trebIle

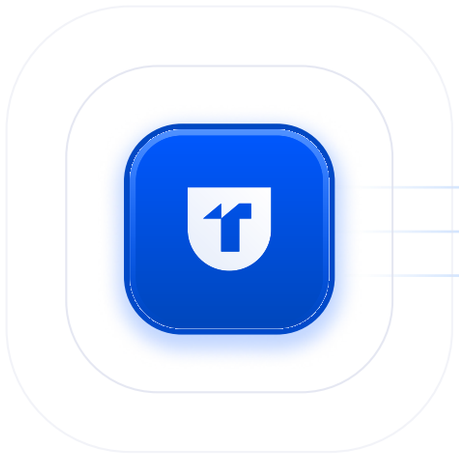
The Cost of Missing Trebllle

THE MARCH 12TH INCIDENT

Lloyds Banking Group experienced an **IT incident** on **March 12th 2026** that exposed customer data across multiple subsidiaries. The situation has since escalated from initial press coverage to a formal parliamentary inquiry by the UK Treasury Committee. Based on publicly available information and the nature of the described events, Treblle's engineering team believes **the root cause lies at the API layer.**

How could have Treblle prevented this?

Treblle connects directly to LBG's existing technology infrastructure including Google Apigee API Gateway and provides organizations with real-time API intelligence on every API request. In the context of this incident, that capability would have intervened at three distinct points:



1. **Continuous visibility across the full API landscape:** covering security posture, governance compliance, and data exposure risk - so that misconfiguration is identified before it can reach customers.
2. **Real-time detection of anomalous API behaviour**, including unexpected shifts in response patterns such as account data appearing in sessions where it should not, with immediate alerts to the responsible technical owner.
3. **Full access to request and response payloads** during testing and staging, making it possible to observe exactly what data is being returned and to whom before any change goes live.

How could Treblle help answer questions from the Treasury Committee?

Committe Question	Treblle Solution / Answer
"How many customers were affected?"	Treblle allows teams to filter every API request across more than 50 data points including precise timestamps and end customer identifiers. In seconds, the LBG team could isolate all requests made on March 12th within the affected window, identify every customer who received a response containing data that wasn't theirs, and produce a complete, exportable record of what each of those customers saw and when.

Committe Question	Treblle Solution / Answer
"What information became visible?"	Right now without Treblle your teams are guessing. Treblle records every single API request alongside all the crucial information: request headers, request payloads, response headers, response payloads, end customer information, and more than 50 additional data points. Your team would not be reconstructing what happened, they would be reading it back.
"How did the incident occur?"	Treblle maintains a timestamped audit trail of every API request alongside a record of recent API changes, updates, and configuration events. Your engineering team could correlate the exact moment response behaviour changed with the deployment that caused it, reducing a root cause investigation that might otherwise take weeks to a filtered query against a complete historical record.
"Have customers been made victims of financial crime?"	This is the most consequential question the Committee has asked and the hardest to answer without a complete, customer-linked request history. Because Treblle connects every API request to the authenticated customer who made it, LBG teams could identify each customer who received exposed data and examine every subsequent action that customer took: transactions initiated, account details queried, transfers made. The question of whether financial crime occurred becomes investigable with evidence, not inference.

Return on Investment (ROI)

Before the March 12th incident, Treblle calculated a **590% return on investment** during PoC. A **$200,000 investment** would **save LBG $1,000,000.**

ROI	INVESTMENT
590%	$ 200,000

LBG currently uses **Google Apigee** and related Google API products. Those tools were in place on **March 12th** and they **didn't:**

- ✗ Surface this issue
- ✗ Alert your teams
- ✗ Can't answer the questions the Treasury Committee is now asking.

**That is not a criticism of gateway tooling; it's a fundamental distinction between infrastructure and intelligence.*

If you had **Treblle** before this incident, you would have prevented the following **ICO and FCA fines**, along with potential settlements, damages, and remediations. With those added to the equation, the ROI of Treblle would climb to millions of pounds. **A single incident of this nature costs far more than the annual investment in preventing the next one.**

A gateway moves traffic. Treblle understands it.