

**4.1M****Avg. Monthly Attacks**  
on BFSI in 2025. (SOC  
Radar, 2025)**₹17.2 Cr****Avg. Cost**  
Per Banking Breach  
(Cyber Law Consulting, 2025)**₹450 Cr****Maximum DPDP Act penalties**  
For failure to safeguard and notify  
within 6-hour (DPDP 2025)**TECHGUARD BFSI SHIELD****Payment Ecosystem  
Security Review**

Threat-led assessment of your full payment stack — gateway configurations, tokenization logic, API authentication, and session management — mapped against OWASP API Top 10, PCI-DSS controls, and attack TTPs observed in Indian BFSI incidents.

✓ **Deliverables: Exploitability-ranked vulnerability report · API threat model · CVE-mapped remediation roadmap**

**Audit Evidence  
Gathering & Continuous  
Compliance**

We instrument your environment for continuous control monitoring — replacing point-in-time snapshots with structured evidence collection aligned to RBI IT Framework, IRDAI Cyber Security Guidelines, and DPDP Act obligations. Incident response workflows are pre-built to meet the 2–6 hour RBI reporting window.

✓ **Evidence packs · Live compliance dashboard · RBI / IRDAI / DPDP reporting templates · IR playbooks**

**3<sup>rd</sup> party & Vendor  
Assessment Risk**

Structured technical due diligence across your fintech and vendor ecosystem — evaluating network segmentation, data access scope, authentication controls, and contractual security obligations. We identify fourth-party exposure chains that your standard onboarding process won't catch.

✓ **Vendor risk scorecards · Third-party access privilege audit · Incident escalation & offboarding protocols**

**High-Assurance IAM**

Deep-dive privilege analysis across your identity fabric — AD, PAM, RBAC, and service accounts. We surface toxic access combinations, ghost accounts, and SOD violations that create insider threat exposure and fail RBI/IRDAI audit criteria.

✓ **Privileged access inventory · SOD conflict matrix · Least-privilege enforcement plan · PAM implementation roadmap**

**Quick Self-Check**

- Do you have real-time visibility into every vendor's access?
- Have your payment APIs been tested in the last 90 days?
- Would you detect a privileged insider exfiltrating data today?
- Can you produce an RBI incident report in under 6 hours?

**"No" = you have an open door.****Why  
TechGuard**

- ◆ **Israeli Battle-tested cyber methodologies**  
ERA IT Consulting & Audit (est. 2008) + Ariel University partnership
- ◆ **Local Coimbatore team**  
On-site delivery — no international consultant travel costs
- ◆ **Board-ready reporting —**  
Findings delivered in executive language; GRC posture mapped against RBI, SEBI, and IRDAI expectations
- ◆ **Legal compliance**  
DPDP Act, and CERT-In compliance integrated into every engagement

**What Happens Without Protection — Real India Cases****NACH / NuPay | Sep 2025**

273,000 bank-transfer forms exposed on a public AWS bucket — account numbers, PII, transaction data across 38 banks including SBI, HDFC & ICICI. 3,000 new files added daily while the vendor ignored warnings.

**Entry:** Misconfigured 3rd party cloud storage

**HDFC Life Insurance | Nov 2024**

16 million customer records stolen — health data, policy details, contact info. Attacker demanded \$6.9M in Ethereum, then listed the data on the dark web for \$200,000.

**Entry:** Compromised email + WhatsApp social engineering

**See Your Risk Before Anyone Else**[techguardlabs.com](https://techguardlabs.com) · [info@techguardlabs.com](mailto:info@techguardlabs.com) · Coimbatore, Tamil Nadu | Israel

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