

AGENTIC PAYMENTS ASSURANCE

Payments rarely break at major releases.

They fail silently after the change nobody validated.

Every BAU change passes green through CI/CD while quietly altering payment behaviour. PruTan is the Agentic Payments Assurance Platform that closes the gap.

- ISO 8583 & ISO 20022 native
- Agentic AI · 10 agents
- CI/CD release gate
- Trusted by NPCI

\$1.4M+	40%	5–10%	95%+
avg cost per incident	of failed customers don't retry	industry failure rate — unquantified	edge cases missed by QA tools

"Your biggest risk is not the next release — it's the small, unnoticed BAU change."

Don't wait for your customers and regulators to find your risk.

From Uncertainty to Reliability. From Doubt to Trust.

THE SIX GREATEST PAIN POINTS

Do you recognise your organisation here?

Most organisations carry at least three of these. Many carry all six.

01 Silent BAU change risk

Routine changes break flows. The green pipeline says nothing.

► Continuous BAU validation — not just at release.

02 Coverage gaps

QA tools miss 95%+ of edge cases, multi-hop flows and protocol quirks.

► WISO surfaces 95%+ more edge cases.

03 Financial impact

\$1.4M+ per incident. 40% of failed customers never retry.

► Trace: minutes-to-RCA. Revenue-at-Risk for the board.

04 Migrations & certifications

Simulation deserts and certs rebuilt from scratch every cycle.

► Sandbox digital twin. 60–70% faster certification.

05 Tool sprawl & TCO

3–4 disconnected tools. Rare specialists. In-house technical debt.

► One platform replaces 3–4 tools.

06 No board visibility

No Reliability Score. No Revenue-at-Risk. Indefensible reporting.

► CXO Companion: score, risk, audit trail.

"Your payments are failing silently — and you may not know it yet."

DEEP DIVE · PAIN POINTS 01 & 02

Broken by changes you didn't know to validate.

The green-pipeline illusion

CI/CD passes scripted logic; unscripted BAU interactions slip through every sprint.

Happy-path bias

Partial auths, concurrent duplicates and schema rejections are structurally absent from test suites.

Shallow synthetic data

Hand-crafted data can't exercise real failure modes; masked production data risks PCI exposure.

CASE STUDY · SILENT DE48 TRUNCATION — 11-DAY INCIDENT

A routing-rule change silently truncated ISO 8583 field DE48 for ATM transactions. Undetected for 11 days until a call-centre spike. Seven-figure remediation, network damage. Root cause: an unvalidated interaction between a BAU change and a live protocol field.

PruTan: Studio + Sandbox + WISO

Always-on BAU validation surfaces which changes touch which flows — and 95%+ more edge cases — before production.

"Pre-release, not post-mortem — PruTan catches what CI/CD is structurally blind to."

DEEP DIVE · PAIN POINTS 03 & 04

\$1.4M+ per incident. Every mandate is a hard deadline.

The false-decline trap

40% of failed customers never retry. Silent, preventable, invisible in dashboards.

Simulation deserts

Issuer, acquirer and processor sandboxes are unavailable or unrealistic — pre-go-live confidence is impossible.

The certification rebuild trap

Visa, Mastercard, RTP and SWIFT cycles rebuilt from zero every time; one failure sets launch back weeks.

CASE STUDY · RETRY STORM — 4,300 DUPLICATE AUTHORISATIONS

A fraud-scoring update went unvalidated for retry behaviour under concurrency. Peak Saturday traffic triggered a retry storm: 4,300 duplicate authorisations. Three-week settlement disruption and a regulatory enquiry followed.

PruTan: StressLab + Trace + Sandbox

Retry storms exposed before peak day; RCA compressed to minutes; certification 60–70% faster.

"One prevented incident pays for the entire platform."

DEEP DIVE · PAIN POINTS 05 & 06

The CFO never sees the drag. The board never sees the risk.

The tool-sprawl tax

Five systems that don't talk to each other.
Nobody sees the aggregate TCO.

The specialist single point of failure

ISO, EMV and DUKPT knowledge
concentrated in a handful of engineers — a
retention risk.

Point-in-time vs continuous

An audit is a snapshot; next week's BAU
change makes it obsolete. Regulators expect
continuous evidence.

CASE STUDY · TOOL SPRAWL — A TYPICAL ENTERPRISE

A mid-tier bank ran five separate tools; two engineers held all ISO and EMV knowledge. When one resigned, every certification stalled — a six-month backlog. Root cause: institutional knowledge concentrated in one person.

PruTan: Studio + WISO + RADAR + CXO Companion

One platform replaces 3–4 tools; WISO opens specialist knowledge to every engineer; the board gets a live risk view.

"Platform consolidation is not just a cost story — it's a continuity and governance story."

THE STRUCTURAL GAP

Three categories. One shared blind spot.

Generic API tools

- ✗ Built for REST — no ISO / EMV model
- ✗ Can't model BAU
- ✗ No field-level intelligence

Legacy simulators

- ✗ Static & scripted
- ✗ No interception
- ✗ No retry-storm coverage

Monitoring tools

- ✗ Retrospective
- ✗ Signals after the cost
- ✗ Never predicts

"Pre-release, not post-mortem — PruTan catches what lives between a BAU change and a protocol edge case."

ONE INTEGRATED PLATFORM · TEN PAYMENT-NATIVE AGENTS

WISO 95%+ more edge cases, automatically.

Studio Right-first-time ISO 8583/20022 validation.

Sandbox Production-grade digital twin.

Interceptor Force every failure mode on demand.

StressLab Peak-day confidence before peak day.

Trace Minutes to pinpoint the exact field.

RADAR Board-presentable risk posture.

CXO Companion GO/HOLD, Revenue-at-Risk, audit trail.

Card Engine ARQC/DUKPT for every engineer.

Sentinel Assurance into production (2027–28).

WHO WE SERVE · BUILT FOR THE ENTIRE PAYMENTS ECOSYSTEM

Every organisation carries risk it never validated.

Banks & digital banks
Continuous assurance across every channel. Up to 40% faster releases.

Fintechs
Hidden risk surfaced in under 5 minutes. Desktop — no credit card.

Payment networks
Protocol-native validation for scheme rules and every BAU change.

Processors & switches
Deterministic assurance before every go-live.

Acquirers & issuers
Certification cycles cut 60–70% across every merchant.

Migration & modernisation
Safe ISO 8583 → 20022 cutovers with continuous assurance.

GLOBAL READINESS · EVERY MANDATE IS A DEADLINE

Canada
ISO 20022 RTR — Q4 2026

Australia
NPP · PayTo · ISO 20022

Americas
FedNow · RTP · NACHA

Europe & UK
SEPA Instant · VoP · NPA

India
UPI · RuPay · NPCI

ME & Africa
National switches

"One platform, every rail: ISO 8583, ISO 20022, REST, UPI, SEPA Instant, FedNow, RTP and RTR."

DEFENSIBLE BY DESIGN

Six advantages — each hard to replicate.

1

Protocol-native engineering

Field-level ISO 8583 & 20022 across every channel — not a REST wrapper.

2

Domain-trained agentic AI

Trained on proprietary failure and scheme-certification patterns.

3

Integrated platform breadth

The whole assurance lifecycle — including hard-to-copy real-time interception.

4

Regulatory trust

ISO/IEC 42001 & 27001 certified. Trusted by NPCI. Earned, not claimed.

5

Embedded in the release gate

Deploys as CI/CD infrastructure — high switching costs.

6

Category leadership

Defines Payment Reliability Assurance; the planned index sets the benchmark.

HEAD TO HEAD · ONE PLATFORM, FOUR CATEGORIES

Capability	PruTan	Generic API	Legacy Sim	Monitoring
ISO 8583 & 20022 — field-level	✓	—	✓	—
NPCI / UPI / RuPay	✓	—	—	—
Digital twin — issuer/acquirer	✓	—	~	—
Idempotency & retry-storm sim	✓	—	—	—
Payment-native AI scenarios	✓	—	—	—
Real-time interception	✓	—	—	—
BAU change risk (continuous)	✓	—	—	—
Revenue-at-Risk & GO/HOLD	✓	—	—	—

THE ASSURANCE MATURITY JOURNEY

From risk discovery to board governance.

A progressive model — not a price ladder. Each stage produces evidence that makes the next inevitable.

1 · DISCOVER

Engineers surface hidden risk in under 5 minutes.

No integration. No credit card. Risk visible before any commercial conversation.

2 · QUANTIFY

Paid Diagnostic: a 2-week, board-ready Validated Risk Index.

Revenue-at-Risk per unvalidated flow. 60%+ convert to the platform.

3 · GATE

Enterprise CI/CD gating and continuous BAU assurance.

GO/HOLD decision backed by validated evidence before every release.

4 · GOVERN

CXO Companion: board Reliability Score and audit trail.

Continuous governance, not snapshots. The board sees risk before customers do.

THE BUSINESS CASE · MONEY SAVED, TIME RECLAIMED, RISK YOU CAN PRICE

up to 50%

lower release & validation cost

up to 70%

faster time to market

60–70%

shorter certification cycles

~95%

more edge cases caught pre-release

Revenue protected

- One prevented incident pays for the platform.
- False-decline abandonment recovered.
- Scheme penalties from failed certs eliminated.
- Engineers return to roadmap delivery.

Efficiency recovered

- One platform replaces 3–4 tools.
- 60–70% faster Visa/MC/RTP/SWIFT certs.
- WISO ends manual scenario authorship.
- Trace cuts RCA from days to minutes.

ENTERPRISE ENGAGEMENT · THE ENTRY POINT IS ALWAYS THE PAID DIAGNOSTIC

A plan for every enterprise — diagnosis to governance.

Paid Diagnostic
One-time · 2-week engagement

- L4 Validated Risk Index — production-correlated
- Board-ready report, disclosed methodology
- Revenue-at-Risk per unvalidated flow
- 60%+ convert to the platform

Enterprise Platform
Priced by transaction volume

- CI/CD release gating — GO/HOLD
- Multi-team RBAC & shared workspace
- Continuous BAU assurance
- RADAR L4 Risk Index · multi-region

+ CXO Companion
Adds to any Enterprise tier

- Real-time Reliability Score — system-wide
- Revenue-at-Risk per release
- Board-ready regulatory audit trail
- Continuous governance, not snapshots

Enterprise comes fully supported:
Dedicated PM · onboarding · architecture workshops · SLA-backed support · quarterly reviews · ISO 42001 & 27001 certified.

Don't wait for your customers and regulators to find your risk.
Quantify the risk you can't see — today.
info@intellocore.com · marc.mathenz@intellocore.com · prutan.com
From Uncertainty to Reliability. From Doubt to Trust.