Due-diligence answers

These are the questions a bank's vendor review, security team and internal audit ask of a new supplier, with our answers as at the date above. They cover the company, insurance and certifications, data protection, security, and delivery.

Each answer states what is in place today. Where something is still being put in place, the answer says so and gives the next step. It takes about ten minutes to read.

The company

Who would we contract with?

In the United Kingdom and Europe: Ophir Digital Ltd, registered in England and Wales, company number 17338110. Registered office: Mansion House, Manchester Road, Altrincham, Cheshire, WA14 4RW, England. Ophir Controls is a trading style of this company.

In Nigeria: Ophir Digital Africa Ltd, registered with the CAC, RC 9697285.

These are two separately registered companies under one brand; neither is a subsidiary of the other. Each contract names one of them, and that company alone is the contracting party.

How long has the company traded?

Both companies were registered in July 2026. Ophir Controls is a new practice with a deliberately narrow scope: the integration, reconciliation and evidence layer around the detection engine you have chosen.

The experience behind it is that of its founder, Samuel Lawal, who has worked inside UK payments and clearing since 1998: Vocalink / Mastercard, Barclays, HSBC, LCH.Clearnet, Citibank, BP and Reuters. That record is his career at those institutions. It is not a list of Ophir clients.

What do you offer in place of client references?

A parallel run. Before anything cuts over, the engine runs beside your existing process on your own volumes, and every difference between the two is explained or closed. The decision to proceed is made on that evidence, at a go/no-go gate you control.

Before that, the sample evidence pack and suspense ledger on the due-diligence shelf show the engine's output, and the live demo shows each module on sample data.

Where are you?

The United Kingdom registered office is above. In Lagos, our contact address is a partner's office: c/o Paxton MEP Limited, No. 8B Layi Yusuf, Lekki Phase 1, Lagos · +234 912 300 2787.

Insurance and certifications

What insurance do you carry?

Professional indemnity and technology errors-and-omissions cover is being arranged, and is being scoped to include software operating on bank data. It is not yet bound.

The certificate will be added to your vendor file when the policy is bound. Until then it stands as an open item in your review.

Which security certifications do you hold?

None yet. Cyber Essentials is the first step. ISO 27001 follows, with certification targeted within nine to twelve months of starting.

What you can assess today is the delivery itself: the engine runs inside your environment under your controls, each release is verified by your own team, and we welcome your penetration test and your vendor due diligence.

Data protection

Are you registered with a data-protection regulator?

Ophir Digital Ltd is registered with the UK Information Commissioner's Office as a data controller, registration number ZC222985, since 14 August 2026. The entry is public on the ICO register.

Data-protection enquiries go to privacy@ophirdigital.com.

Will our customer data leave our environment?

No. The engine is deployed inside your environment and processes your data there. It needs no internet egress.

In Nigeria this keeps processing in-country, in line with the NDPA 2023 and the CBN's payment-data localisation requirement.

What data of ours do you hold on your own systems?

None of your production data. Our repositories carry no client data: the adapters for your file formats are developed against synthetic copies that match the structure of your files.

To build those adapters we ask for two or three recent files per source with personal data masked and the structure intact. Those specimens stay in your estate.

Is there a data processing agreement?

Yes. A data processing agreement is put in place with each engagement, alongside the contract.

What does your website collect?

The briefing request form collects what you enter in it: your name, job title, work email, institution and message. Our own site receives it and emails it to us through Resend, our email delivery provider; the site itself stores nothing. Our privacy notice is at ophirdigital.com/privacy.

The site also sets one preference cookie, which remembers the market view you chose. It holds no personal data.

We count visits with Vercel Analytics, from our hosting provider. It records the pages visited, the referring site and the type of browser and device, which documents on the due-diligence shelf are downloaded and which market view is chosen. It does not set cookies and records nothing you type.

Security

Where does the system run?

Inside your estate, on infrastructure you provide. A cloud deployment is an alternative that we take up only with your counsel’s data-residency position in writing.

What access do you need?

One read-only service account per data source, scoped to the location of that source’s exports, issued from your vault. We hold no standing credentials.

How are secrets handled?

They live in your vault and are supplied at run time. They are never in code, in the container image or in logs.

What is logged?

Every action, with its time, the identity that took it and its outcome. The evidence store is append-only, and that is enforced in the database itself.

How do you preserve segregation of duties?

An automated control never both initiates and approves. Your maker-checker controls stay in place unchanged.

How are changes released?

Through your change board, in your change window. Each release is a signed file your team verifies before it is loaded; the companion document, Delivery & verification, gives the steps.

What third-party software does the engine depend on?

The engine uses the Python standard library only. It carries no third-party packages.

Does a model decide any finding?

No. Matching and the regulatory clocks are plain, reviewable code: the same input gives the same finding on every run. Every exception carries its evidence and a recommended action.

Can we test it ourselves, and see the architecture?

Yes. We welcome your penetration test and risk assessment. The reference architecture and the deployment design for your estate are shared under a mutual NDA.

Delivery and continuity

How is the work delivered?

In six stages: assess, design, build, test, deploy, operate. Each ends in a go/no-go gate that needs your sign-off. The first stage is a paid, time-boxed readiness assessment, and its roadmap is yours to keep.

What happens if the engine stops?

It fails safe: your existing manual process continues. A restore drill is run once before go-live, and the

incident and recovery procedures are part of the runbook.

Who does the work, and what if they are unavailable?

The practice is led by its founder. At kickoff, each engagement records the named Ophir individuals and your engagement owner.

The operations runbook for your deployment is complete before the parallel run is signed off, so your own team can run the system from it.

Can we take the system over ourselves?

Yes. At the final stage we either operate it for you or hand it to your team. A complete handover is yours on request.

Do you replace our detection engine?

No. We work around the engine you chose — Actimize, ComplyAdvantage, Youverify and the like — and never sell or replace it.

Questions on this document: hello@ophirdigital.com.

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