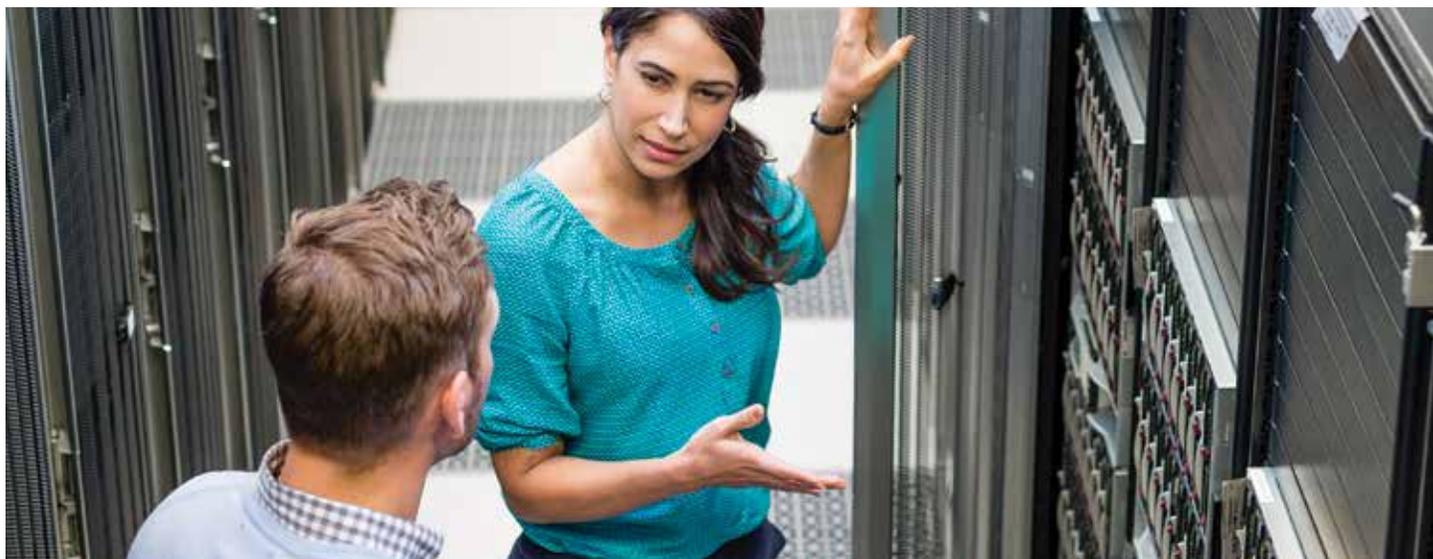# Keeping multiple-channel payments processing

HP NonStop and Lusis Payments TANGO

Time for a change?

As we move into a new evolutionary cycle for transactional processing, your organization may be considering all available options. While some financial services companies will choose to stay with their current vendors, you may be ready for a new approach to payments processing.

Lusis Payments and HP NonStop can design and deliver an all-new payment infrastructure that allows you to rapidly deploy new products and services, and reduce your cost.

If you need to rapidly deploy new products and services—you can move your entire payment infrastructure to Lusis TANGO and HP NonStop.

If you want to move off home-grown solutions that are very costly to maintain, the Lusis TANGO and HP NonStop solution is your answer.

Lusis Payments TANGO and the HP NonStop solution

This state-of-the-art technology enables you to operate more quickly and cost-effectively. By liberating the intellectual property that exists within your payment systems and sub-system, Lusis TANGO and HP NonStop remove the barriers to information access.

HP NonStop has been the de facto platform for payment processing solutions for 40 years and continues that heritage today. Improvements are made with every release, leveraging the benefits of the latest open systems technology and using standard hardware components.

Lusis TANGO inherits all the strength of the HP NonStop platform. As the best technology combination for mission-critical, online transaction processing, Lusis TANGO and HP NonStop enable rapid development and time-to-market—leading to lower total cost of ownership (TCO) and faster return on investment (ROI). This highly-flexible solution can evolve with your changing business requirements. With easy-to-use tools, migrating your legacy system to Lusis TANGO and HP NonStop is faster and less risky.

Single, high-performance payment platform

With unique future-focused capabilities, the HP NonStop and Lusis Payments solution enables you to develop new drivers, interfaces, and devices in days, not months. From this single platform, you can:

• Drive any endpoint

• Manage any data set

• Manage any business rule

• Handle retail payments

• Manage point-of-sale (POS), ATM and cell phone transactions, mobile payments, and banking

• Control loyalty and rewards, FX trading, and brokerage

Whether a $10 USD transaction or $1 million USD transaction, the process is always the same. This modern, service-oriented architecture (SOA)-based solution has been road-tested, so you can trust it to power your continuously-available, mission-critical payment solution.

Discover how Lusis TANGO running on HP NonStop can transform your retail payment environment.

Contact your HP or Lusis Payments representative today and arrange for an assessment of your IT environment.

[1] Worldwide and U.S. High-Availability Server 2012–2016 Forecast and Analysis, Doc #236946, IDC, September 2012
[2] Nilson report and HP customer list, 2013

Our solution partner

lusis
Payments

Lusis TANGO modular software suite

To help you boost competitive advantage, a payment solution must help you meet two objectives—deliver total quality for the end-user and ensure total security for the service provider. By combining innovative business process management (BPM) solutions and advanced transaction processing features, Lusis TANGO helps you succeed in both areas.

Gone are the days when you used a standalone solution for each payment need. Lusis TANGO delivers all payment functions in a single modular suite that supports the acquiring side, issuing side, card back office, and operations back office.

Payments processing—TANGO includes robust solutions to acquire transactions (ATM, POS management), authenticate payments, provide routing, switching, and authorization support, ensuring efficient, end-to-end processing wherever they reside.

Online banking and utilities—TANGO enables you to consolidate consumer and business customers on a single integrated platform. You can uniquely package products and services for different markets, industry segments, and individual clients.

Fraud and risk management—TANGO supports rules-based fraud detection and custom Bayesians scoring models, which can be implemented in real time to integrate risk management with online transaction authorization.

Card management—TANGO is a complete solution for card service contract management, card creation and renewal, and service-level management and supervision.

Business supervision—TANGO provides KPI monitoring and support for all file transfer standards to business intelligence systems.

Payments management—TANGO offers a variety of components to automate back office processing, including clearing, settlement and reconciliation, dispute and exception processing, merchant accounting, alerting, monitoring, and reporting.

SDK—TANGO SDK enables you to rapidly develop in C++ or Java to augment standard TANGO functionality.

HP NonStop for payments processing

HP NonStop helps financial institutions manage, transform, and optimize complex retail and wholesale payment environments, and enabling innovation such as new payment channels and emerging mobile technologies.

Because the technology infrastructure is a critical part of any payments solution, financial institutions across the world are choosing the industry-leading fault-tolerant server platform.

According to IDC,[1] availability level 4 (AL4) is the "highest-availability level, connoting that the end-user experiences no perceived interruption based on the use of fault-tolerant servers."

In addition to the highest availability, HP NonStop offers massive scalability and the flexibility it takes to manage payments and keep pace with growth and complexity. HP Integrity BladeSystems and entry-level servers are powered by Intel® Itanium® 9500 series processors, and together with the Lusis TANGO software suite, deliver a robust solution.

Learn more at
hp.com/go/nonstop

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