



EltegraAI

Payment Modernization & ISO 20022 Readiness

Transforming legacy and undocumented payment systems into real-time, compliant architectures.

The Challenge

Global payment modernization is entering a decisive phase. By **November 2025**, all major financial institutions must support **ISO 20022**, while maintaining compliance with **PCI DSS**, **SOX**, and **AML** regulations.



Yet most banks remain trapped by aging architectures:

- 43% of US banks still run critical payment applications on **COBOL** mainframes.
- Many others rely on **AS/400**, **MUMPS**, or **custom-built payment engines** written decades ago, with no documentation or active SMEs.
- Every change requires weeks of reverse engineering and testing across interdependent systems.
- Data loss, inconsistent fraud logic, and compliance gaps make modernization risky and costly.

Result: Institutions spend **\$72 B annually** maintaining obsolete payment systems and forfeit access to **\$8 T in real-time transactions** they cannot process.

The Cost of Delay

Regulatory and market pressure are converging:

- ✓ ISO 20022 compliance is mandatory **by November 2025**.
- ✓ Non-compliance fines and operational failures can exceed **\$5 M per incident**.
- ✓ Each month of delay compounds technical debt and erodes competitiveness.

Manual remediation is unsustainable — updating one payment module often requires testing **47 downstream integrations**, risking cascade failures.

Banks need a modernization approach that is **compliance-first, risk-aware, and system-agnostic**.

EltegraAI Solution

EltegraAI enables secure, compliant modernization of **COBOL, MUMPS, AS/400**, and other undocumented payment platforms without disrupting operations.

EltegraAI Core Capabilities

- **Automated Reverse Engineering** — AI ingests legacy codebases (COBOL, MUMPS, RPG, PL/I, proprietary mainframe languages) to extract business logic and workflows.
- **Requirements Reconstruction** — Converts undocumented rules and transaction logic into structured, ISO 20022-aligned functional specifications.
- **Compliance Intelligence Engine** — Pre-trained on PCI DSS, ISO 20022, SOX, and AML standards to detect data truncation, encryption, and fraud-control gaps.
- **Migration Roadmap Generation** — Produces validated migration plans with dependency mapping and risk scoring for every interface.
- **Continuous Validation** — Monitors compliance adherence during and after modernization, ensuring audit readiness at every phase.






How EltegraAI Works

| Step | Action | Output |
|-----------|--|---|
| INGEST | AI reads legacy and undocumented codebases | Digital model of payment logic |
| ANALYZE | Identifies transaction flows, dependencies, and compliance controls | Mapped payment process diagrams |
| MAP | Aligns existing logic to ISO 20022, PCI DSS, and AML frameworks | Structured migration plan |
| VALIDATE | Runs automated compliance checks and gap analysis | Compliance dashboard and remediation tasks |
| MODERNIZE | Generates new architecture documentation and continuous validation hooks | ISO 20022-ready, audit-proof payment system |

Measurable Impact

| Metric | Before EltegraAI | After EltegraAI |
|--------------------------|------------------------------|--------------------------------------|
| Legacy maintenance costs | \$72 B industry-wide | 45% reduction |
| Audit preparation time | 6–8 weeks | 70% faster readiness |
| Compliance adherence | 70–75% | 95%+ continuous validation |
| Operational capability | Static, batch-based | Real-time payments enabled |
| Business outcome | Compliance risk & cost drain | +\$50 M new real-time revenue |

Strategic Value by Role

| | |
|---|---|
|  CFCIO / CTOO | <i>Safe modernization of legacy and undocumented platforms without losing institutional knowledge</i> |
|  CPO | <i>Accelerated innovation with actionable insights from customer data, competitive intelligence and real-time market trends</i> |
|  CFO | <i>Reduced maintenance spend and predictable compliance costs</i> |
|  CRO / Compliance Head | <i>Continuous PCI DSS, ISO 20022, and AML validation</i> |
|  Ops & Risk Teams | <i>Traceable modernization with zero disruption to transaction flow</i> |

EltegraAI converts outdated architectures into real-time, regulatory-aligned payment ecosystems, bridging the gap between compliance and innovation.

Modernize payments intelligently — not painfully.



Ready to transform compliance
into a strategic asset?

 [Book a demo](#)

Explore our Whitepaper to discover
the future of legacy modernization.

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