

TANGO

The Superior Choice for Empowering Next-Generation ATM Services

THE CHANGING ATM LANDSCAPE

Over the last decade, innovation in ATM services has been severely restricted as a result of several factors, including monopolistic business practices, restrictive legacy message protocols, and proprietary systems that became isolated from other banking channels and investment.

However, the exciting news is that this situation is poised for rapid, and positive, change. The ATMIA's new blueprint architecture specifically calls for cloud-based processing, the use of modern integration options including ISO 20022 and APIs, and greater flexibility for ATM deployers to tailor the consumer's experience themselves.

As a global leader in Retail Payments solutions, Lusis Payments is a strong contributor to the NextGen ATM initiative through its well proven TANGO transaction orchestration engine.

When it comes to payments processing, TANGO is simply in a class of its own with 4 of the top 10 banks already using TANGO to empower their consumer payments strategies. TANGO is functionally-rich and well proven within both large and small banks and processors around the world.

PERSONALIZED SERVICE: The New Battleground

Consumer expectations and payments technology have both changed significantly since the early days of ATM services. In particular, the personalization of

services to match a specific customer's need is now commonplace for most digital channels.

There is no doubt that business stakeholders are extremely interested in the attraction and retention of customers. In this respect the personalization of consumer service interactions is rightfully receiving significant investment.

The replacement of the restrictive legacy ATM message protocols with XML and JSON alternatives is re-writing the market opportunities for providing a personalized ATM experience to everyone.

In a NextGen world, a consumer's journey can be continually refined in real time by the provision of relevant, consumer-specific information that dynamically enhances transaction workflows based on the consumer's profile and choices. Of course, this power requires the transaction switch to have the flexibility to retrieve and distribute the consumer's data securely and without unreasonable processing delays.

TANGO: The Decisive Difference

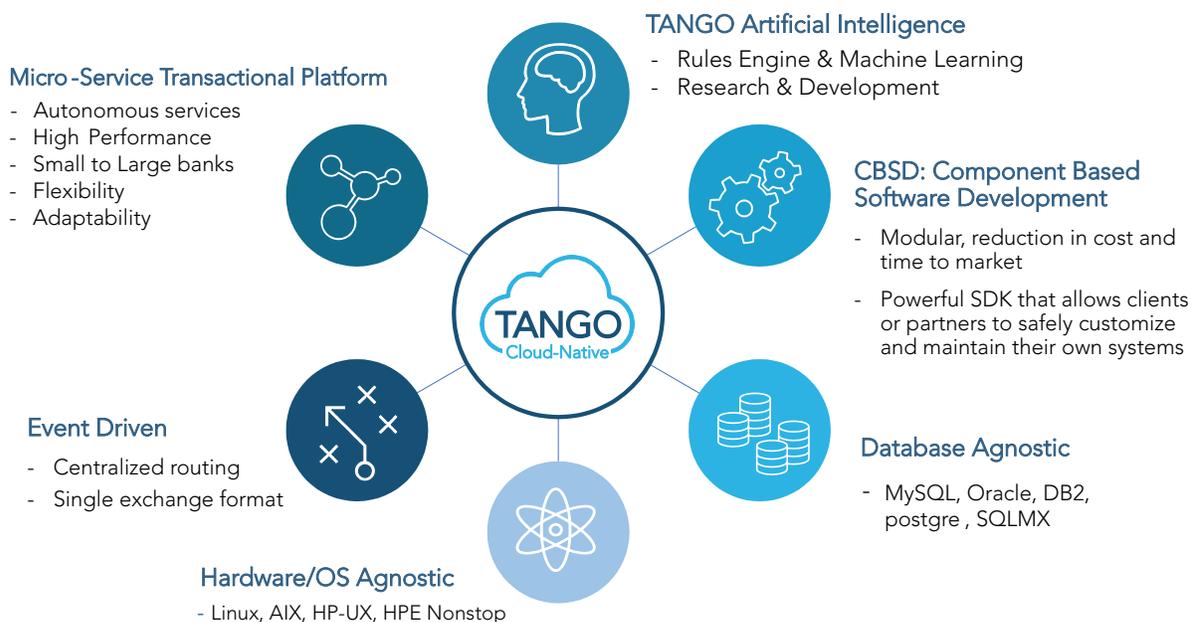
TANGO has built-in Active / Active support as standard, ensuring the highest possible service availability. Furthermore, TANGO is engineered for maximum processing efficiency and has been benchmarked at 10,000 transactions per second. Not only does TANGO's extreme efficiency reduce the overall computing costs, it also ensures the maximum

available time for sharing real time information with other host systems, including fraud detection, loyalty, and CRM systems.

However, it is not just raw, engineered power that sets TANGO ahead of the competition. TANGO is also designed for ease of change and operational simplicity. TANGO has a proven track record of enabling payments organizations to deliver new services faster, and more rapidly, than their previous systems allowed.

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.

Contact Lusion Payments for a One-On-One webcast to learn how TANGO and Lusion Payments can revolutionize your ATM processing. With a variety of low-risk migration options available enjoying the TANGO advantage could be easier than you'd imagine.



The Proven Advantage

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