

1. Document Control

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

Service Name: Anti-Money Laundering & Identity Checks

Service ID: CS-AMLID-003

Business Service Name: Compliance & Risk Screening Services

IT Service Name(s): Creditsafe AML Screening, IDV+ Platform

Description: Provides automated AML screening and identity verification services to meet regulatory obligations under UK AML, KYC, and Sanctions requirements. The service includes real-time checks against global watchlists, politically exposed persons (PEP) databases, sanctions lists, and adverse media sources, combined with biometric and document-based identity verification. Designed to reduce financial crime risk and ensure compliance for onboarding and ongoing monitoring.

3. Scope

Included:

- AML screening against global sanctions, PEP, and adverse media lists
- Identity verification using biometric facial recognition and document scanning
- Continuous monitoring for changes in risk status
- Integration with CRM and ERP systems via API
- Compliance reporting and audit trail

4. Operational Details

Hours of Service:

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

Dependencies:

- Creditsafe AML Screening 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 AML and IDV transactions
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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 by NCC Group and Security Scorecard; ISO 27001 certification in place