

Codec Networks

Coding Threats. Decoding Solutions.

Residential Loan/Mortgage Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Short Form Mortgage Application (Mini-1003)

DATE: _____ TIME: _____ LOAN OFFICER: _____

PURPOSE OF LOAN: ☐ REFINANCE ☐ PURCHASE ☐ CONSTRUCTION ☐ EQUITY

PRIMARY BORROWER: _____ DOB: _____ SSN: _____

PHONE (H): _____ PHONE (W): _____ PHONE (C): _____

CO-BORROWER: _____ DOB: _____ SSN: _____

PHONE (H): _____ PHONE (W): _____ PHONE (C): _____

CURRENT ADDRESS: _____

HOME TYPE: _____

FOR PURCHASE (LISTED HOME):

HOME TYPE: ☐ SINGLE FAMILY ☐ DUPLEX ☐ MULTIPLEX ☐ TOWNHOME ☐ CONDO

FOR REFINANCE:

HOME TYPE: ☐ SINGLE FAMILY ☐ DUPLEX ☐ MULTIPLEX ☐ TOWNHOME ☐ CONDO

INDUSTRY BROCHURE · CREDIT INFORMATION & FINANCIAL DATA

Protect Every Record. Prove Every Score.

Data access controls, privacy, IT audit, API testing and data integrity and leakage assessments for credit bureaus, credit analytics firms, KYC utilities and financial data processors.

Data Access Controls

Privacy & DPDPA

IT Audit

API Testing

Data Integrity

Leakage Assessments

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www.codecnetworks.com

THE CHALLENGE

Your data decides who gets credit. Attackers want it.

Credit bureaus, analytics firms and KYC utilities hold financial and identity data on hundreds of millions of people. Lenders now report to bureaus every fortnight, and report delivery increasingly runs through APIs.

What keeps leadership teams awake

- Bulk exfiltration of credit and identity data
- Stolen member credentials used to pull reports
- Tampered submission files corrupting credit histories
- Insiders exporting data for resale
- Production data copied into test and analytics environments
- RBI, SEBI, CERT-In and DPDP obligations



Fortnightly

Credit data reported by credit institutions to CICs

31 Jul 2026

RBI cyber and technology risk Directions issued, including for CICs

6 hours

To report cyber incidents to CERT-In

May 2027

Most DPDP obligations take effect

The rulebook has changed

Instrument	What it means for you
CICRA 2005 and CIC Regulations 2006	Security safeguards, privacy principles, accuracy and access rules for credit information
RBI Directions for CICs and credit reporting (2025–26)	CIC Directions, fortnightly reporting, and the July 2026 cyber, technology risk and assurance framework for CICs (as reported)
SEBI CSCRF · CKYCR	Cyber resilience for SEBI-regulated KYC registration agencies; CKYCR rules for KYC records
CERT-In Directions · DPDP Act & Rules	6-hour incident reporting, 180-day logs; consent, safeguards and breach intimation from May 2027

One partner across the credit data lifecycle

Built around our primary proposition for the sector: **data access controls, privacy, IT audit, API testing and data integrity and leakage assessments.**

Data Access Controls

- Privileged and analyst access reviews
- Least-privilege and purpose-bound access
- Member credential and key management
- Access recertification programmes

Privacy & DPDPA

- Consent and purpose-limitation reviews
- Data inventory and classification
- Retention and deletion controls
- Breach response workflow

IT Audit

- IS audits aligned to RBI and CICRA
- SEBI CSCRF assessments for KRAs
- ISO/IEC 27001:2022 readiness
- Audit closure and evidence tracking

API Testing

- Member and consumer report APIs
- Authorisation and enquiry-purpose checks
- Rate limiting and abuse testing
- Upload and dispute flow testing

Data Integrity

- Submission-file integrity controls
- Pipeline and reconciliation reviews
- Model and score-engine change control
- Tamper-evident audit trails

Leakage Assessments

- DLP and egress testing
- Test and analytics data exposure
- Cloud storage and data-lake reviews
- Insider-threat simulations

Who we serve: credit information companies · credit analytics and scoring firms · KYC utilities and KYC registration agencies · financial data processors · lenders and fintechs that report or consume credit data.

Packaged for how credit data firms buy

Eleven Codec Networks bundles apply directly to credit information and financial data firms:

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

Analytics firms and data processors

- Data access and leakage assessment
- API and application testing
- ISO 27001 and policy pack
- DPDPA quick assessment

Assurance

KYC utilities, KRAs and mid-sized processors

- IS audit and regulatory gap closure
- API and integrity testing
- Cloud and data-lake review
- 24x7 managed SOC

Continuous Resilience

Credit bureaus and large data platforms

- Continuous testing and red teaming
- Member and vendor assurance
- SOC with bulk-pull and insider signals
- Board and regulator reporting

Mapped to your obligations

Requirement	How we help	Bundle
Security safeguards and privacy principles for credit information (CICRA 2005, CIC Regulations 2006)	IT audit and data access control review	B4
RBI cyber, technology risk and assurance framework for CICs (July 2026, as reported)	Gap assessment and audit support	B4, B5
Secure report delivery to members and consumers	API and application security testing	B2
Cyber incidents to CERT-In within six hours; 180-day logs	SOC monitoring, IR retainer and reporting support	B7, B8
SEBI CSCRF for KYC registration agencies	CSCRF gap assessment and audit support	B4
Third-party and outsourcing controls	Vendor and member assurance programme	B9
DPDP consent, safeguards and breach intimation	DPDPA programme and leakage assessment	B6

Why credit data firms choose Codec Networks

CERT-In empanelled

Independent information security audits and penetration testing by a CERT-In empanelled organisation.

Certified and accountable

ISO 9001:2015, ISO/IEC 27001:2022 and ISO/IEC 20000-1:2018 certified.

Regulation-mapped

Findings mapped to CICRA, RBI, SEBI, CERT-In and DPDP requirements.

Data-centric depth

Access, integrity and leakage tested across APIs, pipelines and analytics.

Full stack, one partner

Audits, testing, SOC, forensics and privacy connected from finding to closure.

Certified experts

CISA, ISO 27001 LA/LI, CEH, OSCP and CHFI professionals.

How we engage

Discover & scope

Entity type, data flows, member and partner integrations, critical platforms 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 technology and compliance teams.

Validate & prove

Retesting and an evidence tracker for auditors, regulators and partners.

Monitor & improve

Managed SOC, recurring testing and quarterly governance reviews.

What you receive: executive summary for the Board or its 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, data transfer and incident a non-event.

Tell us your data flows, integrations and audit deadlines. We will propose a practical, regulation-mapped assessment and assurance plan.

New Delhi

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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 licence, category and activities. 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. Sources: RBI, CERT-In, MeitY. RBI 2026 Direction details as reported; confirm against the official texts.