VISTA

Visa-aligned Intelligent System for Trust & Assurance

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VISA x Shaastra 2026

Compliance Evidence Package

Executive Summary

Compliance Score	Total Findings	Critical Open	Resolved
55%	6	2	1

Compliance Findings

ID	Type	Source	Severity	Status	Requirement
FND-2026-001	Aadhaar Number Exposure	customer_support_tickets	CRITICAL	Open	DPDP Act Section 8(6) - Aadhaar is Sensi...
FND-2026-002	PAN Card Exposure	kyc_database_export	CRITICAL	Fixing	IT Act SPDI Rules - PAN is financial sen...
FND-2026-003	Card Number (PAN) Exposure	transaction_logs	CRITICAL	Open	PCI DSS 3.4 - Render PAN unreadable anyw...
FND-2026-004	Mobile Number Exposure	chat_transcripts	WARNING	Open	DPDP Act - Mobile number is Personal Dat...
FND-2026-005	UPI VPA Pattern	api_response_logs	WARNING	Fixed	NPCI UPI Guidelines - VPA should be mask...
FND-2026-006	Bank Account Number	refund_processing_queue	CRITICAL	Reviewing	RBI Master Direction - Account numbers m...

AI Constitutional Debates

ID	Regulation	Source	Confidence	Status
DEB-2026-001	RBI Data Localization - Payment Sys...	RBI	94%	Interpreting
DEB-2026-002	DPDP Act - Consent Manager Framewor...	DPDP Act	93%	Approved
DEB-2026-003	CERT-In 6-Hour Incident Reporting M...	CERT-In	91%	Approved
DEB-2026-004	RBI Video KYC Enhancement - Livenes...	RBI KYC	89%	Interpreting
DEB-2026-005	NPCI UPI Transaction Limit Enhancem...	NPCI/UPI	87%	Approved

Remediation Status

Category	Count	Notes
Auto-Remediation Scheduled	3	Pending execution within 24 hours
Manual Review Required	3	Requires human approval
Successfully Resolved	1	Audit trail preserved