

1. Document Control

- Version 1
 - **Date:** 20th January
 - **Author:** Peter Davey
 - **Approver:** Nick Jones
-

2. Service Overview

Service Name: Identity Verification – Data & Biometrics

Service ID: CS-IDV-004

Business Service Name: Identity Verification Services

IT Service Name(s): Creditsafe IDV+, Biometrics Engine

Description: Provides advanced identity verification using both data-driven checks and biometric authentication. The service combines document validation, facial recognition, and passive liveness detection with data checks such as address, date of birth, and financial account verification. Designed to support KYC, AML, and fraud prevention requirements for onboarding and transaction security.

3. Scope

Included:

- Biometric facial recognition and liveness detection
- Document verification (passport, driving licence, ID card)
- Data checks (address, DOB, electoral roll, financial account validation)
- API integration for real-time onboarding workflows
- Compliance screening (PEP, sanctions, adverse media)

4. Operational Details

Hours of Service:

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

Dependencies:

- Creditsafe IDV+ platform

- GBG biometric and document verification technology
- 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 verification transactions
-

5. Security & Compliance

Data Privacy Impact Assessment (DPIA):

- Completed and maintained under UK GDPR and Data Protection Act 2018; ICO registration number Z8580278

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; ISO 27001 certification in place