

1. Document Control

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

Service Name: UK Company Credit Reports

Service ID: CS-UKCR-001

Business Service Name: Business Credit Information Services

IT Service Name(s): Creditsafe Web Portal, Creditsafe API

Description: Provides real-time access to UK company credit reports, including credit scores, limits, financial statements, officer details, and payment performance data. Data is sourced from trusted registries and partners, validated and amalgamated through Creditsafe's data factory to ensure accuracy and compliance.

3. Scope

Included:

- 1,000 UK company credit reports via web portal and API
- UK & Ireland Company Monitoring
- Director Reports
- Image Documents
- News
- Fresh Investigations
- Debt Recovery (no win, no fee)
- 10 reminder letters
- 10 Bank Verification checks
- 1,000 Prospects records
- European / Worldwide Reports (depending on package)
- Offline (Fresh Investigation) Reports
- International Monitoring (included with Europe / Worldwide)
- PDF Archive of reports for up to two years
- Credit scoring and risk assessment tools
- Integration support for CRM and ERP systems

- Fraud Prevention
- KYB – Know your business

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
- Secure hosting infrastructure
- API integrations with supplier systems

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 transactions

5. Security & Compliance

Data Privacy Impact Assessment (DPIA):

- Completed and maintained under UK GDPR and Data Protection Act 2018

Accessibility Standards:

- Web portal

Third-Party Security Checks:

- Regular penetration testing and posture assessments by NCC Group and Security Scorecard; ISO 27001 certification in place.