships across a wide range of data elements."

The ER Component has numerous applications and can be used to create business value in a company's back-office payments operations. Here are a few examples:

- **Improving Data Quality**: The ER Component can help improve data quality by ensuring that data is entered correctly and consistently using field attributes of required or optional and checking for conditional data using validation rules. Relationships between data structures can be enforced such as parent-child or one-to-many relationships.
- **Leveraging Data from Other Systems:** The ER Component can be used to structure data from other systems. For example, it can use data from a Contract System containing information about programs in which a client is participating, relationships to other participants to determine program eligibility, program features selected by the client, billing terms, etc. This structured information is accessible using the Concourse rules engine for back-office processing to qualify the transaction, determine the participants, and settle the transaction.
- **Enabling Customization**: The ER Component's highly configurable nature allows companies to define and invoke custom processing for various functions, enabling them to tailor the software to their specific needs.

With the introduction of the ER Component, BHMI has further enabled companies to modernize and monetize their back-office payment operations. The ER Component's flexibility and efficiency make it a valuable addition to the Concourse Financial Software Suite, helping companies reduce costs and improve operational efficiencies.

About BHMI

BHMI is a highly regarded provider of software solutions that are designed to cater to the back office processing of electronic payment transactions. The company is renowned for its flagship product, the Concourse Financial Software Suite®, which is a dynamic and flexible software solution that supports all types of electronic payments, including debit card, credit card, mobile, P2P, real-time payments, ATM, and POS. The software suite is a modular package that performs back office processing functions, such as disputes workflow management, fees processing, reconciliation, and settlement. Concourse's continuous processing architecture and powerful rules engine make it the ideal choice for companies looking to modernize and optimize their back office payment operations. To learn more about BHMI and its innovative suite of products, please visit www.bhmi.com.