

Codec Networks

Coding Threats. Decoding Solutions.

INDUSTRY BROCHURE · PAYMENTS & TRANSACTION PROCESSING

Secure Every Transaction. Prove Every Control.

Cybersecurity, regulatory audit and API & cloud assurance for payment aggregators, payment system operators, wallets, processors and lending platforms.

Payment Security

Regulatory Cyber Audits

API & Cloud Assurance

24/7 Managed SOC

Forensics & Incident Response

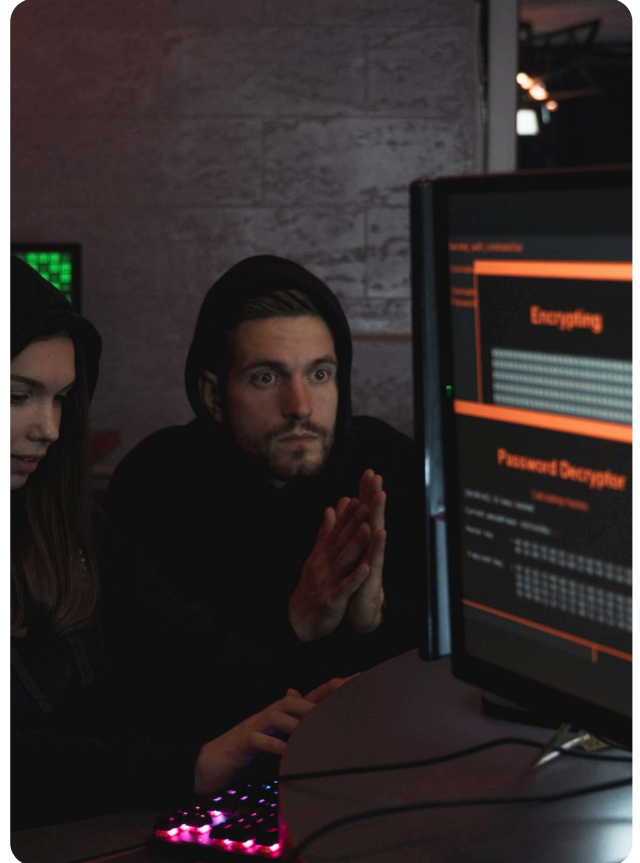
THE CHALLENGE

Payments move in seconds. So do attacks.

India's real-time payment economy is one of the largest in the world—and one of the most targeted. For payments and transaction processing companies, cybersecurity is now a condition of authorisation, partner trust and growth.

What keeps leadership teams awake

- Account takeover, social-engineering scams and mule merchants
- API flaws that expose customer and borrower data
- E-skimming and malicious third-party scripts and SDKs
- Cloud misconfiguration and leaked secrets
- Reporting incidents to RBI and CERT-In within six hours
- Annual cyber audits, half-yearly VAPT and partner due diligence



24.51 bn

UPI transactions in
August 2026 (NPCI data)

₹19,813 cr

Reported cyber-fraud
losses in 2025 (I4C data)

6 hours

To report incidents to RBI
and CERT-In

Half-yearly

VAPT reports required of
payment aggregators

The rulebook has changed

Instrument	What it means for you
RBI Master Direction on Payment Aggregators (15 Sep 2025)	Board-approved IS policy, baseline technology controls, annual system & cyber audit by CERT-In empanelled auditors, half-yearly VAPT
RBI Cyber Resilience & Digital Payment Security Controls for non-bank PSOs (30 Jul 2024)	Board oversight, SOC, secure SDLC, annual security testing, 6-hour incident reporting, half-yearly DR drills
RBI Authentication Directions (in force 1 Apr 2026)	Two factors with at least one dynamic; room to move beyond SMS OTP
Digital Lending Directions 2025 · DPDP Act & Rules · CERT-In Directions	Borrower-data controls, privacy safeguards and breach duties, 180-day log retention in India

One partner for the whole payment chain

Built around our primary proposition for the sector: **payment security, regulatory audits, and API & cloud assurance.**

Payment & Application Security

- Web, mobile (iOS/Android) and API (REST, GraphQL, SOAP) testing
- Payment-page and checkout security, PCI DSS 6.4.3 / 11.6.1
- UPI and wallet app testing: device binding, session, remote-access detection
- Business-logic and fraud-scenario testing

Regulatory Cyber Audits & Compliance

- Cyber security and system audits under RBI directions
- Payment data storage audit and data-flow mapping
- PCI DSS, ISO/IEC 27001:2022, SOC 2 readiness
- Evidence management and closure validation

API, Cloud & Infrastructure Assurance

- Cloud posture reviews for AWS, Azure and GCP
- Kubernetes, container and serverless testing
- IAM, secrets and key-management reviews
- Zero Trust and network segmentation assessments

24/7 Managed SOC & Threat Monitoring

- SIEM, managed EDR/XDR and SOAR
- Fraud-signal correlation: device, SIM-change, login, merchant volume
- Dark web, brand and rogue-app monitoring
- 6-hour incident reporting support

Forensics & Incident Response

- Incident triage and evidence preservation
- Malware, mobile, cloud and blockchain forensics
- Fraud and mule-merchant investigations
- Root-cause analysis for RBI and partner reporting

Privacy, Third-Party & Board Advisory

- DPDPA readiness, DPIA, consent and breach workflows
- Vendor and supply-chain risk management
- Board sub-committee reporting and cyber risk quantification
- Tabletop exercises and deepfake simulations

Who we serve: payment aggregators (PA-O, PA-P, PA-CB) and gateways · payment system operators, networks and switches · PPI issuers and wallets · UPI apps · BBPOUs · processors · digital lending platforms and LSPs · Account Aggregators · cross-border and remittance players · fintech infrastructure and SaaS providers.

Packaged for how fintechs actually buy

Eleven Codec Networks bundles apply directly to payments and transaction processing:

B1 Cyber Assessment & VAPT Assurance	B2 Application, API & DevSecOps Security	B3 Cloud, Infrastructure & Zero Trust
B4 Regulatory Cyber Audit & Compliance	B5 GRC, ISO, SOC 2 & PCI DSS Maturity	B6 Data Privacy & DPDPA Program
B7 Managed SOC, MDR & Threat Monitoring	B8 Forensics, Incident Response & Malware RCA	B9 Third-Party & Supply-Chain Risk
B10 Cyber Simulation, Awareness & Tabletop	B11 Emerging Tech, AI & Web3 Security	

Foundation

Startups, technology providers, applicants for authorisation

- Scoped VAPT and retest
- ISO 27001 / PCI DSS gap review
- Single-account cloud review
- Assessment report and roadmap

Assurance

Authorised mid-sized PAs, PPI issuers and lenders

- Half-yearly VAPT, app and API testing
- Annual regulatory cyber audit
- Cloud posture and DPDPA readiness
- Extended-hours SOC + IR retainer

Continuous Resilience

Large PSOs, networks, processors, multi-licence fintechs

- Continuous testing and red teaming
- Multi-licence audit calendar and vendor assurance
- 24x7 SOC with fraud-signal correlation
- Quarterly Board sub-committee reporting

Mapped to your obligations

Requirement	How we help	Bundle
Annual system & cyber security audit by CERT-In empanelled auditors (PA Master Direction)	Regulatory cyber audit with closure tracking	B4
Half-yearly VAPT reports (PA Master Direction)	Scheduled VAPT with retest	B1
Annual authenticated security testing and pre-go-live testing (2024 PSO directions)	Authenticated VAPT and code review	B1, B2
SOC, real-time fraud monitoring and 6-hour incident reporting (2024 PSO directions, CERT-In)	Managed SOC and IR retainer	B7, B8
Critical-vendor assurance and annual cloud provider audits (2024 PSO directions)	Third-party and cloud assurance	B9, B3
PCI DSS / PCI SSF where applicable; payment data stored only in India	PCI DSS readiness, data storage audit	B5, B4
DPDP security safeguards and breach intimation	DPDPA programme and breach drills	B6

Why payments and transaction processing teams choose us

CERT-In empanelled

Empanelled for information security auditing services—meeting RBI requirements that specify CERT-In empanelled auditors.

Certified and accountable

ISO 9001:2015, ISO/IEC 27001:2022 and ISO/IEC 20000-1:2018 certified; empanelled with NISCI for application audit services.

Regulation-mapped by design

Every finding and deliverable is mapped to the RBI, NPCI, CERT-In, DPDP and PCI DSS obligations that apply to your licence.

Tests the chain, not the link

Technical testing, process testing and monitoring validation together—because real attacks combine several weaknesses.

Full stack, one partner

VAPT, audits, SOC, forensics, privacy and Board advisory stay connected, so findings flow straight into monitoring and closure.

Fintech-grade expertise

CEH, OSCP, CPENT, CISA, ISO 27001 LA/LI, CHFI and cloud specialists using OWASP ASVS/MASVS, MITRE ATT&CK and NIST CSF.

How we engage

Discover & scope

Licences, products, money flows, critical systems and your audit calendar.

Assess & test

Threat-led testing and regulatory audits executed by certified specialists.

Report in business terms

Findings, risk ratings and a compliance gap matrix for the Board and regulators.

Remediate

Practical, prioritised fixes with engineering and compliance teams.

Validate & prove

Retesting and an evidence tracker for auditors and partner banks.

Monitor & improve

Managed SOC, recurring testing and quarterly governance reviews.

What you receive: executive summary for the Board sub-committee · technical findings with evidence and CVSS ratings · compliance gap matrix · prioritised remediation roadmap · retest reports · audit evidence tracker · SOC dashboards and MTTD/MTTR metrics.



START WITH A SCOPING SESSION

Let's make your next audit, launch and incident a non-event.

Tell us your licences, products and deadlines. We will propose a practical, regulation-mapped assessment and assurance plan.

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Codec Networks

Coding Threats. Decoding Solutions.

Secure Today. Innovate Tomorrow. Regulatory references reflect public instruments as of October 2026; applicability depends on each entity's authorisation and category. Packages are proposed groupings of Codec Networks bundles, finalised through scoping. Services support risk reduction and assurance and do not guarantee prevention of all incidents or regulatory compliance. Statistics as published by NPCI and I4C.