TANGO

MACRO SOLUTIONS BUILT ON MICRO SERVICE ARCHITECTURE

- A mission-critical transaction processing system for acquiring, routing, switching, authenticating and authorizing payments across multiple channels, including ATM, POS, e-commerce and mobile

- Integrated, configurable access control rules and clearing and settlement file production

- Active/active high-availability components built into the architecture

- Manage any transaction type across any channel

Financial institutions around the world have never been under so much pressure to deliver fully functional, electronic payment systems that can be accessed at a time, a place and through a channel convenient to the consumer.

Modern architectures, languages, tools and databases have enabled much more responsive, easier-to-maintain and lower-cost solutions to rise and dominate the landscape. One industry remains stubbornly at odds with this: retail payments, which continues to use legacy systems and suppliers. Inefficiencies experienced by financial institutions today are a direct result of these inflexible, costly and unresponsive outdated systems. The payments system of the future provides open and more productive architecture, allowing innovation and product development to rapidly enable new business expansion while remaining cost effective.

The TANGO Solution

TANGO is today's modern payments platform, using state-of-the-art technology to address business needs both now and in the foreseeable future. The core principles of TANGO's architecture provide the maximum flexibility regarding choice of platform, database and operating environment to meet hardware and software preferences. TANGO offers an integrated infrastructure that is highly scalable and efficient due to the genuine approach to service-oriented architecture (SOA), which significantly reduces development time and cost. TANGO provides a modern, open SOA for acquiring, routing, switching, authenticating and authorizing transactions across multiple channels — including ATM, point of sale, Internet and mobile banking — in a multi-institution environment across different geographies.

TANGO's unique design removes complexities and reduces migration time frames. Off-the-shelf functionality and rapid development capability means that standard card types, international card schemes and devices, national switches, and hosts can be deployed easily, within the standard product.

Macro Solutions
built on
MICRO SERVICE
ARCHITECTURE

Reduce Costs

TANGO brings reduced costs for financial institutions because the common architecture reduces duplication and minimizes the complexity of development and testing work between different functions. This leads to reduced development and maintenance costs, which provides faster time-to-market and an ongoing, cost-effective payments solution.

Add Value

TANGO easily configured to add more value to existing channel-specific services offered to customers and to respond rapidly to any new business opportunity that presents itself, such as terminal management and loyalty. This improved responsiveness has a direct effect on the system's return on investment from an early stage. TANGO's common architecture removes issues regarding integration associated with disparate legacy systems.

Message Switching
Payments Processing
ATM Management
Payments HUB
PCI Compliance
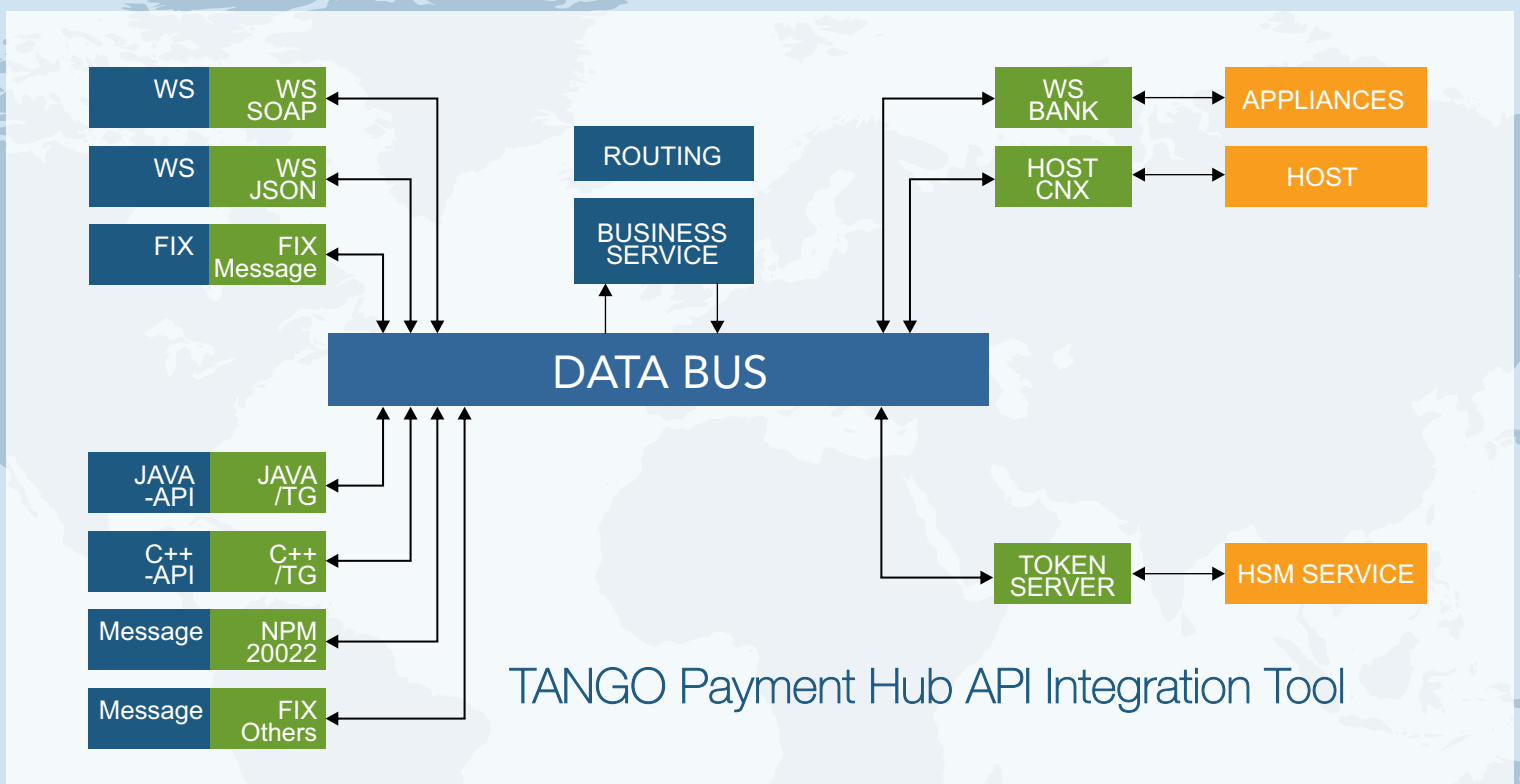Loyalty

The TANGO Advantage

TANGO's central dispatcher and powerful data bus design provide the greatest possible flexibility. When changes are made to the system, only the modules directly affected are enhanced. The system's high degree of configurability also means that TANGO is a highly interoperable authorization system and messaging switch, with flexible messaging types. TANGO configurability is achieved rapidly, through either XML data configuration or through TANGO's WebTango user interface. TANGO's unique architecture and design also facilitate smooth upgrade management. Based on a POSIX specification, TANGO is compatible with all standard Unix and Linux platforms.

High Performance and Availability

TANGO's specialized high-availability components integrated within the payments platform provide an active/ active solution for two servers without resorting to expensive third-party alternatives. TANGO can also provide an active/passive solution across the sites, introducing redundancy within the main site with a passive server at a remote site.

Rapid Development

Customers with their own development teams can take advantage of TANGO's rapid development and deployment methodology. New functionality can be built into the TANGO system quickly for a rapid time-to-market, and ISO 8583 interfaces can be developed in as few as five days. The system's unparalleled configurability enables financial institutions and payment processors to address the specific challenges of today's payments landscape by providing highly scalable, effective solutions, as well as addressing future requirements by deploying new micro- services and advanced API's rapidly, with minimum disruption to existing services.

WS	WS SOAP			WS BANK	APPLIANCES
WS	WS JSON	ROUTING		HOST CNX	HOST
FIX	FIX Message	BUSINESS SERVICE			

DATA BUS

JAVA -API	JAVA /TG		
C++ -API	C++ /TG		
Message	NPM 20022	TOKEN SERVER	HSM SERVICE
Message	FIX Others		

TANGO Payment Hub API Integration Tool

Open Platform

TANGO's versatile architecture is completely platform-independent. TANGO continues its common architecture across all platforms, so it can be deployed on one hardware platform, or multiple hardware platforms, from the same or different hardware vendors all running the same TANGO infrastructure and code base.

About Lusis Payments

Lusis Payments is a software and services provider to the global retail payments industry. The Company's proven, state-of-the-art technology operates on numerous hardware and operating environments, including HPE NonStop™. This, combined with the know-how to mitigate risk and deliver high levels of assured customer service, delivers a unique proposition for organizations faced with the challenge of changing, refreshing or updating their retail payments systems.

Benchmark:
2500 TPS for
48 hrs straight
without failure at
HP's ATC

TANGO Features at a Glance

- Uses industry-standard C++ and XML
- Supports industry-standard messaging specifications, such as XML, JSON, ISO 8583 and ISO 20022
- Provides a state-of-the-art, modular, object-oriented system
- Operates independently of operating systems and databases
- Offers a multichannel, multi-institution, multi-language and multi-currency solution
- Provides high performance and high availability
- Allows a flexible implementation
- Offers complete transaction security support (EMV, 3DES)
- Adds value to retail payments to increase flexibility

PIVOTAL
PAYMENTS
POWERING YOUR SUCCESS

"TANGO helps us to provide better value, improved transactional performance and reliability. Our partnership with Lusis also benefits us with added financial efficiencies that allow us to continue enhancing our processing platforms and technologies."
- Philip Fayer
CEO, Pivotal Payments

BANKSERVAFRICA

"...not only did TANGO deliver the full capability to replace our existing solution but furthermore it delivered on the promises of flexibility, agility, capability and quality."
- Pieter Cilliers
CEO, BankservAfrica

nets

"...TANGO was the best match for our needs and requirements. Lusis Payments has ensured a successful migration, and the solution is now running excellent."
- Jan Erik Secker
VP, NETS

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