

Case Study



Client: Texas Capital Bank (TCB), is a commercial bank dedicated to providing highly personalized financial services to businesses and entrepreneurs. Headquartered in Texas, and serving clients throughout the state and across the country, Texas Capital Bank is a wholly owned subsidiary of Texas Capital Bancshares, Inc. (NASDAQ®: TCBI) and is consistently recognized by Forbes as one of the best banks in America and The Dallas Morning News' Top 100 Places to Work.

Region

Texas, United States

Industries

Commercial Banking

Goal

Quickly and securely launch a new commercial card program; avoid PCI (Payment Card Industry) compliance issues

The Challenge

Create a commercial card product in-house, while avoiding and mitigating PCI compliance issues.

The Solution: By building their commercial card infrastructure on Very Good Security's (VGS) Zero Data platform, TCB is able to use sensitive data without ever touching it, securing customer data, and achieving their goal of PCI risk mitigation. And by using VGS for data security and PCI compliance rather than building a solution from scratch, TCB was also able to launch their commercial card 6-9 months faster while feeling confident regarding an important risk component in the program.

The Results: They saved 6-9 months in time, money, and resources that were reallocated to product development and launch. They were also able to benefit from owning their own data without taking on any of the liability or being stuck with a single vendor.



**Ramona Hall, Senior Vice
President of Commercial Cards**

"We had these teams trying to sell their products to us. What wasn't really clear from them was how the whole picture was going to come together. Every vendor had a gaping hole—except VGS."