

NorthRow Service Definition for G Cloud 11: Company Verification & Monitoring

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Contents

1	Overview.....	2
2	Service Definitions	2
2.1	Checks on Individuals	2
2.2	Audit Record	3
2.3	NorthRow Management Console	3
2.4	Data Protection	3
3	Training and Customer support.....	3
4	Case studies	4
5	Backup & Disaster Recovery Processes	4
6	Date Security & Encryption	4
7	Service Constraints	4
8	Data Restoration / Service Migration.....	4
9	Technical Requirements	4

1 Overview

NorthRow runs real-time, comprehensive checks on people, companies and ID documents, in the UK and internationally. We aggregate data from a variety of sources to verify individuals and companies. We help clients with real-time customer onboarding solutions and we simplify, speed up, and improve the quality of risk, compliance & anti-fraud decisions.

We also provide ongoing monitoring services to look for changes in status of either people or companies.

We have experience in putting systems in place to meet a wide variety of standards and legislation including Government Best Practice Guide 45 “Identity Proofing and Verification of an Individual”, and in meeting anti-money laundering (AML) legislation, and the London Local Authorities Act for Virtual Offices.

Customers have used our company verification systems in the following use cases:

- Onboarding checks for virtual offices
- Businesses taking on new suppliers or partners
- Anti-money laundering checks for SME lenders, payments processing companies
- Monitoring to check for changes in ownership of companies
- Monitoring to check for new director appointments
- Monitoring to check for changes in adverse media, sanctions or enforcement
- Monitoring to check for insolvency or dissolution of companies
- Enhanced due diligence
- Fraud investigation and reduction.

2 Service Definitions

2.1 Checks on Companies

NorthRow have developed a comprehensive suite of checks, delivered either through a single Application Programming Interface (API) or a secure user interface or a combination of the two, including for companies:

- Validation of company number and registered office address
- Beneficial ownership and shareholder list
- Persons of Significant Control
- Directors
- Other directorships held by each director
- Financial status and credit score (provided by Creditsafe)
- CCJ's and other adverse indicators
- Risky activities based on Westminster Trading Standards high risk keywords
- Highlighting where provided address may be a virtual office
- Political exposure, sanctions, financial regulation or adverse media
- Telephone number linetype
- Extended due diligence checks for high risk operations.

NorthRow use a variety of specialist suppliers and aggregate their responses to deliver real-time results within a few seconds.

The secure user interface presents the data in a dashboard using a Red/Amber/Green traffic light system to quickly highlight any concerns, and indicate where further information is required. Our proprietary rules engine provides full details of the checks undertaken and the results received.

The system has the flexibility to be tailored to help present the results only relevant and useful to them.

2.2 Combination with Personal Identity Verification

The checks can be combined in a single request with our Identity Verification services, to give a comprehensive overview of the company, it's owners and directors.

2.3 Monitoring

Any company checked through NorthRow can be proactively monitored for changes in status, whether new ownership, insolvency, change in credit score, appointment of a new director, political exposure (PEP), sanctions, financial regulation, law enforcement or adverse media. The system will alert to any changes in profile and give details of the change identified, including the name of any new beneficial owner or director.

2.4 Audit Record

For each check a full audit record is maintained, so that you have a complete record of the details and documents submitted and the results of the verification checks.

2.5 NorthRow Management Console

The audit record is stored in a secure, cloud-based management console offering:

- Comprehensive search facilities
- Ability to add notes or other supporting information for secure archive
- Ability to add and store additional documents
- Review, update and re-check details
- Secure access using two-factor authentication.

2.6 Data Protection

The NorthRow platform aids compliance with GDPR:

- All personal data is held within the EU at the high availability, high security Amazon Web Services datacentre
- Data can be deleted after completion of the check, either on an individual basis or at a specified time after completion of the check
- On completion of contract all data will be deleted.

NorthRow holds both ISO 27001 and Cyber Essentials Plus certification.

3 Training and Customer support

For new clients we offer online training. We offer responsive customer support, which is available during office hours, 9am -5pm GMT Monday to Friday.

Contact Details

Company Web site: www.northrow.com

Office Address: Contego Solutions Ltd. (t/a NorthRow), 99 Milton Park, Abingdon, Oxfordshire, OX14 4FB

General Enquiries: +44 (0)1235 375 000

Customer Support: +44 (0)1235 375 111

4 Case studies

A recent project has been the verification of companies and people joining the Open Banking system to Level 2 of Government Best Practice Guide 45 “Identity Proofing and Verification of an Individual”.

Details and downloads are available on our website, <https://www.northrow.com/case-studies/>

5 Backup & Disaster Recovery Processes

Through the use of the Amazon Web Service platform we are available to provide a resilient environment and leverage the AWS environment. All of our production servers are backed up on a weekly basis using AWS snapshot technology. This enables restoration of the service within 30 minutes should AWS suffer an outage in an availability zone or region. The snapshot data is held securely in the same AWS environment, benefiting from all the security safeguards we apply to our production environment.

6 Data Security & Encryption

Our web portal and API are both protected using the TLS protocol, meaning that your browser or application will connect via HTTPS ensuring the encryption and safety of all data in transit. Data held on our servers is also encrypted at rest, ensuring that your data is always protected. Our processes are independently verified and we are certified to ISO27001:2013.

7 Service Constraints

The Service is made available 24 hours a day, 7 days a week. Maintenance may be carried out during planned and published maintenance windows. We will make reasonable endeavours to give notice of any unplanned maintenance required.

8 Data Restoration / Service Migration

Data is inherently backed up on a constant basis by our AWS database servers and we can restore to any specific point in time. In addition, database snapshots are taken on a daily basis. Using standard AWS processes these can be restored within 30 minutes.

9 Technical Requirements

Customers have two options for accessing the NorthRow Service, via a web portal or an API. If the web portal is used a supported browser must be used. In addition, either the use of a USB YubiKey or of the desktop software or a smartphone app is required for two-factor

authentication during login to the **web portal**. A stable internet connection of at least 1Mbps is recommended. For API integration development will be required to connect the customer's services to NorthRow. A full REST API specification can be provided on request to ensure an up to date document is provided.