

WE ASSUME — COVERAGE CHECKLIST

1

YES

3

PARTIAL

2

NOT IN PLACE

0

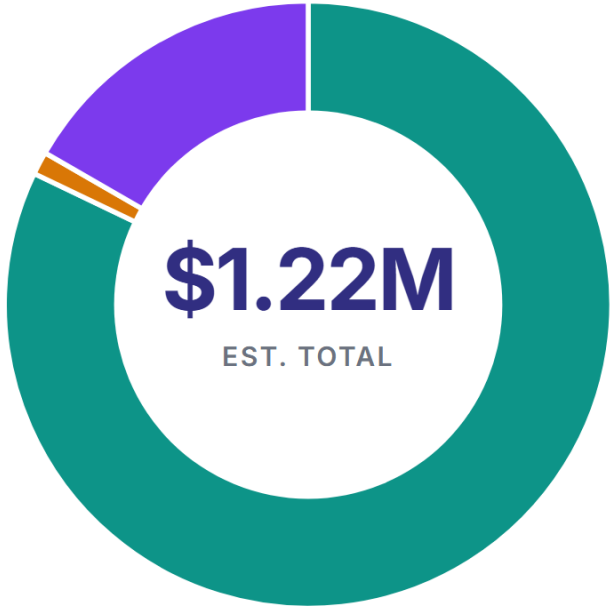
N/A

17%

Yes rate

	YES	PARTIAL	NO	N/A
1 Scheme certification and migration/launch delays Visa/Mastercard cert cycles stall revenue; the real loss is in unmanaged prep.	☒	☐	☐	☐
2 Blind spots and late detection Failures surface via customers and regulators, not monitoring — the gap costs trust.	☐	☒	☐	☐
3 No single source of truth for payment quality Validation, monitoring, incident and post-mortem data sit in silos — no unified view.	☐	☐	☒	☐
4 The true cost of bad releases Bad releases trigger war rooms and hotfixes; the indirect toll goes unmeasured.	☐	☒	☐	☐
5 Release velocity vs safety, and coverage gaps Speed vs safety with no objective 'safe enough'; silent BAU and edge gaps worsen it.	☐	☒	☐	☐
6 "Passed validation, failed in production" Green runs that fail in prod erode QA credibility and trigger budget cuts.	☐	☐	☒	☐

Current Payment Ecosystem Assessment



Total Investment Breakdown

Specialist Resources ~\$200k / FTE / yr	5	\$1.00M
Unique Tools ~\$3k / tool / yr	5	\$15k
Annual Maint. Rate % 20% of investment = \$203k / yr	20	\$203k

Free software still carries operational and maintenance overheads.

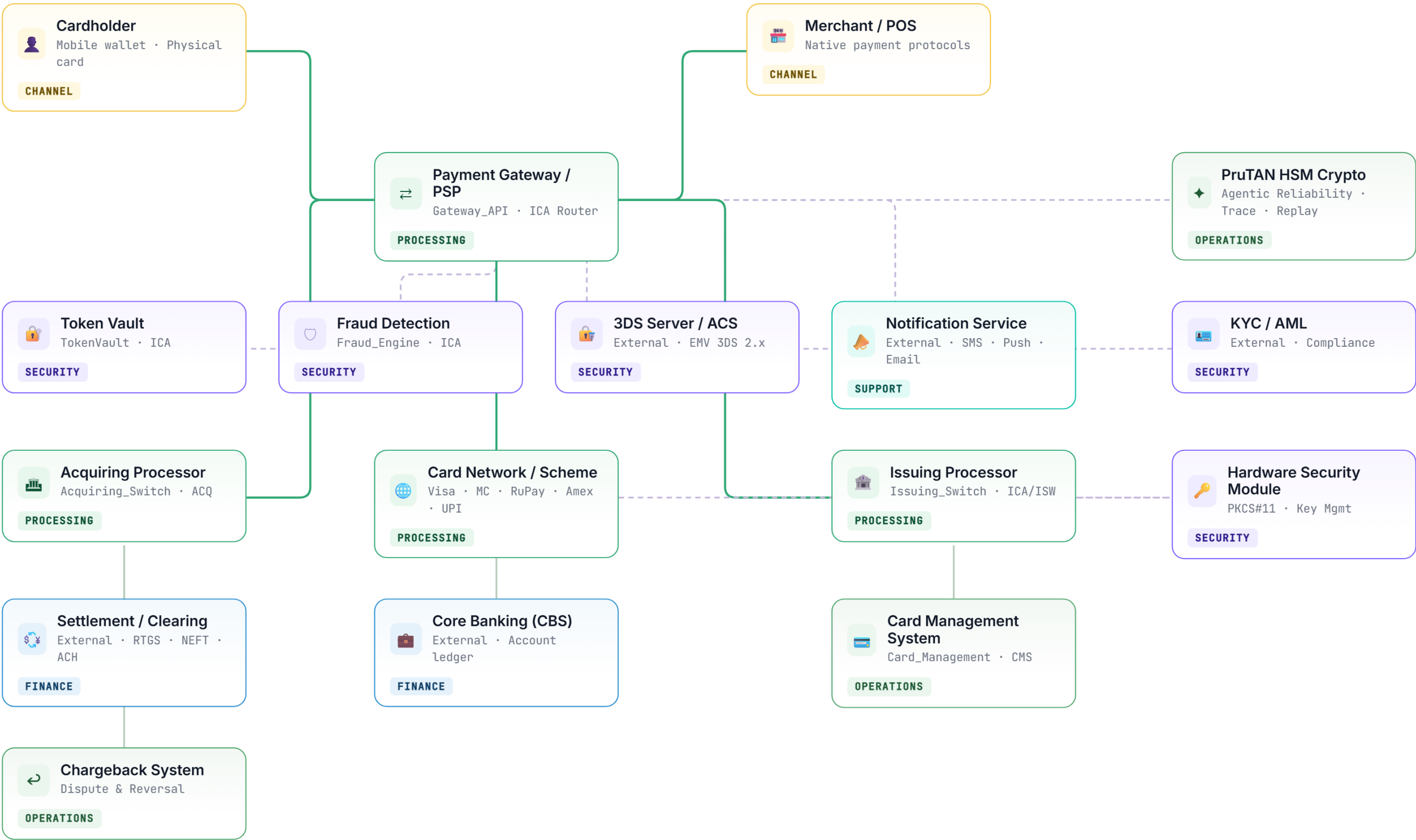


Few Payment Validation Effort Breakdown

Create Initial Script hrs to write & configure	40	40 hrs (27%)
Run the Script hrs to execute fully	2	2 hrs (1%)
Assess the Results hrs to analyse & report	4	4 hrs (3%)
Certification & Remediation hrs fixing scheme feedback	80	80 hrs (53%)
Environment Availability hrs waiting for env access	24	24 hrs (16%)

MODULES

- Cardholder 
- Merchant / POS Studio 
- Gateway API 
- Token Vault 
- Fraud Engine 
- Issuing Switch 
- Card Mgmt System 
- HSM — Prutan Crypto 
- 3DS Server / ACS 
- Notification Service 
- Acquiring Switch 
- Card Network / Scheme 
- Settlement / Clearing 
- KYC / AML 
- Core Banking (CBS) 



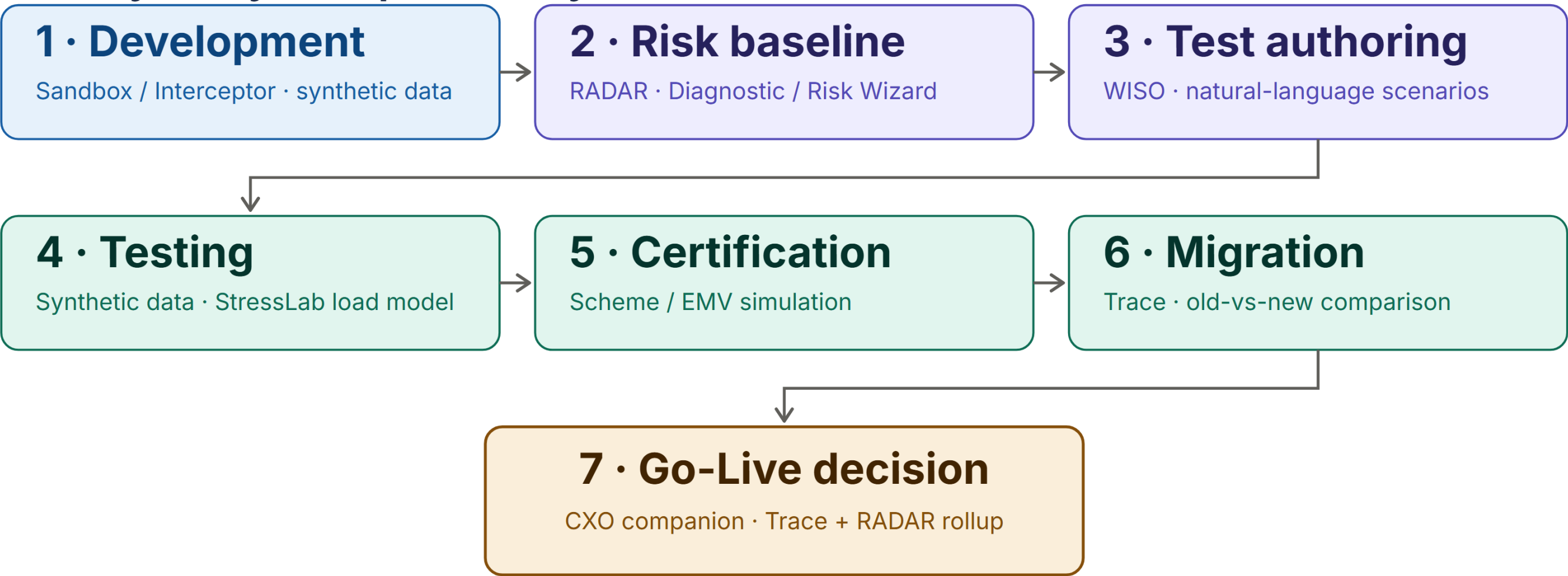
Channel Processing Security Finance Operations Support

Cross-Cutting Advantages

PLATFORM-WIDE

- WISO – Agentic AI lowers the barrier to entry** — natural-language authoring lets analysts create valid ISO/REST scenarios, widening contribution.
- Synthetic data generation** — produce realistic, PCI-safe test data (PANs, accounts, transactions) on demand, with no dependency on production datasets.
- Lower cost of test infrastructure** — virtualizing HSMs, switches, and core systems avoids procurement, licensing, key-ceremony delays, and physical rigs.
- Certification and go-live acceleration** — scheme, terminal/EMV, and network onboarding simulated and automated, collapsing weeks-to-months timelines.
- Unified REST + ISO 8583 surface** — modern API and legacy payments teams use one toolset, no context-switching.
- Shift-left, dependency-free delivery** — testing starts before the real switch/HSM/CBS/scheme/partner exists; end-of-project work moves to day one.
- Coverage visibility and audit evidence** — coverage reports show exercised flows/error codes and untested paths, useful for risk and auditors.
- One artifact, many environments** — a single collection runs unchanged across sandbox, staging, and production via environment variables.
- End-to-end traceability is a structural/flow concept** — a single correlation ID following one transaction across every hop, with the trace surfacing each step.
- Performance proven before scale** — constant/ramp/spike modeling validates production volume and peak bursts ahead of real users.

Delivery Lifecycle — powered by PruTAN

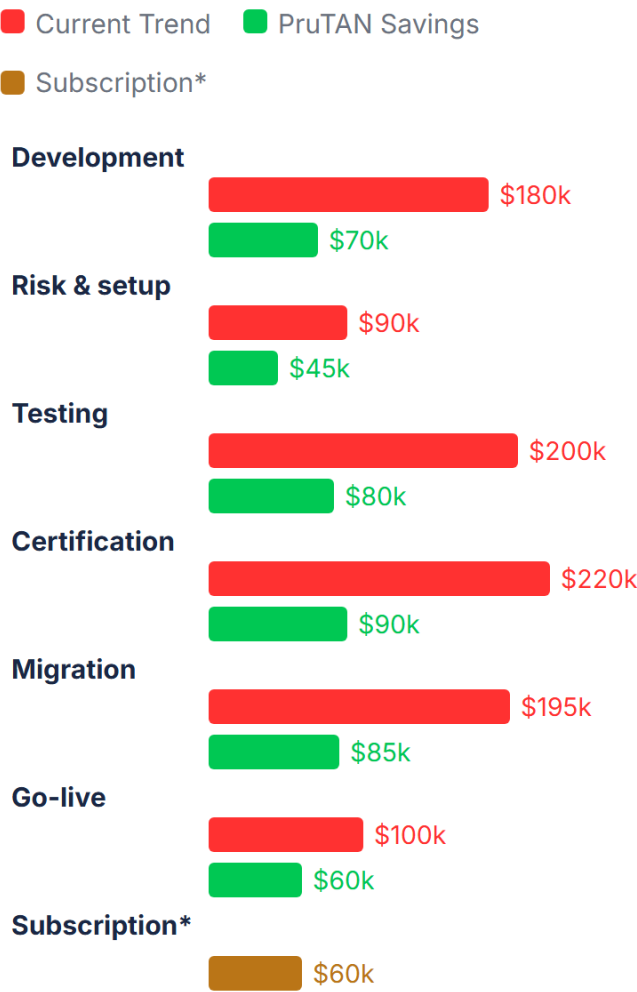


Common saving at every stage

Remove dependency wait-time · virtualize instead of buy · catch defects early when they are cheap to fix

Cost reduction with PruTAN
BASED ON INDUSTRY TREND

Current Trend	~\$985k
PruTAN Savings	~\$490k
Cost Reductions	~50%



*Enterprise subscription is quote-only (not published); \$60k is a placeholder. Phase figures are illustrative for a mid-sized 12-month project — not PruTAN benchmarks.

PRUTAN • THE AGENTIC PAYMENT ASSURANCE PLATFORM

Discover What PruTAN Can Do for Your Payments

Simulate, intercept, and trace every payment flow end-to-end — across channels, switches, networks, and banking systems — without touching production.