

1. Document Control

- Version 1
 - **Date:** 20th January 2026
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2. Service Overview

Service Name: Check & Decide (Decision Engine)

Service ID: CS-CDE-003

Business Service Name: Automated Decisioning Services

IT Service Name(s): Check & Decide Platform, Workflow Decision Engine

Description: Check & Decide is Creditsafe's decision automation solution designed to streamline credit and compliance checks. It automates and orchestrates credit risk analysis and decision-making, enabling businesses to apply their credit policies consistently and instantly. The platform supports bespoke workflows, integrates with third-party systems, and leverages Creditsafe's global data to deliver faster onboarding, reduced risk, and improved operational efficiency.

3. Scope

Included:

- Automated credit and compliance decisioning
- Bespoke workflow configuration using a decision engine
- Integration with Creditsafe data and client systems
- No-code templates for rapid deployment
- Support for KYC, AML, and CCDS checks
- Includes 5,000 UK company credit reports checks.

4. Operational Details

Hours of Service:

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

Dependencies:

- Creditsafe global data network
- Decisioning engine
- 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 decision transactions
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5. Security & Compliance

Data Privacy Impact Assessment (DPIA):

- Completed under UK GDPR and the Data Protection Act 2018

Accessibility Standards:

- Web portal and API 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