WESTERN CAP

Customer Story - Case Study

# From Complexity to Control: Western Capital Secures ~1,000 Employees with Unified Single-Agent Architecture

## At a Glance

| | | | |
|---|---|---|---|
| **Customer** | Western Capital (NBFC / Digital Lending) | **Scope** | ~1,000 employees, mixed Windows + macOS |
| **Region** | India | **Replaced** | Separate VPN, web proxy, manual user onboarding |
| **Use Case** | Zero-trust access to internal apps + endpoint web protection at scale | **Solution** | COSGrid MicroZAccess (ZTNA), Secure Web Access (SWA), Azure AD SAML SSO with JIT Provisioning |

## About Western Capital

Western Capital is an RBI-regulated NBFC operating in India's digital lending space. Their environment spans over Microsoft 365, a loan-origination platform, KYC and e-sign services, all four major credit bureaus, and regulator portals. With ~1,000 employees handling sensitive financial and customer data daily, a unified and enforceable security posture was critical.

## The Challenge

Western Capital's team needed secure, role-appropriate access to internal applications — while the existing model created significant gaps. The existing model relied on:

- Separate VPN, web proxy, and posture tools
- Manual user provisioning in the access stack
- Blocklist-only web filtering

This led to:

**Agent sprawl**
Multiple endpoint tools with separate consoles, update cycles, and failure modes

**Weak web posture**
Endpoints accessing KYC and credit data also had near-unrestricted internet access

**Onboarding lag**
New hires existed in Azure AD on Day 1 but access took days to provision manually

**Audit overhead**
Answering regulator questions required stitching exports from multiple tools every quarter

Western Capital required a solution that consolidates controls, enforces identity-driven access, and strengthens endpoint security — without adding complexity.

## Solution Overview

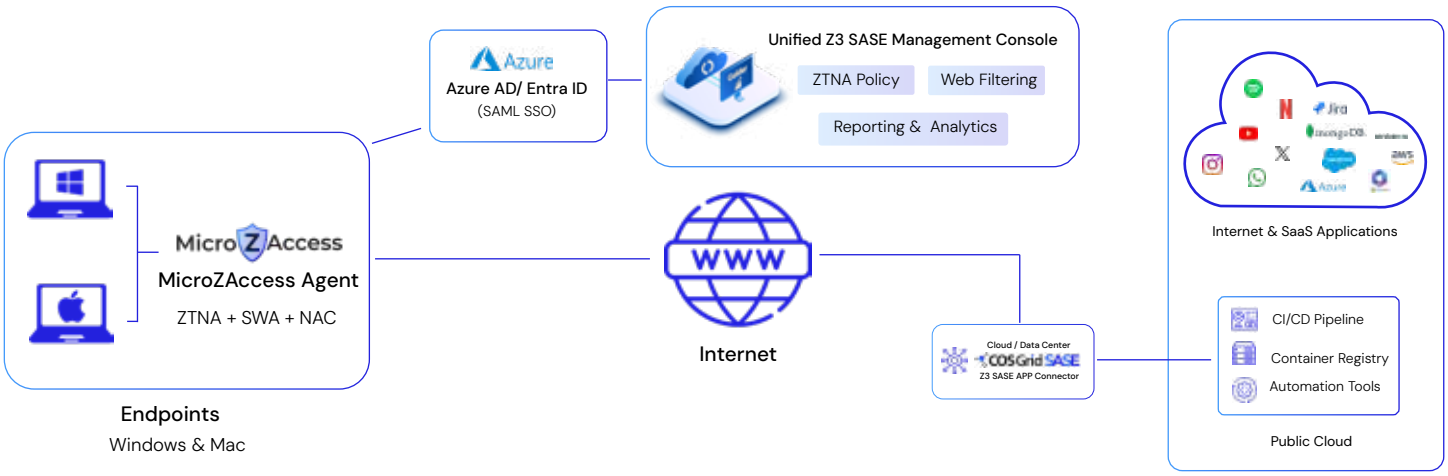
Western Capital deployed

- Secure Web Access (SWA)
- COSGrid MicroZAccess (ZTNA)
- ZT - NAC
- Azure AD / Entra ID SAML SSO with Just-In-Time (JIT) Provisioning

## Key Capabilities

- Identity-bound access per user and application (RBAC)
- Private application access with no public exposure
- Default-deny web access via curated allowlist
- Just-In-Time user provisioning from Azure AD
- Single agent for ZTNA + SWA across Windows and macOS

## Deployment Architecture




## Results

| Area | Before | After |
|---|---|---|
| **Endpoint agents** | Publicly accessible | ✓ Private via overlay |
| **Web access model** | Network-based | ✓ Identity-based |
| **User onboarding** | Manual updates | ✓ Centralized policy (JIT) Provisioning |
| **Access control** | Broad access | ✓ Role-based access |
| **Off-network safety** | No filtering | ✓ Risk-based web access control |
| **Cross-platform** | Indirect / variable | ✓ Direct connectivity |
| **Audit reporting** | Quarterly manual exports | ✓ Centralised, on-demand reports |
| **Data plane** | Traffic through foreign vendor infra | ✓ In-country mesh traffic stays in India |

## Results Achieved

### Instant Onboarding & Offboarding
JIT provisioning enables instant access and immediate revocation.

### Operational & Audit Efficiency
Centralized policies enable on-demand compliance visibility.

### Stronger Security Posture
Default-deny, identity-based access reduces risks.

### Secure, Scalable, High-Performance Access
Direct connectivity with consistent performance and data sovereignty.

### Eliminated Tool Sprawl
Replaced multiple tools with a single agent.

## Conclusion

Western Capital successfully transitioned from a fragmented, perimeter-based model to a unified Zero Trust architecture using COSGrid. By combining COSGrid MicroZAccess (ZTNA), Secure Web Access (SWA) ZT-NAC, and Azure AD JIT provisioning.

They achieved

- Stronger security posture across ~1,000 endpoints
- Instant, identity-driven onboarding and offboarding
- Default-deny web protection for a workforce handling sensitive financial data
- Simplified compliance reporting aligned to RBI and DPDPA requirements



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