

Concourse Financial Software Suite™



Making Your Transaction Processing
Fast & Agile



Baldwin Hackett & Meeks, Inc.

Your Business, Your Money, Your Rules

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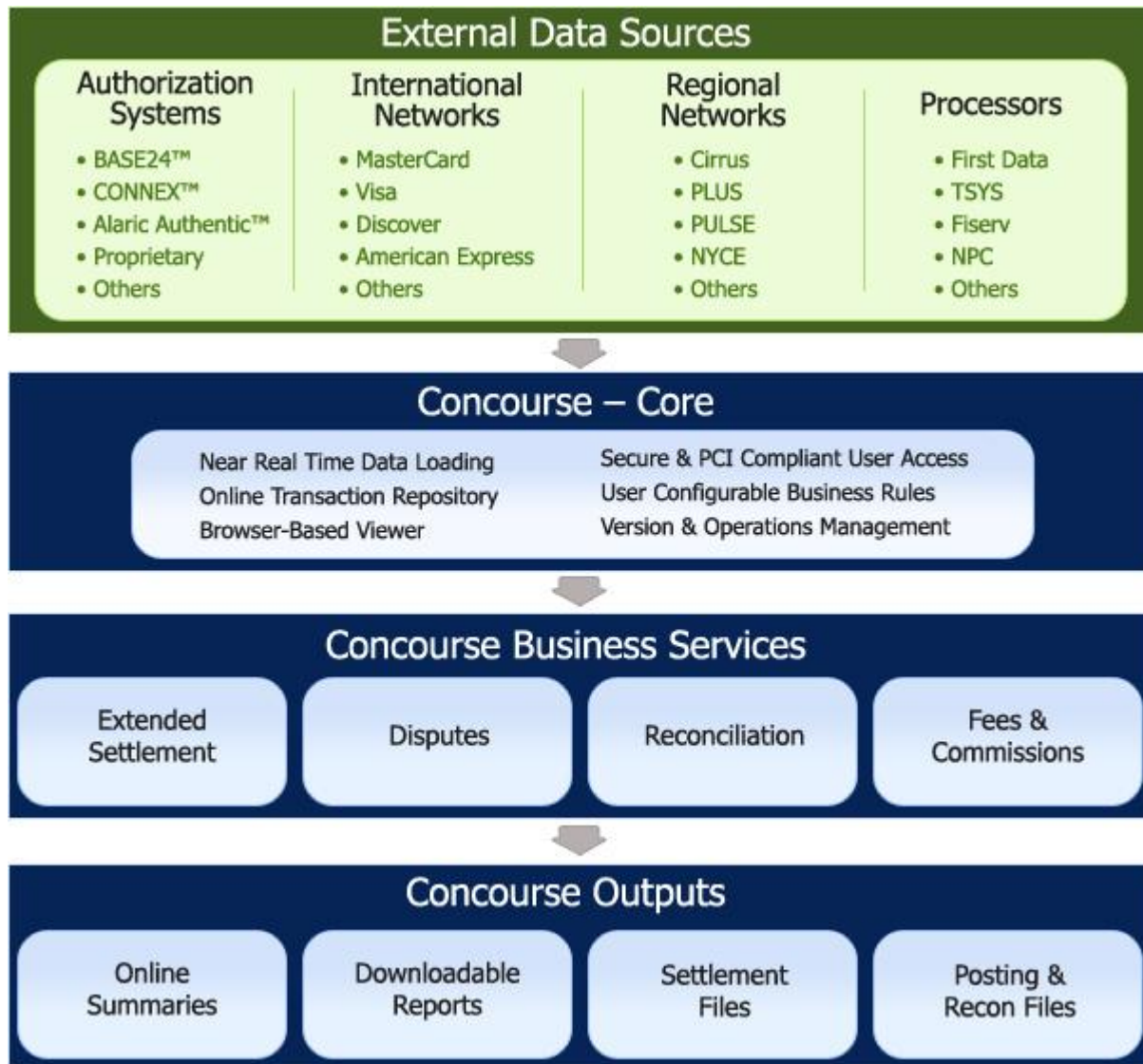
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Concourse Overview

The Concourse Financial Software Suite™ 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. Its continuous processing architecture and user-configurable business rules make it the fastest and most agile payments processing solution on the market today. It allows companies to settle and reconcile all transaction types, automate the process of identifying and managing, and proactively assess and allocate fees for all business relationships.

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 transaction authorization applications such as BASE24™, CONNEX™, and Alaric Authentic™. It also supports file formats produced by regional, national, and international networks such as MasterCard, Visa, Discover, PULSE and NYCE; along with file formats from third party processors such as First Data, TSYS, and Fiserv. Therefore, Concourse can be easily integrated into an existing transaction processing environment.



Product Fundamentals

Concourse is built upon a number of fundamentals that are present across the entire product suite. A summary of these fundamentals and the corresponding benefits are described below.

Continuous Processing Architecture

Concourse breaks the batch barrier because it uses a service-oriented, continuous processing model. Companies no longer have to wait for all data to be submitted to move funds because Concourse has the ability to accept continuous transaction feeds from a wide range of front-end authorization systems and process the incoming information as it arrives. This philosophy of near real-time 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. An example of this is the assignment of fees to each transaction as it arrives, the accrual of the fee revenues earned and owed throughout the day, and the ability to view the fee results as soon as the transaction has been committed to the repository.

Concourse provides immediate access to the transaction detail contained in the repository, but more importantly, this detail is consumed by each business service allowing business day summarization to occur. These summaries provide a view into the current business day position. 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 deliver time-sensitive data, such as ACH files and reports, to clients and partners.

Configurable Business Rules

Concourse supports user-defined business rules that can be configured and made available during transaction processing. These rules allow Concourse business services, like Fees & Commissions or 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.

Platform Independence

Concourse is designed to easily adapt to the changing needs of an organization. For example, it runs on a wide variety of hardware platforms and operating systems. Multiple database options are also available. In addition, browser-based user access to Concourse can be supported by almost any mainline web server product. Concourse's open architecture design ensures it will continue to meet the needs of a company regardless of change or growth.



Support for Multiple EFT Applications

Concourse is designed to be front-end neutral. As a result, Concourse can interface with a wide range of front-end EFT applications, including BASE24, CONNEX and Alaric Authentic. Concourse can also support multiple front-end EFT applications simultaneously. As a result, Concourse offers companies optimum flexibility when there is a need to modify the front-end processing environment.

Scalability & Availability

Concourse is designed to accommodate the performance needs of high volume financial service providers that have to fulfill demanding service level agreements. Concourse is architected so additional transaction processing streams can be handled by replicated software units that process parallel workloads. In addition to replicating software to handle increasing workloads, Concourse allows multiple software units to share the processing load at a single logical point in a transaction stream. The net effect is that multiple units of parallel-processing software can be brought to bear at a single processing point, further reducing the risk of processing bottlenecks. No matter how fast a company grows, Concourse can handle the load.

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, expiration date, and cardholder name 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.

Brand Differentiation

Concourse can be easily tailored to reflect a company’s special branding or corporate design standards. As a result, a company can present its own customized look to internal users and external clients, thereby creating a distinct product presence.



Extensible Business Service Architecture

The Concourse Financial Software Suite includes a number of modular business services. Each business service leverages the data in the shared Transaction Repository as well as using its own service-specific configuration data to perform its specific business functions. Each service is designed to operate independently of other services, but is capable of subscribing to another service to enhance its data. In addition, each service provides reporting and on-screen searching capabilities to allow access to the data within its repository.

The Concourse Financial Software Suite includes the following business services that are also referred to as products:

- Concourse – Core™
- Concourse – Extended Settlement™
- Concourse – Reconciliation™
- Concourse – Disputes™
- Concourse – Fees & Commissions™

Concourse's modular design allows companies to add appropriate business services as they are required. Furthermore, since all Concourse business services are designed to readily integrate with each other, additional services can be added without changing previously deployed services.



Concourse – Core

Concourse – Core is comprised of those features and functions utilized across all other Concourse products. This is the only business service that must be present for other Concourse products to exist. The following sections highlight some of the principle features and benefits of Concourse – Core.

Transaction Repository & Viewer

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 EFT transaction (e.g., credit, debit, POS, ATM, mobile, prepaid, etc.). The Transaction Repository Viewer then provides viewing and research capabilities through a secure, browser-based user interface.

Concourse – Core can automatically load transactions from one or more EFT systems even if these EFT systems are from different vendors or have different record formats (e.g., BASE24, CONNEX, Alaric Authentic, etc.). In addition to these direct transaction feeds, Concourse – Core can also load raw data files provided by networks and third-party processors (e.g., Visa®, MasterCard®, Discover®, PULSE®, STAR®, First Data, TSYS, Fiserv, etc.). The external transaction records are automatically linked to the EFT system records to provide a complete view of the transaction's life cycle.

In addition to automatically linking the internal and external transaction views, Concourse – Core is able to detect and link duplicate internal views of the same transaction. In many environments, separate EFT processing nodes are configured to address redundancy, disaster recovery and other online transaction processing requirements. This configuration can result in a single transaction being recorded by multiple EFT systems. Concourse – Core automatically identifies the duplicate views of the original transaction, thereby ensuring that the cardholder transaction is only processed and reported once.

The Transaction Repository also provides the association from a reversal transaction to the corresponding original transaction. This association is leveraged by all Concourse business services to ensure each cardholder transaction is processed correctly. The Transaction Repository Viewer allows companies to streamline research procedures by providing a single user interface to access all transaction related data.

Transaction Life Cycle Linkage

Concourse – Core has the ability to link multiple records together that are related to a single transaction. For example, if a cardholder uses a debit card at an ATM, all records relating to that event are linked together. Related records may include the original request, a stand-in authorization, a reversal of a late response, and a partial reversal because of an ATM misdispense. Similarly, if a cardholder uses a credit card at a hotel, the related records may include one or more authorizations, a settlement activity, and a subsequent chargeback.



In addition, the system has the ability to link related records from multiple sources together (e.g., records received from a CONNEX system as well as those from an external network related to the same transaction). This provides a complete transaction life cycle history of the original consumer transaction. The Concourse Transaction Repository Viewer allows companies to see the individual transaction records as well as the other records that have been linked so that an overall view of the life cycle of the cardholder transaction is available immediately without cumbersome research.

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 Fees & Commissions or 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 EFT 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.

Data Store Management

The Concourse Transaction Repository is built upon a flexible, configurable data storage model where the majority of the transaction attributes are optional. The Concourse Task Processor supports segment and field level parameters to provide control of the amount of data that is stored for each activity detail. Storing smaller groupings of “like” data, along with the ability to control the data that is stored, enhances performance and reduces storage costs.

Multi-Business Processing

Concourse transaction processing is conducted on behalf of the system owner and reflects the contracted service agreements established between the system owner, its customers, external networks, and third-party processors. Each business entity can be configured for different time zones, different end-of-day cutover times, and different funds distribution frequencies. Additionally, the service fees assessed can be refined on a per-partner basis to fully reflect the nature of the services agreement and business activity.



Online Summaries & Report Templates

Concourse – Core offers a variety of features that enable companies to track the status of their overall business and to research problems if they arise. The features and functions available to Concourse customers include the following:

- Life cycle inquiry and research
- Transaction inquiry and research
- Adjustment aging and tracking
- Fees & Commissions inquiry and reporting
- Settlement inquiry and reporting
- Reconciliation discrepancies and timeouts
- Support of report templates

The Concourse products leverage a robust repository with secure web access for use in online research and viewing. Each business service (Extended Settlement, Reconciliation, Disputes, and Fees & Commissions) supports a standard set of reports that can be easily customized through the use of report templates. Concourse uses open database standards and is compatible with ODBC- or JDBC-compliant report writing tools (e.g., Crystal Reports, Reporting Services, etc.) to assist in meeting 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, ACH files, summaries, fees assessment, 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 an advanced EFT settlement and reconciliation solution. Its rules-based engine and continuous processing architecture combine to form one of the world's most flexible, reliable, and cost effective settlement products. Concourse – Extended Settlement allows companies to do the following:

- Define settlement rules without changing code
- Align accumulation and distribution plans and rules with a specific business model
- Support multiple settlement schedules
- Operate in either hub-spoke or point-to-point capacity or a combination of both
- Settle according to currency
- Create funds distributions that can cross business lines
- Include peripheral businesses such as Independent Sales Organizations
- Access settlement activity in real-time
- Analyze user-defined online summary reports
- Grant client access via a secure browser interface

Below is a more extensive overview of the specific features and corresponding benefits of Concourse – Extended Settlement.

Rules-Based Settlement Configuration

As with the other Concourse products, system owners are able to use the 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 EFT 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 output 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 businesses back office processing environment.

Concourse – Reconciliation

Concourse – Reconciliation is an advanced EFT payment transaction reconciliation solution. Its rules-based engine and continuous processing architecture combine to form one of the world's most flexible and efficient reconciliation products. Concourse – Reconciliation allows companies to do the following:

- Reconcile transactions from one source with those from other (one to many) external sources to determine financial equivalence.
- Recognize business date boundary differences and report, if desired, those transactions that differ solely due to business date differences.
- Support reconciliation with external entities, e.g., international and regional networks, along with host systems for customer account impact reconciliation.
- Define unique equivalency checks based on the attributes of the transactions being reconciled.
- Identify the cause for each reconciliation discrepancy through an audit of equivalency check pass/fail indicators.
- Identify discrepancies caused by duplicate transactions, reversals, misdisbursements, and communication failures.
- Identify missing transactions between the different external sources.
- Define tolerance levels for determining equivalency, i.e., amount differences between the authorization and clearing item.
- Review each business date's reconciliation position.

A more extensive overview of the specific features and corresponding benefits of Concourse – Reconciliation appears below.

Automated Reconciliation

Concourse – Reconciliation allows discrepancies between related payment transactions that are received from separate external sources to be detected and reported. The financial impact of the activities is compared to ensure the Concourse system balances with the external system's view of the same transaction. In addition, the settlement date for the external business is observed to allow differences in cutover windows to be recognized and factored into the balancing process.

Concourse – Reconciliation leverages the core-processing feature of 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 cardholder 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 the 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.

Reconciliation Research & Analysis

Concourse – Reconciliation provides business date boundary summaries for each plan that identifies:

- Total Number of transactions processed
- Number of equivalent transactions
- Number of discrepancies
- Number of non-matched transactions

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.

Concourse's Reconciliation Management screen allows users to perform a variety of queries on reconciliation results. The system supports downloading the results of each query into a variety of file formats that can then be used by external systems for additional processing.

Concourse – Disputes

Concourse – Disputes is an EFT dispute management solution that manages the disputes life cycle from initial report to final disposition. The Concourse – Disputes business service allows companies to do the following:

- Generate adjustments, chargebacks, representments, and other dispute related activities
- Manage dispute activity based on the entire transaction life cycle (authorization, clearing item, reversals, chargebacks, representments, arbitration, etc.).
- Configure dispute plans to automate the administration of network dispute rules
- Support unique dispute rules based on business relationships
- Integrate internal processing procedures as workflow steps within dispute plans
- Identify parties that must approve disputes prior to settlement
- Control the initiation of dispute activities based on the characteristics of each transaction
- Track important milestones to ensure government and network compliance is observed
- Monitor dispute activity in near real-time
- Issue notifications for current dispute activity and reminders for looming events
- Submit disputes for settlement
- Grant client access via a secure browser interface
- Leverage Data Access Tagging to distribute work to internal staff

Below are a more extensive overview of the specific features and corresponding benefits of Concourse – Disputes.

Dispute Management

Concourse – Disputes allows companies to configure Dispute Plans to automate the administration of internal and external dispute rules. The rules for disputing a transaction vary significantly based on the transaction type, network involvement, conditions at the point-of-service, domestic versus international, and the reason for the dispute. As transactions are disputed, the Concourse – Disputes business service analyzes the entire transaction life cycle in order to assign a plan to manage all ongoing dispute activity. The plan manages the allowed dispute actions (retrieval request, chargeback, representment, adjustment, pre-arbitration, etc.), dispute action dependencies, day limit rules, amount limit rules, approval rules, disputable amounts, supported dispute reasons, important milestones, and processing steps that need to occur to ensure dispute activity occurs in a compliant manner.

Rules-Based Dispute Configuration

As with the other Concourse products, system owners can use the user-friendly Expression Generator to configure the Concourse – Disputes product. As a result, user-defined business rules can be configured to invoke different processing based on the transaction being disputed. This allows a system owner to administer standard disputes processing for a majority of their transactions and business partnerships while supporting custom plans for other aspects of their business.



System Controls

Concourse – Disputes allows companies to control both the types of disputes allowed on a particular transaction as well as the time period during which dispute initiation is allowed. This prevents data entry personnel from making costly mistakes that will need to be corrected later. For example, companies can set both the minimum and maximum time limits for initiation or receipt of a chargeback as well as time limits for a subsequent representation.

Workflow Management

Concourse – Disputes allows each Dispute Plan to support a variety of workflows based on the transaction being disputed and its existing dispute activity. Branches in the workflow can be defined to allow the user workflow to change based on the occurrence or outcome of prior workflow steps. For example, if a retrieval request is created but a fulfillment is not received, then the workflow can branch to allow a chargeback to be created within x number of days of the prior action (retrieval request) with specified dispute reasons. However, if the fulfillment is received then the chargeback may be offered but with different dispute reasons. These are considered sequenced workflow steps within a Dispute Plan because they impose a sequence of events and have dependencies on each other.

Dispute Plans also support non-sequenced steps in a workflow to allow users to initiate them at anytime during the disputing process. Non-sequenced steps provide support for user-completed actions like attaching documents, creating form letters, completing a network specific form, and other items that may not need to be managed in a sequential manner. These steps can be incorporated into a workflow sequence when needed.

Secure Client Access

Concourse – Disputes uses secure, browser-based technology that allows companies to provide their clients access to dispute features. Using the Concourse security features, companies can control the level of access that will be provided to a client, including no access, search and view only, or initiate and approve disputes. With this capability, companies can delegate dispute entry to its clients or centralize the function at a specific site.

Automated Notifications & Reminders

Concourse – Disputes supports configuration of notifications and reminders for dispute related activities. Emails are created by the system for delivery to internal and external contacts associated with the businesses involved in the disputed transaction. Notifications are used by the Concourse – Disputes system to alert individuals that a dispute related activity has occurred. This feature allows notifications to occur in near real-time or at a pre-configured time of day. Automated notifications allow clients to review their disputed transactions quickly and eliminate the need to wait until a report is delivered the following business day. Reminders are generated for time-sensitive events that are nearing the end of their availability window. These allow the users to be notified that an action needs to be taken soon or a workflow step will expire.



Online Dispute Reporting

Concourse – Disputes includes a robust online reporting capability that provides up-to-date information for all dispute activities, including:

- Outstanding disputes
- Settled disputes
- Status of disputes
- Looming workflow steps
- Reminder and notifications

Concourse – Disputes' online reporting facility allows internal and external users to download the contents of online summaries to their system.

Concourse – Fees & Commissions

The Concourse – Fees & Commissions product incorporates user-defined business rules that allow companies to have complete control over the assessment, allocation, and distribution of fees, commissions and rebates. Concourse – Fees & Commissions allows companies to do the following:

- Assess fees, commissions and rebates based upon all transaction data elements
- Calculate fees from multiple transaction sources
- Configure fee types and rate schedules based on specific business rules
- Assess one or many fees per transaction
- Implement flat or tiered fee structures
- Audit external fees by calculating the expected fees for result comparison
- Input external fees via a user interface or an automated feed
- Initiate trial runs to evaluate the financial impact of alternative fee schemes
- Access fee transactions using the Transaction Repository Viewer
- Access financial position using the online Settlement Summary Viewer
- Review reports for all settled fees and fee audits

Below is a more extensive overview of the specific features and corresponding benefits of Concourse – Fees & Commissions.

Rules-Based Fee Configuration

The Concourse Expression Generator allows a company 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 a company to define the types based on its 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 a company 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 a company 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

The Concourse Transaction Loader continuously retrieves transactions from the front-end authorization application. The Concourse Network Loaders also capture details from all external network partners. Fees can be assessed based on the transactional data received from these external sources, or if a fee is provided by the external source it can simply 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.



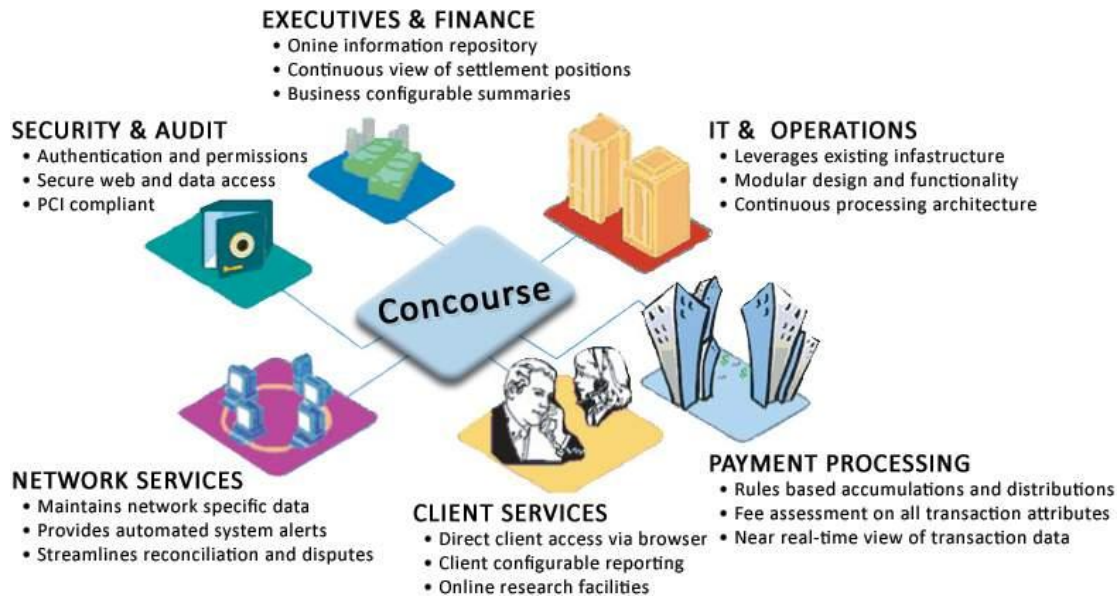
- **Fee Corrections.** This facility allows companies to correct the fee/calculation configuration and through the use of the trial run feature, determine if the new configuration properly corrects the fees. Once satisfied the configuration is correct, it can be used to correct previously generated fees.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

Customer Benefits

A key strength of Concourse is that user services are completely configurable. As a result, companies can finely tune Concourse services and information access to fit the unique responsibilities and tasks of each user. The diagram below illustrates the benefits that can be offered to different user segments:



Executives & Finance

Because Concourse provides continuous access to current transaction data, a company’s executive management team and finance division can proactively monitor their business using current information. They can also make accurate funding decisions and reduce currency float by having a view of the company’s current settlement positions anytime throughout the day. In addition, a company can create business configurable summaries for ongoing research and analysis. The business information provided by Concourse will help the executive management team address areas of financial risk and leverage areas of revenue opportunity.

IT & Operations

The information technology and operations groups need to ensure that the transaction processing infrastructure will cost-effectively address a company’s long-term needs. Concourse can be integrated into almost any environment, protecting existing investments in hardware, supporting applications, and resource skills. Concourse’s modular design also allows a company to add new business services as they are needed. In addition, Concourse’s continuous processing architecture accommodates high volume fluctuations and reduces the risk of missing daily settlement windows. Concourse is designed for trouble-free operation with minimal manual intervention. It is a cost-effective solution that adapts to a company’s changing needs.



Payment Processing

Financial service companies must be able to process a wide range of electronic transactions accurately, reliably, and cost effectively. The Concourse rules-based architecture is a core component that ensures a company can meet these objectives. For example, Concourse makes it easy to invoke custom methods of processing for specific business services, such as settlement processing and fee billing, without the time and expense of custom software. Concourse also enables companies to assess and allocate fees based upon all transaction data elements and configure fee types and rate schedules based on specific business needs. This offers companies optimum flexibility in their pricing schedules as well as the ability to quickly modify fee schedules as business needs change. Due to its continuous processing architecture, Concourse also allows companies to reliably and efficiently complete all components of the payment process including fees, disputes, and settlement processing. In addition, it provides a near real-time view of important transaction data anytime throughout the day.

Client Services

The client services group forms a vital link between a company and its members. With Concourse, client service personnel can have continuous access to current information via a user-friendly browser interface. This allows them to quickly and easily research customer inquiries. In addition, Concourse offers direct client access to the system so a company's clients and members can view their own data at any time. Existing Concourse functionality can directly mirror the hierarchical relationships between a company and its members from both the online reporting and secure data access standpoints.

Network Services

Concourse provides the operational, customer service, and business monitoring features necessary to create effective relationships with external network partners. It accurately tracks all information exchanged with network partners including full transaction, settlement, and adjustment histories. Concourse makes it easy for a company to manage the valuable relationships it has with EFT network partners.

Security & Audit

Concourse is a highly secure web solution that uses SSL encryption and securely generated session ID's. Users are unable to access information to which they have not been granted access. Concourse includes extensive authentications and permissions to ensure that only authorized personnel can gain access to specific areas of the system. The Concourse logon security manager can be integrated with a company's security services for centralized authentication and sign-on. BHMI has also taken appropriate measures to ensure that Concourse is PCI-compliant, including PA-DSS certification.



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 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 25 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-end 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 EFT back office solution.

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.



Conclusion

BHMI is confident that the Concourse Financial Software Suite will meet the current and future back office processing needs of your organization. With Concourse, you will be able to create a competitive advantage while reducing costs by leveraging the product fundamentals, which including the following:

- Continuous Processing Architecture
- Configurable Business Rules
- Platform Independence
- Support for Multiple Front-End EFT Applications
- Extensible Business Service Architecture
- Secure & PCI Compliant
- Online Transaction Repository
- Browser-Based Viewer
- Transaction Life Cycle Linkage

To learn more about Concourse, please visit www.concoursefinancialsoftware.com. To receive a demonstration of the power and flexibility of Concourse, please contact the following individual:

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