

1. Document Control

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

Service Name: UK Consumer Reports

Service ID: CS-UKCR-001

Business Service Name: UK Consumer Reports

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

Description:

Provides identity verification and credit risk insights on individuals, including name, address, electoral status, credit score, adverse public data, and financial history. Data is sourced from official registries and lenders to support compliance and informed credit decisions

3. Scope

Included:

- **Consumer Credit Score**
A calculated score indicating overall creditworthiness.
- **Electoral Roll Information**
Confirms registration status for identity verification.
- **Full Name and Identity Verification**
Includes current and previous names for accurate matching.
- **Address History**
Lists current and past addresses to validate residency.
- **Adverse Public Data**
Covers bankruptcies, insolvencies, and other negative financial records.
- **Credit Application Activity**
Shows the number of credit checks and applications made.

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
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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

Third-Party Security Checks:

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