



LEADING ATM PROCESSOR CHOOSES TANGO FOR EASE OF USE AND LOW RISK MIGRATION

THE CLIENT

This client has over 55 years of experience as a leader in core banking processing. Their enterprise banking solutions empower institutions to grow their assets and reach new customers by integrating the latest digital technologies. The client's cloud-based core banking platform delivers a seamless mix of innovative, flexible, and secure banking services that provides institutions with a significant competitive advantage.

THE NEED: An Agile Payment Solution

The client has over 20 years in ATM processing that was founded on two different payments systems prior to the adoption of TANGO. Significantly, the client became increasingly frustrated by both legacy platforms due to the constraints they placed on the client's business growth. The slowness of vendor maintenance support, the lack of development agility for new customer services, and skyrocketing costs of ownership all led to the need for a better solution for their future.

Tired of navigating product and service obstacles with their original payment solution vendor the client turned to a second provider for help. This second provider was able to migrate them to their solution and provided adequate service and functionality for a few years. However, as customer demand for new services increased this second solution had also become stagnant and restrictive. The client then sought a third and final payment solution, one that demonstrably addressed the past growth issues.

It was critical that the new solution would provide an agile architecture with the robustness to handle diverse and high-growth volumes.

Additional high-priority requirements included;

- the agility to continually, and rapidly, adapt to changing consumer needs,
- the ability to rapidly create their own configurations on the fly,
- a major reduction in application lifecycle costs.

THE SOLUTION: TANGO by Lusis Payments

The client performed an extensive research of all leading payments solution providers. Their findings indicated that there were decisive advantages in selecting TANGO from Lusis Payments. TANGO and Lusis Payments' reputation for service and innovation far exceeded all of their business and technical requirements. TANGO's architecture, flexibility, ease of use and lower cost of ownership were once again identified by another client as compelling advantages over other solutions.

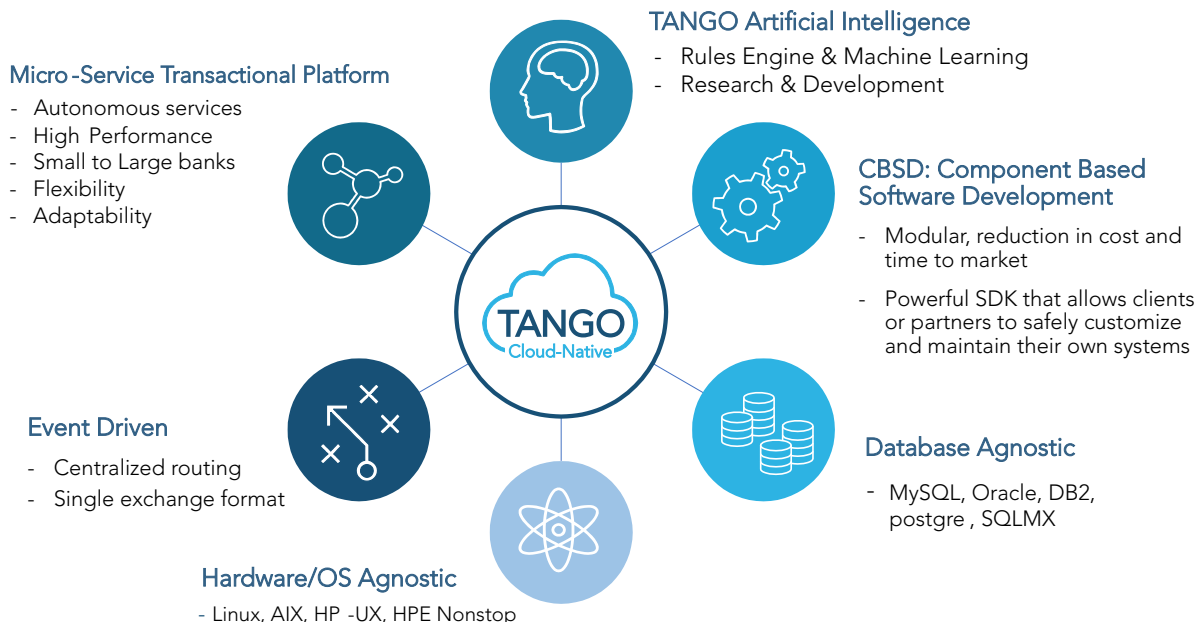
THE RESULTS: Cost Savings, Scalability and Ease of Use

The deployment of TANGO resulted in significant cost savings relating to interchange certifications including SHAZAM, Discover, and VISA/MC. These cost savings were achieved through a combination of TANGO's proven interchange modules and its fully extensible interface framework.

Migrating their ATMs onto TANGO also resulted in significant cost of ownership reductions due to TANGO's licencing policy. The client's previous legacy system included additional fees based on the transaction volumes processed. However, with TANGO, the client can increase their transaction volumes without additional cost. The professional management of the ATM migration onto TANGO also gave the client great confidence in Lusion Payments as a reliable vendor. Consequently they are now looking to expand their system with the TANGO AI Fraud solution.

THE TANGO ADVANTAGE

TANGO provides a modern, cloud-native, open SOA for acquiring, routing, switching, authenticating, and authorizing transactions across multiple channels — including ATM, point of sale, Internet and mobile banking. TANGO also supports multi-institution environments across different geographies and features integrated active-active and DR support for the ultimate in processing robustness.



TANGO is equally versatile whether it is fully deployed in the cloud, on-premise, or in a hybrid configuration. TANGO provides the maximum flexibility regarding choice of platform, database, and operating environment to meet the bank's hardware and software preferences.

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



THE CONCLUSION

Taking advantage of TANGO's microservices architecture allows the client to continually develop new products with a rapid time-to-market. The client's ability to respond swiftly to changing customer demands now exceeds all of the client's previous experience. The client acknowledges that TANGO's ease of use, scalability, and robustness provides all of the foundations for a sustainable business advantage well into the future.

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