

Service Definitions

1. Document Control

- Version 1
 - **Date:** 20th January 2026
 - **Author:** Peter Davey
 - **Approver:** Nick Jones
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2. Service Overview

Service Name: Bank Verification

Service ID: CS-BVIDV-002

Business Service Name: Identity & 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

3. 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)

4. 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 verification transactions
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5. Security & 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