

# CASE STUDY: LARGE PRIVATE BANK

*PCI-DSS Compliance in 30 Days with VIGIL*

## Executive Summary

A leading Tier-1 private bank in India with 1,500+ branches and 20 million digital banking customers achieved full PCI-DSS 4.0 compliance in just 30 days using VIGIL - compared to their previous 6-month timeline with a global vendor. The bank saved ₹61 lakhs annually while accelerating vulnerability remediation by 75% and ensuring continuous compliance monitoring.

## Client Profile

- **Organization:** Top-5 private sector bank in India
- **Branches:** 1,500+ across India
- **Digital Customers:** 20 million+ active users
- **Digital Assets:** 50+ customer-facing websites and mobile banking APIs
- **Infrastructure:** Hybrid cloud (AWS + on-premise data centers)
- **Compliance Requirements:** PCI-DSS 4.0, RBI guidelines, ISO 27001

## The Challenge

The bank faced multiple security and compliance challenges:

### 1. Slow PCI-DSS Compliance Cycle

- 6-month audit preparation timeline consuming significant IT resources
- Manual quarterly ASV scans requiring coordination with vendor
- 200+ hours spent per quarter on evidence collection
- Annual vendor costs: ₹85 lakhs

### 2. Mobile Banking API Security Gaps

- Existing scanner couldn't properly test mobile banking APIs
- No visibility into authentication/authorization vulnerabilities
- Concerns about BOLA and broken function-level authorization

### 3. Slow Vulnerability Remediation

- Average MTTR: 47 days for high-severity vulnerabilities
- Vague remediation guidance from existing vendor
- Developers struggled to understand and fix vulnerabilities

## The Solution

The bank deployed VIGIL across their entire digital banking infrastructure in a phased 30-day implementation:

### Week 1-2: Setup and Discovery

- Deployed VIGIL in private cloud mode for data residency
- Integrated with existing SIEM (Splunk) and ticketing (ServiceNow)
- Configured SSO via SAML for security team access
- Completed asset inventory: 50+ websites, 35 APIs, 12 mobile apps

### Week 3: Initial Assessment

- Baseline security scans across all assets
- Discovered 487 vulnerabilities (87 high/critical)
- Mobile banking API security testing revealed 23 critical BOLA vulnerabilities
- PCI-DSS compliance gap analysis completed

### Week 4: Remediation and Validation

- Used VIGIL AI Copilot for code-level remediation guidance
- Fixed all 87 high/critical vulnerabilities
- Re-scanned to validate remediation
- Generated PCI-DSS compliance reports

## Day 30: Audit-Ready

## Results

### Time to Compliance

**Before VIGIL: 6 months**

**With VIGIL: 30 days**

**83% faster time-to-compliance**

### Cost Savings

**Previous annual cost: ₹85 lakhs**

**VIGIL annual cost: ₹24 lakhs**

**Annual savings: ₹61 lakhs (72% reduction)**

### Security Improvements

- **API Security:** Discovered 23 critical BOLA vulnerabilities in mobile banking APIs that previous scanner missed
- **Vulnerability Remediation:** Reduced MTTR from 47 days to 12 days (75% faster)
- **Continuous Monitoring:** 24/7 security monitoring vs. quarterly scans
- **Evidence Collection:** Reduced from 200+ hours to 2 hours per quarter

### Brand Protection

- **Defacement Detection:** AI-powered monitoring prevented 3 defacement attempts
- **Detection Time:** <60 seconds vs. 18+ hours with previous system
- **Customer Impact:** Zero customers exposed to security incidents

## Client Testimonial

*"VIGIL transformed our security posture and compliance program. What used to take 6 months and ₹85 lakhs now happens in 30 days at a fraction of the cost. The AI-powered API security testing caught critical vulnerabilities in our mobile banking app that our previous vendor completely missed. The AI Copilot feature has dramatically accelerated our remediation process - our developers now understand exactly what to fix and how to fix it. We achieved PCI-DSS compliance faster than we thought possible while significantly improving our security."*

*- Chief Information Security Officer*

## Key Success Factors

- **Comprehensive Coverage:** All 12 PCI-DSS requirements in one platform
- **Automation:** Eliminated manual processes and human error
- **AI Copilot:** Code-level remediation guidance accelerated fixes
- **Integration:** Seamless workflow with existing tools (SIEM, ServiceNow)
- **Support:** Dedicated customer success team and India-based support

## Conclusion

This case study demonstrates that achieving PCI-DSS compliance doesn't require 6-month timelines and multi-crore investments. With the right platform, banks can achieve full compliance in 30 days while dramatically reducing costs and improving security. VIGIL's combination of automated compliance, API security testing, AI-powered remediation, and continuous monitoring delivered measurable business value: 83% faster compliance, ₹61 lakhs annual savings, and 75% faster vulnerability remediation.