



G-Cloud 15

Commercial Data: Bank Verification powered by Creditsafe Service Definition

Prepared for Crown Commercial Services
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Service Overview

Service Name

Bank Verification

Service ID

CS_BVIDV-002

Business Service Name

Identity and Payment Validation Services

IT Service Name(s)

Bank Verification API

Description

Bank Verification securely validates identity and bank details in real time, supporting KYC, AML, and fraud prevention. Includes biometric checks, document scanning, and Confirmation of Payee via API integration for compliant, efficient onboarding.

Scope

Included:

- Identity verification using biometric facial recognition and document scanning.
- Bank account verification (account name, sort code, account number).
- Confirmation of Payee checks for business and personal accounts.
- Integration with CRM and ERP systems via API.
- Compliance screening (PEP, sanctions, adverse media).

Operational Details

Hours of Service

24/7 online availability; support team operates Monday-Friday, 09:00-17:00 GMT.

Dependencies

- 3rd party platform.
- Technology for document and biometric checks.
- Secure hosting infrastructure and API connectivity.

Resilience & Failover

- ISO 27001-certified infrastructure.
- Redundant AWS architecture with automated failover.
- Continuous monitoring and disaster recovery protocols.

Monitoring & Reporting

- Real-time system health monitoring.
- SLA-based performance reporting.
- Digital audit trail for all data-sharing transactions.

Security and Compliance

Data Privacy Impact Assessment (DPIA)

- Completed and maintained under UK GDPR and the Data Protection Act 2018.

Accessibility Standards

- Web portal designed to meet WCAG 2.1 AA standards in progress.

Third-Party Security Checks

- Regular penetration testing and posture assessments by NCC Group and Security Scorecard; ISO 27001 certification in place.