

1. Document Control

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

Service Name: Verify

Service ID: CS-VFY-004

Business Service Name: Identity & Compliance Verification

IT Service Name(s): Creditsafe Verify Platform, Verify API

Description: Verify is a comprehensive identity and compliance verification solution designed to streamline onboarding and reduce fraud risk. It combines document validation, biometric checks, address verification, and compliance screening (PEP, sanctions, adverse media) into a single platform. The service supports KYC and AML obligations, enabling businesses to meet regulatory requirements while improving customer experience.

3. Scope

Included:

- Identity verification using biometric facial recognition and document scanning
- Address and identity validation against trusted data sources
- Compliance screening for PEP, sanctions, and adverse media
- API integration for automated onboarding workflows
- Digital audit trail for all verification activities

4. Operational Details

Hours of Service:

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

Dependencies:

- Creditsafe Verify platform
- Secure hosting infrastructure

- API connectivity with client 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 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 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