

1. Document Control

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

Service Name: Ledger Insights

Service ID: CS-LI-003

Business Service Name: Collaborative Credit Management Platform

IT Service Name(s): Ledger Insights Web Portal, Ledger Insights API

Description: Ledger Insights is a collaborative credit management solution that consolidates sales ledger data with Creditsafe's global trade payment data and credit risk intelligence. It enables organisations to anticipate and control credit risk, optimise collections, and make faster, more informed credit decisions. The platform supports real-time debtor monitoring, portfolio benchmarking, and decision automation, helping businesses reduce bad debt and improve cash flow.

3. Scope

Included:

- Integration of customer sales ledger data with Creditsafe trade payment data
- Real-time debtor risk assessment and portfolio health dashboards
- Closed User Group data sharing for peer-to-peer payment insights
- Automated credit approvals and reassessments
- Access to global credit reports and predictive credit scores

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
- Secure hosting infrastructure
- API connectivity with client ledger 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 ledger and credit decision 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