

Capita Bank Account Validation

Service Definition

G-Cloud 15



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1 Overview

Capita's Bank Account Verification service validates account ownership and activity in real time using consented and non-consented bank data. It is designed for public sector bodies and organisations that need accurate, secure processes to prevent fraud, meet KYC requirements, and ensure correct payment handling for benefits, grants, and refunds.

The service can be delivered as a managed batch process or accessed directly by customers through eVON™, our secure online portal. Verification checks confirm account validity, ownership, and activity status, and include fraud and impersonation screening. The process meets KYC 1+1 and 2+2 standards and uses both consented credit bureau data and additional non-consented bank data to improve match rates.

Results are returned as a simple pass/fail score based on weighted criteria across five verification stages. Checks include account number, sort code, branch details, issuer information, and payment history. Data is processed securely and in compliance with financial regulations.

By providing accurate, real-time validation, this service helps organisations reduce payment errors, prevent fraud, and maintain compliance. It supports efficient disbursement of public funds and strengthens trust through secure, transparent processes.

2 Service Features

1. Real-time verification via batch or eVON™ portal
 2. Confirms account validity and ownership
 3. Meets KYC 1+1 and 2+2 requirements
 4. Uses consented and non-consented bank data for enhanced accuracy
 5. Fraud and impersonation checks
 6. Simple pass/fail scoring based on weighted criteria
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3 Service Benefits

1. Reduces payment errors and fraud risk
 2. Ensures compliance with financial regulations
 3. Improves efficiency in benefits and grant disbursement
 4. Enhances citizen trust through secure processes
 5. Cost-effective integration with tracing workflows
 6. Supports accurate, timely public sector payments
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4 Service Scope

This service includes a managed data enrichment program delivered on a project-by-project basis. Data will be provided for each project in the agreed format and upload files via secure transfer methods such as SFTP, ensuring compliance with ISO/IEC 27001. All data is securely stored in the UK, and the service complies with industry security standards.

No additional software installation is required.

Flexible scheduling for uploads and confirmation of receipt is provided by our client relationship team, who provide support during our standard working hours (Monday–Friday, 9am–5pm). This includes support for general or technical queries.

Pricing operates on a tiered rate card aligned to volume and service type.

5 Disclaimer

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