

**Baldwin Hackett & Meeks, Inc.**

11602 West Center Road • Omaha, NE 68144 • USA  
402-333-3300 • www.bhmi.com

**Concourse Financial Software Suite™  
is PCI PA-DSS Certified**

*Concourse back office payments applications are compliant with the payment application security requirements and audit procedures defined by the PCI Security Standards Council.*

Omaha, NE – November 3, 2009 – Baldwin Hackett & Meeks, Inc. (BHMI), a leading supplier of back office financial software products and services, announced today that the [Concourse Financial Software Suite, Release 3](#) is PCI PA-DSS (Payment Application Data Security Standard) compliant. The Concourse Financial Software Suite includes a number of modular products such as Concourse – Extended Settlement™, Concourse – Fees & Commissions™, and Concourse – Disputes™ that can be licensed as stand-alone products or as an integrated solution.

On April 15, 2008, the Payment Card Industry Security Standards Council (PCI SSC) launched the PA-DSS program. Compliance with the PA-DSS standards is mandatory and enforced by the major payment card brands who established the Council. This includes American Express, Discover Financial Services, JCB International, MasterCard Worldwide, and Visa Inc.

The goal of PA-DSS is to ensure that software vendors are developing secure payment applications that do not store prohibited cardholder data, such as full magnetic stripe, CVV2 or PIN data. PA-DSS applies to applications that store, process, or transmit cardholder data as part of authorization or settlement. These applications must be aligned with the payment application security requirements and audit procedures defined by the PCI SSC to ensure that any customer using the payment application remains

PCI DSS compliant when the payment application is implemented. As the creator of back office payments processing applications, BHMI worked with a third-party Payment Application-Qualified Security Assessor (PA-QSA) to validate that the Concourse Financial Product Suite complies with PA-DSS standards. Upon a thorough audit of the Concourse applications, a formal PA-DSS certification has been provided and Concourse is listed on the [PCI SSC web site](#) under Baldwin Hackett & Meeks, Inc.

“The entire Concourse product team worked hard to ensure that the Concourse products met all the PA-DSS standards,” stated Susie Swenson, Concourse Product Manager. “We were pleased that the Concourse Financial Software Suite was granted PA-DSS certification after the first PA-QSA assessment.”

#### **ABOUT CONCOURSE FINANCIAL SOFTWARE SUITE**

Concourse is a powerful PCI PA-DSS compliant back office software suite specifically designed to manage electronic payments including credit, debit, POS, ATM, mobile, and prepaid. Concourse has been designed to seamlessly interface with a variety of front-end transaction authorization applications, including BASE24™, CONNEX™, and Alaric Authentic™. With user-configurable business rules, an online transaction repository, and a continuous processing architecture, Concourse proactively calculates and assesses fees, automates adjustments and disputes processing, and manages settlement and reconciliation of EFT transactions. Concourse also has a user-friendly, browser-based transaction activity viewer and extensive reporting capabilities. For more information, please visit [www.concoursefinancialsoftware.com](http://www.concoursefinancialsoftware.com).

#### **CONTACT:**

Casey Scheer, BHMI  
(402) 333-3300  
[cscheer@bhmi.com](mailto:cscheer@bhmi.com)