

Fraudfinder Ltd – Privacy Notice (2025 Edition)

Last updated: 12 November 2025

1. Who We Are

Fraudfinder Ltd (“**Fraudfinder**”, “**we**”, “**us**”) is a private limited company registered in England and Wales (Company No. 10531940) with its registered office in London, UK. We provide AI-powered document-fraud-detection and risk-analysis technology through our portal, APIs, and authorised partners (the “**Platform**”).

For data-protection purposes, Fraudfinder acts:

- as a **Processor** when handling documents and data supplied by our business clients; and
- as a **Joint Controller** with those clients in relation to aggregated analytics, fraud-pattern intelligence, and AI-model training derived from those documents.

You can contact us at support@fraudfinderai.com for any privacy-related query.

2. The Data We Process

We process personal data contained in financial, identity, and utility documents uploaded by our clients or their end-users. Typical categories include:

Service	Description	Categories of Personal Data
Document Fraud Check	Assess authenticity of financial, identity, or utility documents.	Document images, extracted text, account numbers, names, and metadata.
Data Extraction	Retrieve and structure transactions from bank statements.	Name, account holder, sort code, account number, financial transactions.
Growth Add-on Package	Premium features: API access, archive, and transaction extractions.	As above plus usage metadata.

Enterprise Add-on Package	Includes Growth features + optional ID Checks and AI Training Opt-Out.	Identity and financial data, as applicable.
ID Check (Sumsub)	Identity verification through our partner Sumsub.	ID images, extracted text, facial or liveness data processed by Sumsub.
Confirmation of Payee (Creditsafe)	Confirms account name vs bank details.	Name, account number, sort code, IBAN (if applicable).

We also collect technical data (IP address, device type, browser, usage logs) for security and service monitoring.

3. How We Use Personal Data

We use personal data to:

1. Deliver, maintain, and improve our Services.
2. Detect, prevent, and investigate fraud or misuse.
3. Develop and improve our fraud-detection models using submitted documents. Customers may opt out of model training via the relevant Add-on Package.
4. Provide customer support and account management.
5. Comply with legal and regulatory obligations.

Lawful Bases (Article 6 UK GDPR)

- **Contractual necessity** - processing required to deliver the fraud-detection Services, including analysing documents and generating results.
- **Legitimate interests** - security, fraud prevention, analytics, maintaining and improving fraud-detection models using customer-submitted documents (unless the customer has opted-out via the relevant Add-on Package).
- **Consent** - for optional marketing communications.
- **Legal obligation** - where disclosure is required by law or regulator.

Customers may opt out of having their data used for model-improvement via the relevant Add-on Package.

4. Joint-Controller Activities

For aggregated and AI-training purposes, Fraudfinder and each business client jointly determine:

- what categories of anonymised data contribute to model training;
- how that data is aggregated or pseudonymised; and
- the safeguards applied.

Fraudfinder is solely responsible for managing the AI-model environment, and the client remains responsible for the legality of initial data collection. Derived datasets, machine-learning weights, and related analytics are owned exclusively by Fraudfinder.

5. Sharing and Sub-Processors

We engage carefully selected subprocessors for hosting, processing, and communications:

Category	Typical Supplier Example	Purpose
Hosting & Infrastructure	AWS, Google Cloud, Netlify	Secure data storage and delivery.
AI Model Processing	OpenAI (US)	Processing OCR-extracted or metadata text via chat interface.
Identity Verification	SumSub (EU)	ID checks for clients who enable this feature.
Confirmation of Payee	Creditsafe (UK)	Validating bank-account ownership for clients who enable this feature.
Messaging	Twilio	Transactional notifications.

All subprocessors are bound by written data-processing agreements consistent with UK GDPR Article 28.

6. International Transfers

Limited metadata is transferred to **OpenAI (United States)** under the **UK-US Data Bridge** and Standard Contractual Clauses approved by the ICO. All other data is stored and processed within the United Kingdom or EEA.

7. Data Retention

Client Data is retained for **up to six years** from the date of upload unless deleted sooner on request. Enterprise clients may request on-demand deletion at any time. Aggregated or anonymised data used for model training may be retained indefinitely, as it no longer constitutes personal data.

8. Security

Fraudfinder applies controls aligned with **ISO 27001** and **NCSC** guidance:

- AES-256 encryption at rest and TLS 1.2+ in transit;
 - role-based access control and multi-factor authentication;
 - continuous monitoring and penetration testing;
 - daily backups and tested disaster-recovery plans.
-

9. Your Rights

Individuals have the following rights under UK data-protection law:

- Access - receive a copy of your data.
- Rectification - correct inaccurate information.
- Erasure - request deletion where legally possible.
- Restriction - limit processing in specific circumstances.
- Portability - receive your data in a structured format.
- Objection - object to processing based on legitimate interests.
- Complaint - lodge a complaint with the **Information Commissioner's Office (ICO)** at ico.org.uk.

Requests can be sent to support@fraudfinderai.com.

10. Automated Decision-Making and AI

Fraudfinder's models generate probabilistic scores and indicators that assist clients in identifying potentially fraudulent documents. Decisions are **not made solely by automated means**; clients are expected to include human review before taking adverse action. We continuously test models for accuracy and fairness and do not use outputs for profiling individuals for marketing or credit purposes.

11. Marketing and Communications

We may send service-related or administrative emails that you cannot opt out of, and optional marketing communications that require consent.

You can withdraw marketing consent at any time via unsubscribe links or by contacting us.

12. Changes to This Notice

We may update this Privacy Notice to reflect operational or legal changes. The latest version will always appear at fraudfinderai.com/privacy and the revision date will be updated.

13. Contact Us

For all privacy queries or to exercise your rights:

Email: support@fraudfinderai.com

Post: Fraudfinder Ltd, 71-75 Shetron Street, WC2H 9JQ, London, United Kingdom