

Why Companies are Choosing TANGO

an interview with Brian Miller, General Manager



TANGO Provides the **Speed, Agility, and Flexibility** that Payments Organizations need **Today and into the Future**



The consumer demand for faster, more secure 24/7 payments continues to challenge payments organizations across the globe. For many organisations, the costs and difficulties of nursing an aging payments platform are now unsustainable. As a result, these organizations are now planning to replace their legacy applications with a faster, more agile solution that can free their business from the constraints of an inflexible payments platform.

Lusis Payments has set out to help payments organizations simplify and streamline their migration projects, reducing risks and delivering predictable progress milestones. As the innovative provider of TANGO, the mission-critical online transaction processing engine, Lusis Payments is making it much easier for organizations to keep pace with consumer desires for greater convenience, speed, and security in payments.



Brian Miller, General Manager of Lusis Payments, sat down for a conversation about what organizations need in a transaction processing system, what they should avoid, and how TANGO provides a single solution that meets all their needs.

Q. What are the biggest challenges organizations with legacy transaction processing systems face today?

Miller: Legacy systems bring a whole host of challenges for organizations. For example, one of our clients, a top-five global bank, found their 28-year-old legacy system severely constraining to their business. It had become too expensive to maintain and operate, development times were lengthy, and they were less able to compete in the market.

When they started looking to replace the system, they realized that they were using the software throughout their entire line of banking services. Clearly, it would be crucial for the new solution to provide a highly extensible architecture, enable them to orchestrate low-risk migrations, and be powerful enough to handle diverse transactions and increasing volumes.

Of course, they also wanted a solution that would reduce their cost of ownership and application life-cycle costs while increasing the bank's agility in adapting to consumers' changing needs. The ability to efficiently support new regulations and scheme mandates was another key requirement. The bank conducted an extensive analysis of the leading payment solution providers. The analysis showed that TANGO exceeded all the client's business and technical requirements, and TANGO outperformed its competitors in the areas of architecture, flexibility, and cost of ownership.

Q. Why is TANGO so successful in replacing legacy systems, such as BASE24®?

Miller: Much of Lusion Payments' success comes because TANGO is easily “built to order” because of its micro-services platform. We recognize that payments organizations need a solution that works the way they do, that empowers its staff, not hinder them. TANGO does this.

A good example of this in action is our client BankservAfrica, which wanted to expand into the rapidly growing South African development community. Well, to do this, they needed a fully functional core system that could cope with fast-changing payment methods and customer requirements. TANGO also met BankservAfrica's business requirements, which included that it must be configurable, with specific monitoring capabilities. In addition, TANGO's cost and clear licensing structure appealed to the BankservAfrica team and our phased approach really makes for a painless migration.

Q. It really says something that some of the largest banks in the world have chosen TANGO to replace their systems. What's something you want other organizations and financial institutions to know about TANGO as they may be looking at replacing legacy systems?

Miller: At Lusion, it boils down to this. We don't care what transaction processing system you had. We want to hear about what functionalities you want for the present and the future. With TANGO, we can build whatever you need with scalability for any of your future needs as well.

Q. What should organizations avoid when it comes to migrating their payments system?

Miller: The most important advice I can give is don't wait. To be successful, organizations need to develop the operational skills and procedures to manage continual change. Migrating to a new payments solution is not a one time thing, it is actually a transition to a different operational lifestyle – one where change is the expected norm.

For many organizations this is a very different situation to what they are used to. Many organizations 'lock down' their systems and allow only limited changes, typically in response to new mandates and regulations. Transforming your organization to a CI:CD methodology is not just about technology, it is actually mainly about people and their instinctive fear of change.

The most successful organizations shift to this 'always changing' mindset by taking frequent, well defined, 'baby steps' and make extensive use of automated testing. The use of automated testing provides immediate feedback on progress and importantly helps the staff to build confidence within a backdrop of continual change. Lusion Payments has extensive experience in migrating legacy payments applications and can provide advice and support specific to any organization's needs.



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