



AGENTIC PAYMENTS ASSURANCE

Eliminate **unknown payment risk** before it reaches production.

PruTAN is the AI-powered, protocol-native assurance layer that lets every participant in the payments ecosystem validate payment flows with full payment-domain intelligence — issuers, acquirers, schemes, gateways and aggregators.

ISO 8583 & ISO 20022 Native

Agentic AI

CI/CD Release Gate

Trusted by NPCI

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CAPABILITY BROCHURE
2026

The costliest payment failures come from risk no tool can see.

The most damaging payment failures aren't the ones you catch in testing — they're the ones you learn about from a customer, a tweet or a regulator. Generic API tools, legacy simulators and monitoring each miss the same class of *unknown* risk that only surfaces in production. PruTAN closes that gap with a pre-release, protocol-aware, AI-powered quantification layer.



Generic API tools

Built for REST/HTTP semantics. Blind to ISO 8583/20022 field rules, EMV cryptography and scheme behaviour.



Legacy simulators

Static, scripted and brittle. No agentic intelligence, no real-time interception, no idempotency or retry-storm coverage.



Monitoring tools

Retrospective by design. They tell you what already broke in production — never what will break before release.

~95%

more edge cases uncovered vs. sequential validation

25,000+

scenario knowledge base spanning 30 business categories

10

vertical agents across the full assurance lifecycle



Pre-release, not post-mortem.

PruTAN quantifies and gates payment risk *before* code reaches production — inside the CI/CD release gate, with board-ready GO/HOLD decisions.

Ten payment-native agents. The full assurance lifecycle.

From plain-English scenario to board-ready release decision — message construction, simulation, real-time interception, load testing, observability and AI orchestration in a single integrated platform.



WISO

WORKFLOW INTELLIGENCE

Plain-English scenarios become complete, payment-native test suites. Model-agnostic across OpenAI, Claude, Gemini and custom LLMs.



Studio

API & ISO VALIDATION

Native ISO 8583, ISO 20022, REST, Kafka and SQS validation. Full Auth → Sale → Reversal → Settlement, 150+ payment functions.



Sandbox

HOST SIMULATION

Digital twins of issuers, acquirers and processors run locally — production-realistic, zero production access required.



Interceptor

FLOW MANIPULATION

Sits between live systems to force edge cases — timeouts, partial approvals, field truncation, retry storms — on demand.



StressLab

LOAD & IDEMPOTENCY

AI-generated payloads expose retry storms and idempotency failures under peak-day concurrency at production scale.



Trace

END-TO-END OBSERVABILITY

Full flow visibility across every hop with correlation-ID tracking — pinpoints the exact message, field or boundary that broke.



RADAR

DIAGNOSTIC PLATFORM

Guided risk scanning across 30 categories and 10 schemes, with repository analysis that auto-generates exhaustive test cases.



CXO Companion

EXECUTIVE INTELLIGENCE

Six-view board platform: GO/HOLD release decisions, reliability risk scoring, revenue-at-risk and board-ready reporting.



Card Engine

EMV TEST CARDS

Eight scheme collections, full EMV cryptography, configurable behaviour profiles and PCI-compliant storage inside Studio.



Sentinel · roadmap

PRODUCTION CANARY

Extends pre-release assurance into continuous production canary monitoring across the 2027–28 roadmap.

Built for the entire payments ecosystem.

Every organisation that processes electronic payments carries operational and regulatory risk from flows it never validated. PruTAN serves each participant across the value chain — wherever a payment message moves, breaks, or must be certified.



Banks & Digital Banks

CORE · OPEN BANKING · DIGITAL

Continuous assurance across every channel, so BAU changes can't silently break your payment system. Up to 40% faster release cycles.



Fintechs

RELEASE CERTAINTY · DAY ONE

Discover hidden payment risk in under five minutes. Desktop trial on Windows, Mac and Linux — no credit card required.



Payment Networks

SCHEME RULES · BAU VALIDATION

Protocol-native validation for scheme rules, network readiness and every BAU change — 60–70% faster scheme certification.



Processors & Switch Vendors

GO-LIVE · ISO 8583 · THROUGHPUT

Deterministic assurance before every go-live — not after your customers find the failure first.



Acquirers & Issuers

MULTI-MERCHANT · CERTIFICATION

Continuous assurance across every merchant and every flow, with certification cycles cut by 60–70%.



Migration & Modernisation

ISO 8583 → 20022 · MICROSERVICES

Safer cutovers with semantic mismatch detection and continuous assurance through the entire migration lifecycle.

ALSO SERVING

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

Every region is modernising. Every mandate is a deadline.

Payment modernisation is happening everywhere at once — new rails, new standards, new compliance clocks. PruTAN validates against each market's specific requirements from a single platform, so teams ship with confidence wherever they operate.



Canada

REAL-TIME RAIL (RTR)

The ISO 20022 RTR begins its phased launch in Q4 2026, with receive capability mandatory for banks at go-live. PruTAN validates RTR message conformance and Interac/Lynx interplay before each onboarding wave.



Australia

NPP · PAYTO · ISO 20022

The New Payments Platform, PayTo mandates and the RBA's ISO 20022 migration are reshaping APRA-regulated stacks. PruTAN assures real-time, data-rich flows and decommissioning of the legacy BECS rails.



Americas

FEDNOW · RTP · NACHA

FedNow and TCH RTP are scaling alongside NACHA rules and card-network certification. One platform, every vertical agent — PruTAN covers instant rails, ACH and ISO 8583 card flows without separate tools.



Europe & UK

SEPA INSTANT · VOP · NPA

The EU Instant Payments Regulation now mandates 10-second send/receive and Verification of Payee, with EMI's following through 2027–28. PruTAN validates SEPA Instant, VoP name-matching and the UK's New Payments Architecture.



India & South Asia

UPI · RUPAY · NPCI CERTIFICATION

The world's highest-volume real-time market runs on UPI, IMPS and RuPay under NPCI rules. PruTAN — trusted by NPCI — assures UPI flows, scheme certification and peak-day concurrency at national scale.



Middle East & Africa

NATIONAL SWITCHES · INSTANT RAILS

National switches (mada, KNET, NIBSS-class) and new instant-payment schemes are driving rapid modernisation. PruTAN validates domestic switch certification and high-growth wallet and PSP integrations.



One platform, every rail and standard — **ISO 8583, ISO 20022, REST, UPI, SEPA Instant, FedNow, RTP and RTR** — validated against each market's mandate.

Why PruTAN wins — and stays ahead.

1

Protocol-native engineering

Built on ISO 8583 and ISO 20022 with full field-level awareness across ATM, POS, mobile, gateway and switch — a multi-year effort to retrofit.

2

Domain-trained agentic AI

Trained on proprietary failure modes, scheme certification edge cases and BAU-change breakage patterns that aren't publicly available.

3

Integrated platform breadth

The entire assurance lifecycle as one platform. Real-time interception in regulated environments is especially hard to replicate.

4

Regulatory trust & track record

ISO/IEC 42001:2023 and ISO/IEC 27001:2022 certified, and trusted by leading institutions including NPCI.

5

Embedded infrastructure position

Deploys inside the CI/CD release gate as infrastructure — integral to the release process, with high natural switching costs.

6

Category leadership

Defines the Payment Reliability Assurance category, with a planned Payment Reliability Index set to become the market benchmark.

DEFINING A NEW CATEGORY

PCI DSS

anchors the **compliance** category

Datadog

anchors the **observability** category

PruTAN

anchors **payment reliability assurance**

One platform that does what four categories cannot.

Existing tools each cover a slice of payment validation. PruTAN delivers the entire assurance lifecycle — protocol depth, agentic AI, interception and risk quantification — as a single integrated platform.

Capability	PruTAN	Generic API	Legacy Sim.	Monitoring
ISO 8583 & ISO 20022 (native field-level)	✓	—	✓	—
NPCI / UPI / RuPay	✓	—	—	—
REST / JSON APIs & Open Banking	✓	✓	Partial	—
Digital twin — issuer / acquirer / processor	✓	—	Partial	—
EMV / NFC / Magstripe / 3DS / Tokenized	✓	—	✓	—
Idempotency & retry-storm simulation	✓	—	—	—
Load / stress, regression & parallel testing	✓	✓	✓	—
Payment-native AI test generation (WISO)	✓	—	—	—
Model-agnostic LLM (OpenAI / Claude / Gemini)	✓	—	—	—
Agentic workflows & self-healing suites	✓	—	—	—
Real-time interception & field modification	✓	—	—	—
Timeout / error injection & fault forcing	✓	—	Partial	—
End-to-end trace with correlation ID	✓	Partial	Partial	✓
Coverage index & revenue-at-risk scoring	✓	—	—	—

✓ Full · Partial · — Not supported

Money saved. Time reclaimed. Risk you can finally price.

PruTAN pays for itself by catching the failures that never reach a test plan today — the ones that surface in production as incidents, chargebacks, failed certifications and emergency fixes. The return shows up as money kept and time given back.



Money saved

Avoided production incidents

Catch field-level, idempotency and retry-storm failures before release — not as costly outages, chargebacks or scheme penalties.

Fewer tools, fewer licences

One platform replaces 3–4 separate API, simulation and load-testing tools and their renewals.

Lower cost of certification

Right-first-time scheme certification avoids repeat test cycles and re-submission fees.



Time reclaimed

60–70% faster certification

Weeks pulled out of every scheme-certification and release cycle.

Risk surfaced in ~5 minutes

AI-generated, payment-native test suites replace days of manual scenario writing and investigation.

~95% more edge cases, automatically

Engineering and QA time redirected from chasing defects to shipping product.

TYPICAL IMPACT WHEN PRUTAN MOVES INTO THE RELEASE GATE

up to
50%

lower release &
testing cost

up to
70%

faster time to
market

60–70%

shorter certification
cycles

~95%

edge-case
coverage
before release

Improvement ranges reflect the drivers above — fewer production incidents, consolidated tooling, AI-generated test coverage and right-first-time certification. Actual results depend on your transaction volume, scheme footprint and release cadence; we'll build a tailored estimate against your numbers.

A plan for every team — from desktop trial to enterprise.

Start free on the desktop, scale to a shared workspace, and deploy PruTAN as infrastructure inside your CI/CD release gate. Pricing grows with your transaction volume and team — never with surprises.

Pricing built to scale with you

Free	Pro	Team	ENTERPRISE Enterprise
\$0	\$19/mo	\$89/mo	On demand
30-day desktop trial	Billed monthly	Min. 5 users	By transaction volume
Full Windows/Mac download. Individual payment-risk discovery engine. No credit card.	Unlimited access, Trace, full Library, RCA/AI diagnostics and continuous updates.	Shared workspace, advanced monitoring, system-wide analytics, audit logs, priority support.	CI/CD gating, multi-team RBAC, Board-Ready Audit Trail, RADAR L4 Risk Index, multi-region (SG/UAE/IN/FR).

Enterprise comes fully supported.



Dedicated Project Manager, implementation onboarding and architecture workshops · SLA-backed support · quarterly business reviews · ISO/IEC 42001:2023 & 27001:2022 certified.

Quantify the risk you can't see today.

Bring PruTAN into your release gate and turn unvalidated payment flows into measured, board-ready assurance. Talk to us at info@intellocore.com.

Visit

prutan.com

Talk to us

info@intellocore.com · +65 6401 5040

Certified

ISO 42001:2023 · ISO 27001:2022



TRUST EVERY PAYMENT

Certify faster. Ship with confidence.

Know your payment stack will survive production — **before you ship, before the regulator visits, and before your peak-traffic event** — without touching a live environment or real customer data. From RTR to SEPA Instant to UPI, the world's rails are being rebuilt at once. PruTAN is how you keep up with confidence.

Discover

Surface hidden payment risk in minutes — protocol-native across ISO 8583, ISO 20022 and REST.

Govern

Continuous assurance inside the CI/CD release gate, across every flow and every BAU change.

Become the standard

Board-ready reliability scoring and revenue-at-risk — the benchmark for payment assurance.

START TODAY

Don't wait for production to find your risk — start today at info@intellocore.com

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