

Vantage Meridian | Forensic Verification Services

CONFIDENTIAL VERIFICATION REPORT

Subject: Mr. John Doe

Location: Oshodi, Lagos, Nigeria

Case Ref: VM-2026-001-SMPL

Instruction Date: March 31, 2026

Report Date: April 2, 2026

Classification: Restricted – Decision Support Material

1. EXECUTIVE SUMMARY: CRITICAL VARIANCE DETECTED

Status	Factor	Analysis
● Inconsistent	Economic Reality	Physical premises verified as a multi-occupant religious facility. Subject unknown to immediate neighbours and long-term residents.
● Confirmed	Identity Consistency	National Identification Number (NIN) and Bank Verification Number (BVN) match digital registry records.
● Material Variance	Operational Signal	Misalignment between declared residential use and observed usage. Property lacks the infrastructure for the subject's stated commercial activity.

2. DATA TRIANGULATION: DIGITAL VS. PHYSICAL

Data Point	Digital System Result (KYC)	Ground Truth Result (Physical)	Variance Note
Address	[Redacted], Oshodi	Physical Audit Confirmed. Structure exists but No evidence of subject occupancy or operational activity.	Subject is non-resident at the validated GPS coordinate.
Liveness	Automated Selfie Pass	Field Interview Attempt Failed. Subject's primary contact number inactive; 0/3 neighbours confirm subject presence.	Digital liveness outcome could not be corroborated through field verification
Occupancy	Self-Declared: Principal	Verified: Premises occupied by unrelated third party (Religious Org).	Material misrepresentation risk identified

3. SITE EVIDENCE & TECHNICAL METADATA

Exhibit A: Exterior Facade

- Location: 21, Oro***** Street, Oshodi, Lagos
- Digital Stamp: [GPS COORDINATES REDACTED FOR SAMPLE]
- Temporal Stamp: 10:15 AM WAT | April 1, 2026
- Device Signature: VM-Field-Unit-04 (Captured via internally controlled field device)

Photo: Professional, wide-angle shot of the building with a digital timestamp overlay [Redacted for sample]

Exhibit B: Liveness/Proximity Confirmation

Video Link

Access-controlled video showing field investigator verifying street signage and immediate surroundings to establish contemporaneous presence and location continuity

4. PRINCIPAL'S ASSESSMENT

While the digital paperwork satisfies standard UK/NG KYC protocols, the Ground Truth Audit confirms a lack of physical nexus. No evidence was identified during the site assessment to support the declared operational or residential use associated with the subject. This file represents a High-Probability Synthetic Identity, declared asset control could not be substantiated.

5. SCOPE LIMITATION

This report reflects observations and verification outcomes obtained during the stated assessment window only and should not be interpreted as a guarantee of future status, ownership, occupancy, or operational continuity.

6. REGULATORY & LEGAL STANDING

Statement of Truth

I, xxxx, Principal of Vantage Meridian Ltd, believe that the facts stated in this report are true. This report is prepared for the purpose of preventing financial crime and supporting legal due diligence.

Compliance & Data Handling

This verification was conducted for legitimate commercial and legal due diligence purposes.

Information processing and transfer procedures are designed with reference to:

- UK GDPR
- UK Data Protection Act 2018
- Nigeria Data Protection Act (NDPA) 2023

All case materials are handled under restricted-access protocols and retained only for operational and regulatory purposes.

SAMPLE