



# Client

Zilch is a ubiquitous BNPL payment platform company with a disruptive direct-to-consumer approach that lets users pay anywhere that accepts Mastercard via tap & pay, in-store, online or offline at over 37m locations. Valued at \$2Bn, they reached 2m customers in 18 months (just in the UK) faster than any other fintech and today they have close to 40K reviews on TrustPilot and an impressive 4.7 rating.



#### Industries

BNPL, Payments, Fintech

## Challenge

Upgrade PCI compliance from Level 3 to Level 1. Prevent customer card data from ever touching the in-house network.

## Solution

VGS Control for PCI DSS Level 1 Certification and VGS Vault for Data Security.

#### Result

Eliminated card data environment (CDE); Upgraded to PCI Level 1 compliance at least 3x faster than they could have in-house.



Sean Hederman, CIO

# Case Study

### Goal

Become PCI Level 1 certified and maintain a 'zero data' network.