

What's Transaction-Based Pricing Costing You?



We are at a turning point in the payments landscape. Financial institutions around the world are under unprecedented security and regulations pressure, while consumer demands and expectations for service, speed and privacy have reached an almost unforgivable level—get any of these items wrong once and you can lose your customers forever.

Now enter the dilemma financial institutions across the globe are now facing: Operating with legacy systems that cannot adapt to meet today's evolving requirements due to their inflexibility and complexity of design. And if that wasn't bad enough, the legacy pricing structures tied to these systems still continue to haunt institutions; contracts, transaction-based pricing, service fees—it all quickly adds up to a strain on your business's ability to compete and gain or maintain market share.

What's Transaction-Based Pricing Costing You?

If you're considering or are experiencing the unfortunate reality of partnering with a payment processor that only offers a transaction-based pricing model, you're likely to feel the financial strain. To be sure, a transaction-based model coupled with a processor's additional interchange fees can prove extremely expensive.

The Alternative

TANGO by Luisis Payments offers flexible architecture and scalable performance while also being the most cost effective long term payments solution on the market. Our license fee pricing versus the majority of the industry's transaction based model has been a factor why financial institutions across the globe have chosen TANGO. It's also one of the reasons Luisis Payments was recognized as a Top 20 solution provider by CIO Review. Luisis Payments can reduce your organization's costly fees while providing a PROVEN (HP Benchmark tested) agile solution that is hardware and OS agnostic.

Why Luisis?

In addition to a tremendous cost-savings, there are several compelling reasons institutions partner with Luisis. Whether they were looking for a completely new solution or were seeking to replace their current provider, here are just a few reasons why financial institutions across the globe have chosen Luisis' award-winning TANGO:

Reduced Complexity

TANGO Payments Server is based on a generic architecture that has no restriction on transaction

types: both standard and non-standard transactions can be easily defined in the system, as can new transaction types and message flows. The unique TANGO design and rapid development capabilities, removes complexity, reduces migration time frames and overall risk exposure.

Flexibility With Your Technical Environment

TANGO supports a number of APIs that can be plugged into other internal banking systems to ease integration. For example, the Java plug-in can reside on a Java system and interact with the Java adaptors in that system, whilst communicating to the TANGO server in internal TANGO format. This removes the need to specify a particular protocol just to talk to the Java system.

Speed To Market

TANGO offers a modern, integrated infrastructure that is highly performant operationally and also in terms of development and implementation.

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 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.

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, 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

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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