

PAYMENT RELIABILITY ASSURANCE

Payments rarely break at major releases. They fail silently after the change nobody validated.

Generic API tools, legacy simulators and monitoring all miss the same thing. You find out from a customer, a tweet, or a regulator — after it has cost you revenue, trust and a scheme audit.

ISO 8583 & ISO 20022 Native	Agentic AI — 10 Vertical Agents	CI/CD Release Gate	Trusted by NPCI
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THE SIX PAIN POINTS WE SOLVE

01 Unknown Payment Risk from Silent BAU Changes

Routine changes silently break payment flows. The green pipeline says nothing.

02 Insufficient Visibility into Coverage Gaps

QA tools miss 95%+ of edge cases. Teams validate the known, not the missing.

03 High Cost & Impact of Payment Failures

\$1.4M+ per incident. 40% of customers who fail do not retry.

04 Migrations & Certifications: Too Slow, Too Risky

Simulation deserts. Scheme certifications rebuilt from scratch every cycle.

05 Fragmented Tools, High TCO & Specialist Dependency

3–4 disconnected tools. In-house tooling becomes technical debt.

06 No Deterministic Assurance or Continuous Governance

No Reliability Score. No Revenue-at-Risk. Indefensible to regulators.

THE STRUCTURAL GAP — THREE CATEGORIES, ONE BLIND SPOT

Generic API Tools	Legacy Simulators	Monitoring Tools
REST semantics only	Static, scripted, brittle	Retrospective by design
X No ISO 8583/20022 field intelligence	X No agentic intelligence or self-healing	X Detects failures after they cost you
X No EMV or scheme behaviour model	X No real-time message interception	X First signal from customer/regulator
X Cannot model BAU interactions	X No idempotency / retry-storm	X Cannot prevent — only report
X No multi-hop stateful flow awareness	X Cannot expose downstream	X Never tells you what will break

Pre-release, not post-mortem.

PruTan catches the failure that exists only at the intersection of a BAU change and a payment protocol edge case — before it reaches production.

WHY PRUTAN WINS — AND STAYS AHEAD

- 1 Protocol-native engineering

ISO 8583 & ISO 20022 with full field-level awareness across ATM, POS, mobile and switch.
- 2 Domain-trained agentic AI

Trained on proprietary failure modes and scheme-certification edge cases unavailable publicly.
- 3 Integrated platform breadth

The entire assurance lifecycle in one platform — real-time interception is hard to replicate.
- 4 Regulatory trust & track record

ISO/IEC 42001:2023 & 27001:2022 certified. Trusted by NPCI. Earned, not claimed.
- 5 Embedded in the release gate

Deploys as infrastructure inside CI/CD — integral to release, with high switching costs.
- 6 Category leadership

Defines Payment Reliability Assurance. The planned Payment Reliability Index will be the industry benchmark.

Who we serve · Built for the entire payments ecosystem

Banks & Digital Banks
Core · Open Banking · Digital

⚠ Silent BAU changes discovered from customers, not systems.

✓ Continuous assurance. Up to 40% faster release cycles.

Fintechs
Release Certainty · Day One

⚠ Payment failures on day one destroy months of customer trust.

✓ Hidden risk in under 5 minutes. Desktop trial — no credit card.

Payment Networks
Scheme Rules · BAU Validation

⚠ Every participant introduces risk invisible until a live incident surfaces.

✓ Protocol-native validation for every BAU change. 60–70% faster certification.

Processors & Switch Vendors
Go-Live · ISO 8583 · Throughput

⚠ Every client go-live introduces flow interactions the validation environment cannot model.

✓ Deterministic assurance before every go-live.

Acquirers & Issuers
Multi-Merchant · Certification

⚠ Certification cycles rebuilt from scratch across dozens of merchants.

✓ Continuous assurance. Certification cycles cut 60–70%.

Migration & Modernisation
ISO 8583 → 20022 · Microservices

⚠ Post-migration rejection rates of 10–12% documented.

✓ Semantic mismatch detection. Continuous assurance throughout.

Also serving: Payment gateways · aggregators & Merchants of Record · card schemes · wallet & PSP providers · and every team shipping changes into a live payment flow.

Global readiness · Every region is modernising — every mandate is a deadline

CA Canada
ISO 20022 RTR — Q4 2026

Phased RTR launch. PruTan validates RTR conformance and Interac/Lynx interplay.

AU Australia
NPP · PayTo · ISO 20022

NPP, PayTo mandates and RBA ISO 20022 migration. BECS decommissioning adds complexity.

us Americas
FedNow · RTP · NACHA

FedNow and TCH RTP alongside Nacha. One platform covers instant rails, ACH and ISO 8583.

EU Europe & UK
SEPA Instant · VoP · NPA

EU 10-second mandate. PruTan validates SEPA Instant, VoP and the UK NPA.

IN India
UPI · RuPay · NPCI

Trusted by NPCI — assures UPI flows at national scale.

ME & Africa
National Switches

mada, KNET, NIBSS-class switches. PruTan validates switch certification.

The impact · Money saved. Time reclaimed.

Enterprise engagement · Entry point: Paid Diagnostic

up to 50%

lower release & validation cost

up to 70%

faster time to market

60–70%

shorter certification cycles

~95%

edge cases caught pre-release

Ranges reflect fewer production incidents, consolidated tooling and right-first-time certification. Actual results vary by volume, scheme footprint and release cadence.

THE ASSURANCE JOURNEY

1 Discover

Desktop scan

2 Quantify

Paid Diagnostic

3 Gate

Enterprise CI/CD

4 Govern

CXO Companion

Paid Diagnostic
One-time · 2-week engagement

✓ L4 Validated Risk Index — production-correlated findings

✓ Board-ready executive report with disclosed methodology

✓ Revenue-at-Risk quantification per unvalidated flow

✓ Most diagnostics convert directly to enterprise platform

Enterprise Platform
Priced by transaction volume

✓ CI/CD release gating — GO/HOLD decisions

✓ Multi-team RBAC and shared workspace

✓ Continuous BAU assurance — not just at release

✓ RADAR L4 Risk Index · Multi-region deployment

+ CXO Companion
Add to any Enterprise tier · The Payment Reliability Control Plane

✓ Real-time Payment Reliability Score — system-wide

✓ Revenue-at-Risk per release — quantified in dollars

✓ Board-ready audit trail for regulators and auditors

✓ Continuous governance — not periodic snapshots

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

Quantify the risk you can't see — today.

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From Uncertainty to Reliability. From Doubt to Trust.