

CONFIDENTIAL

i n t e l l o c o r e

Your next payment failure is already in the release.

And nobody re-examined it.

PruTan — The Agentic Payments Assurance Platform

Built for banks, processors & fintechs that cannot afford to find out from a customer.

From Uncertainty to Reliability. From Doubt to Trust.



Agentic Payments Assurance Platform

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Three things are true about your payment system right now.

Most organisations accept these as facts of life. They are actually choices — and expensive ones.

01

You only validate what you think to validate

Your QA suite covers the flows you have written scenarios for. Payment failures are overwhelmingly caused by flows nobody validated — protocol edge cases, BAU change interactions, retry storms, idempotency gaps. Generic tools cannot surface what they are not designed to see.

02

The first signal is almost always a customer complaint

No dashboard alert. No monitoring flag. A transaction declines. A reconciliation discrepancy appears. A duplicate authorisation is triggered. The pattern is consistent: you find out when volume builds, when a customer calls, or when a regulator asks.

03

Your board carries unquantified exposure

Payment risk does not appear on most risk registers in financial terms. Your CTO cannot present a defensible, traffic-weighted exposure figure to the board or a regulator — because nobody has produced one. That gap is itself a governance risk in the era of DORA and MAS.

The Six Greatest Pain Points in Payment Reliability.

Every organisation we speak to carries at least three of these. Most carry all six.

01

Unknown Risk from Silent BAU Changes

Every BAU tweak passes green through CI/CD while silently altering payment behaviour nobody re-examined.

02

Insufficient Visibility into Coverage Gaps

QA tools miss 95%+ of edge cases. Teams validate what they know — not what they are missing.

03

High Cost and Impact of Payment Failures

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

04

Migrations, Launches and Certifications Too Slow and Risky

Simulation deserts, blind spots, and certification cycles rebuilt from scratch every time.

05

Fragmented Tools, High Maintenance Cost and Specialist Dependency

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

06

Lack of Deterministic Assurance and Continuous Governance

No Reliability Score. No Revenue-at-Risk. Reporting indefensible to auditors and regulators.

Silent System Failure

Southeast Asian Bank · ISO 8583 · ATM Network · Routine microservice update

What happened

A Southeast Asian bank updated a microservice routing rule — a routine change, reviewed and approved through standard change management. ISO 8583 field DE48 was silently truncated for ATM transactions as a result of an unexamined interaction between the routing change and field-level handling in the downstream processor.

What the team did not know

No test existed for the interaction between a routing change and DE48 handling. The scenario had never failed before. Generic tooling had no way to model it. The system passed all automated checks.

How it was discovered

Cardholders experienced unexplained declines for 11 days — undetected until a surge in call-centre complaints triggered investigation.

ROOT CAUSE · *Unvalidated interaction between a routine system change and a live ISO 8583 protocol field — a class of risk invisible to generic tooling.*

11 days

ATM declines before detection

7 figures

Disputes, remediation & penalties

0 alerts

Passed all automated checks

ISO 20022 Migration Edge Cases

European Payment Processor · MT → MX Format Migration · SWIFT international transactions

What happened

A European processor migrated from SWIFT MT to ISO 20022 MX format. Common message structures were mapped and tested thoroughly. Edge cases in structured address fields and extended remittance data were not examined — too numerous to cover manually, and general tooling had no schema-level awareness of the new format.

What the team did not know

Protocol migration creates thousands of new field combinations. Scheme-specific edge cases go unexamined when tooling cannot natively read both message formats and model their interaction.

How it was discovered

After go-live, SWIFT rejection rates climbed to 12% for a class of international transactions — discovered weeks later during routine scheme reconciliation.

ROOT CAUSE · *Protocol migration creates thousands of new field combinations. Scheme-specific edge cases go unexamined with tooling that cannot natively read both formats.*

12%

SWIFT rejection — entire transaction class

Weeks

Before discovery via reconciliation

Emergency

Recertification, partner damage, disclosure

Retry & Idempotency Failure Under Load

Payments Platform · Fraud-scoring logic update · Peak Saturday traffic

What happened

A payments platform updated its fraud-scoring logic. Happy-path flows were validated thoroughly. Retry behaviour under high concurrency was not tested — the test environment did not replicate peak-day load, and the idempotency logic had never been stress-tested against simultaneous retry attempts.

What the team did not know

Retry and idempotency edge cases under concurrent load are invisible in sequential validation. The fraud-scoring update altered response timing in a way that triggered retry logic under conditions the team had never simulated.

How it was discovered

During peak Saturday traffic, a retry storm caused duplicate authorisations on 4,300 transactions. Settlement discrepancies were identified three weeks later.

ROOT CAUSE · *Retry and idempotency edge cases under concurrent load are invisible in sequential validation. No existing tool could simulate the precise concurrency conditions.*

4,300

Duplicate authorisations — single day

3 weeks

Settlement disruption & reconciliation

Regulatory

Enquiry + resilience review triggered

The tools you have cannot see the risk you carry.

"They validate known scenarios. We expose unknown payment risk."

Generic API Tools

(Postman, Bruno, ReadyAPI)

Built for REST, not payment infrastructure

- No ISO 8583 or ISO 20022 protocol awareness
- Cannot model multi-hop stateful payment flows
- No retry or idempotency simulation
- No scheme-specific field validation
- Tests only what you tell it — invisible risk stays invisible

Legacy Simulators

(Iliad t3, in-house scripts)

Simulate flows — but not the gaps you don't know about

- No AI generation of edge cases you haven't conceived
- No BAU change risk monitoring between releases
- No board-ready risk quantification output
- High cost, long setup — no continuous assurance
- 'Bruno is a notebook. PruTan is a payments laboratory.'

Monitoring & Observability

(Datadog, Grafana, Splunk)

Detects failures after they happen — never before

- Retrospective by design — the problem already exists
- Cannot simulate future failure modes pre-release
- No payment-protocol domain awareness
- Zero pre-release validation capability
- They detect. We prevent. Different categories entirely.

One platform that does what four categories cannot.

Head to head, by capability — ✓ full · Partial · — not supported.

Capability	PruTan	Generic API	Legacy Sim.	Monitoring
ISO 8583 & ISO 20022 — native field-level	✓	—	✓	—
NPCI / UPI / RuPay	✓	—	—	—
Digital twin — issuer / acquirer / processor	✓	—	Partial	—
Idempotency & retry-storm simulation	✓	—	—	—
Payment-native AI scenario generation	✓	—	—	—
Real-time interception & field modification	✓	—	—	—
BAU change risk detection (continuous)	✓	—	—	—
Revenue-at-risk scoring & GO/HOLD gating	✓	—	—	—

PruTan the Agentic Payments Assurance Platform. Built for every participant in the payments ecosystem.

Every Payment. Every Participant. Perfectly Assured.



Banks & Digital Banks

Continuous assurance across every channel — up to 40% faster release cycles.

Payment Networks

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

Processors & Switches

Deterministic assurance before every go-live, not after customers find the failure.

Fintechs

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

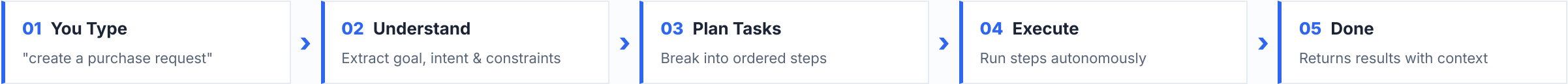
Acquirers & Issuers

Continuous assurance across every merchant — certification cycles cut 60–70%.

PruTan — Powered By WISO

From plain-English intent to executable, payment-native validation — agentic, protocol-aware, continuous.

How PruTan Works



Core Capabilities

LLM Providers

MODEL-AGNOSTIC

- OpenAI, Claude, Gemini, Custom LLM
- Provider-agnostic routing
- Bring your own LLM

AI Data Generator

PAYMENT-NATIVE DATA

- Luhn-valid PANs & PIN blocks
- 150+ payment functions
- ISO 8583 compliant validation data

Conversation Context

SESSION-AWARE

- Multi-turn request memory
- Reuse PAN / amount / terminal
- Session-scoped execution state

Why PruTan

Revenue Protection

FEWER PAYMENT INCIDENTS

- 80% faster payment flow coverage
- No separate payment data tooling
- Reusable conversation context

Payments Assurance

PROTOCOL-NATIVE

- Accurate ISO 8583 + REST
- Payment-native validation data
- BDD to executable requests

Agentic Intelligence

AUTONOMOUS WORKFLOWS

- Multi-step autonomous tasks
- Conflict resolution (skip/update)
- Auto lifecycle management

Time To Market

FROM IDEA TO LIVE API

- Plain English → live API (secs)
- ISO 8583 + REST in one platform
- Plug & Play — bring your LLM

Ten payment-native agents. One integrated platform.

Protocol-native. AI-powered. Deployed as infrastructure inside CI/CD — not an add-on.

WISO Workflow Intelligence Describe a scenario in plain language. AI surfaces 95%+ more edge cases — the failure modes your team would not think to validate.	Studio API & ISO Validation Native ISO 8583, ISO 20022 & REST with payments-domain field awareness. Right-first-time protocol validation across every flow type.	Sandbox Host Simulation Production-grade digital twin of issuers, acquirers and processors. Zero production access required.	Interceptor Flow Manipulation Force the conditions that break payments in production — timeouts, truncation, retry storms — on demand.	StressLab Load & Idempotency AI-generated payloads expose retry storms and idempotency failures before peak day arrives.
Trace End-to-End Observability Full flow observability across every hop. Minutes to pinpoint the exact message, field or boundary.	RADAR Diagnostic Platform Board-presentable risk posture. 30 categories, 10 schemes — risk invisible until costly, made visible.	CXO Companion Executive Intelligence Reliability Score, Revenue-at-Risk and board-ready audit trail — continuously, not periodically.	Card Engine EMV Test Cards ARQC/DUKPT cryptographic complexity made accessible to every engineer, not just specialists.	Sentinel Roadmap 2027–28 · Production Canary Extends assurance from the pre-release gate into the live environment — BAU re-opens the risk window; Sentinel closes it.

From the engineer who finds risk to the board that governs it.

Every person in your organisation who touches payment reliability gets something they have never had before.

DETERMINISTIC ASSURANCE

CTO / VP Engineering

"I cannot guarantee our payment system will work after the next BAU change."

System-wide visibility before every release. Release gating enforced. Board-ready risk posture. Know your payment risk before your customers do.

BOARD-READY RISK POSTURE

CFO / Head of Compliance / Board

"What is our payment risk exposure in dollar terms?"

Revenue-at-risk in dollars, not QA metrics. Board-ready audit trail credible for DORA, MAS and FCA auditors. From Doubt to Trust.

CONTINUOUS ASSURANCE

Head of Payments

"Every hidden failure is lost revenue, degraded customer trust, or operational disruption."

Continuous validation across every flow and every BAU change. Revenue-at-risk quantification. Full scheme certification support.

GOVERN COVERAGE AT SCALE

Engineering Manager / QA Lead

"Our coverage looks good on paper — I know we're missing scenarios we haven't thought of yet."

Measurable coverage scores. CI/CD release gating — nothing ships unvalidated. Team-level scenario libraries. No more late-stage production surprises.

VALIDATE WHAT YOU DON'T KNOW

QA Engineer / Payments QA

"I don't know what I'm not validating. There's always a scenario I didn't think of."

WISO surfaces 95%+ more edge cases automatically. Coverage Index against the full payment spec. Stop shipping releases that miss the failures that matter.

DISCOVER RISK IN MINUTES

Payments / Backend Engineer

"I build against mocks that don't reflect what the issuer will actually return."

Full ISO 8583 & ISO 20022 validation in minutes. Sandbox recreates real issuer/acquirer behaviour. Find protocol failures before QA sees the build.

CXO COMPANION

System-wide visibility. Deterministic assurance. Know your payment risk before your customers do.

The board is asking what your payment exposure is. The regulator wants to know your controls are adequate. The CXO Companion gives you a defensible, quantified answer — continuously, in real time.

Payments are never static — reliability cannot be assumed.

Buyer: CTO · CIO · CFO · Board

From Doubt to Trust.

What the Companion delivers

Sample output: L4 Validated Risk Index · Coverage score · Revenue-at-risk · Board-ready

Revenue-at-Risk Dashboard

Payment exposure in dollars, not QA metrics. Real-time risk score across every flow and system.

Board-Ready Audit Trail

L4 Validated Risk Index — methodology-disclosed, traffic-weighted, credible for DORA, MAS & FCA.

Continuous BAU Monitoring

Every microservice update and scheme rule change scanned before production. Cases 1–3 prevented.

Enterprise Coverage Governance

Single pane across every team. Release gating enforced. PruTan becomes unmovable infrastructure.

The Paid Diagnostic: what you get and what it surfaces.

Stage 2 of the Assurance Maturity Journey: Discover → Quantify → Gate → Govern. A 2-week engagement, no production access required.

What it requires

- Anonymised transaction log sample (30–90 day window)
- Sandbox endpoint connection (2 minutes, no production access)
- CI/CD pipeline read-only connection
- Routing configuration context
- 60-minute payments architect interview
- Recent BAU change log summary

What it delivers

- Traffic-weighted risk score by flow, protocol & system
- BAU change risk map — production-correlated gap analysis
- Identified retry, idempotency & scheme-specific exposures
- Full map of unvalidated payment flows and coverage gaps
- Prioritised remediation roadmap with effort estimates
- Board-ready executive report — presentable to CTO, CFO, regulators

The Paid Diagnostic — A small investment to assess. A starting point to transform.

Five forces making this the right moment.

Payment infrastructure is under more stress than at any point in the last decade. The window to get ahead of it is now.

ISO 20022 Global Migration

Every major bank and processor is mid-migration. Old and new formats co-exist. The conditions that caused Case Study 2 are live in your environment today. PruTan validates both formats natively in parallel — no other platform does this.

Real-Time Payments Scale

RTP, UPI, FedNow, and Faster Payments are scaling rapidly. Zero tolerance for failures. Scheme certification requirements are intensifying. Continuous pre-release assurance is no longer optional for any organisation on these rails.

Regulatory & Board Pressure

DORA in Europe. Operational resilience guidance from MAS, RBI, and the FCA. Boards need a defensible, quantified view of payment risk — not a QA dashboard. The CXO Companion is built precisely for this regulatory moment.

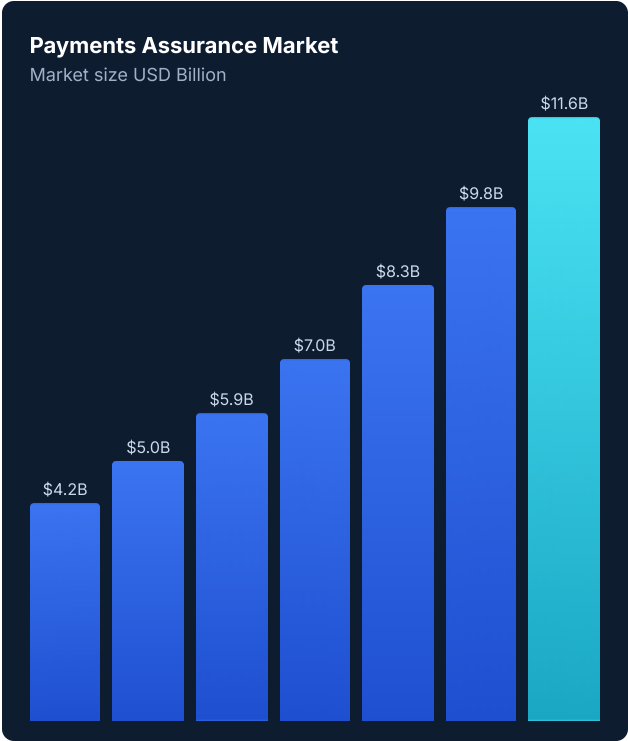
AI & BAU Change Velocity

Microservice architectures and continuous deployment mean BAU changes happen dozens of times daily. Each change is a potential payment risk event. The failure mode in Case Study 1 — a routine change silently breaking payments — is structural and accelerating.

18–22%

CAGR 2024–2030

Payments Assurance Market



Every region is modernising. Every mandate is a deadline.

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

CA

Canada — ISO 20022 RTR

Phased RTR launch. Receive capability mandatory at go-live. PruTan validates RTR conformance and Interac/Lynx interplay.

AU

Australia — NPP · PayTo

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

US

Americas — FedNow · RTP

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

EU

Europe & UK — SEPA Instant

EU Instant Payments: 10-second mandate and Verification of Payee. PruTan validates SEPA Instant, VoP and the UK NPA.

IN

India — UPI · RuPay · NPCI

World's highest-volume real-time market. PruTan, trusted by NPCI, assures UPI flows at national scale.

ME

ME & Africa — National Switches

mada, KNET, NIBSS-class switches and new instant-payment schemes. PruTan validates switch certification.

i n t e l l o c o r e

There is no reason not to know.

- The diagnostic does not require production access.
- The diagnostic does not require a platform commitment.
- The findings belong to you regardless of what you decide next.
- And it costs less than a single 4-hour payment outage.

*The only question is whether you can afford not to know what is currently
unvalidated in your payment environment.*

Request the Paid Diagnostic

info@intellocore.com

prutan.com/enterprise

***From Uncertainty to Reliability.
From Doubt to Trust.***

The Coverage Scan is free. In 30 minutes we run PruTan live on your sandbox and show you your payment scenario coverage gaps — before you commit to anything.