



TANGO

- A mission-critical transaction processing system for acquiring, routing, switching, authenticating and authorizing across multiple channels, including ATM, POS, e-commerce and mobile
- Integrated, configurable fraud-detection rules and clearing and settlement file production
- Active/active high-availability components built into the architecture
- Manages any transaction type across any channel

lusion
Payments



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 legacy systems. The payments system of the future provides open and more productive systems, allowing innovation and product development to rapidly provide new business while remaining cost effective.

The TANGO Solution

TANGO is today's modern payments system, 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 suit 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.

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.

TANGO is 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.

Add Value

TANGO is 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.

The Lulus Payments Advantage

TANGO's central dispatcher and central 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 WebMonitor 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 also can provide an active/passive solution across the sites, introducing redundancy within the main site with a passive server at a remote site.

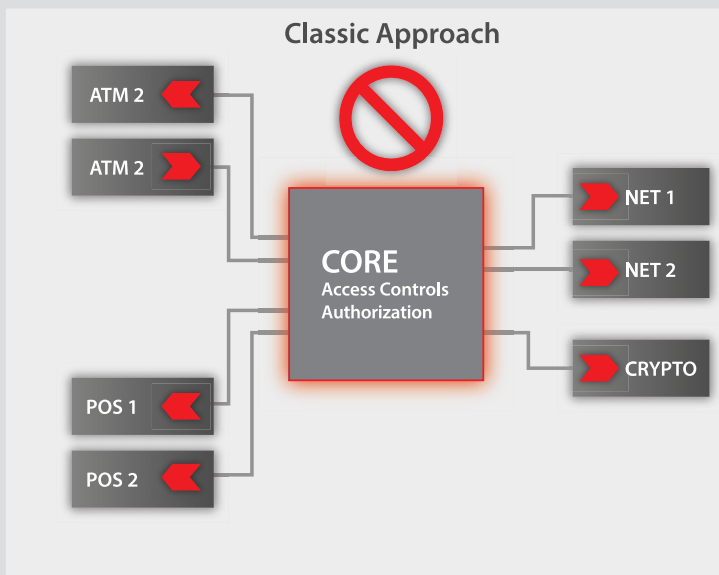
Rapid Development

Customers with their own development teams can take advantage of TANGO's rapid development and deployment methodology. New functionality can usually be built into the TANGO system quickly for a rapid time-to-market, and ISO 8583 interfaces may be able to 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 services rapidly, with minimum disruption to existing services.

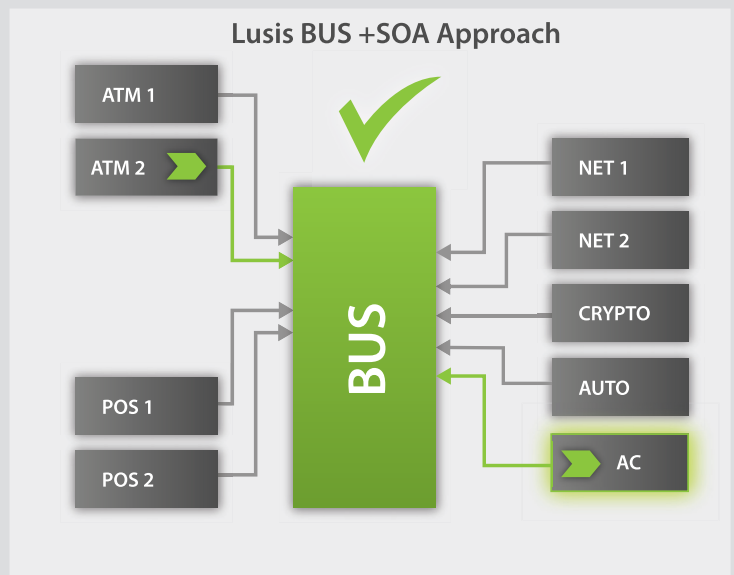
Open Platform

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.

TANGO Core Architecture



- ▶ Software changes in one place will impact a lot of different modules - adding a field in one message causes most of the application to be recompiled and re-linked.



- ▶ Only directly impacted modules have to be enhanced. There is no need for a full validation of the application.

Features at a Glance

- Uses industry-standard C++ and XML
- Supports industry-standard messaging specifications, such as XML, 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, multilanguage and multicurrency 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

About Lusion Payments

Lusion 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 HP 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.

TANGO is the payments system of today and the foreseeable future, with state-of-the-art technology, offering a modern, integrated infrastructure that is highly scalable and efficient due to the genuine approach to SOA.



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