

1. Document Control

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

Service Name: Financial Performance Indicators & Insights

Service ID: FP-INS-004

Business Service Name: Financial Analytics & Insight Services

IT Service Name(s): Financial Insights Platform, Financial Insights API

Description: The Financial Performance Indicators & Insight Product service provides organisations with detailed and aggregated financial analytics to support strategic decision-making and risk assessment. The service delivers financial performance metrics, payment behaviour insights, risk indicators, and predictive modelling outputs. These insights enable enhanced credit evaluation, proactive risk management, and broader operational intelligence for customers across industries.

3. Scope

Included:

- Access to financial performance indicators and insight datasets
- Aggregated payment behaviour analysis and financial risk metrics
- Portfolio benchmarking, segmentation, and predictive scoring
- API integration enabling automated data retrieval and system-to-system exchanges
- Compliance with UK GDPR, FCA-aligned financial data standards, and internal governance controls

4. Operational Details

Hours of Service:

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

Dependencies:

- Creditsafe Trade Payment Data Network
- CCDS secure hosting infrastructure
- API connectivity with member systems
- Access to Creditsafe credit reports

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
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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:

- The CCDS platform and API are 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