

Audit Gap Analysis Report (Sample)

Date: 2026-02-05 | Scope: Customer Onboarding Modernization

Executive Summary

An internal audit review identified gaps in access logging, retention controls, and vendor documentation for the legacy onboarding process. This report enumerates findings, severity, and recommended remediation stories. It is designed to feed the PM RAG dashboard.

| Finding ID | Severity | Control Ref | Description | Recommended Story (summary) | Status |
|------------|----------|-------------|--|--|--------|
| FND-001 | High | CTRL-003 | Access to identity documents in manual review is not consistently logged; evidence cannot be produced on request. | Implement standardized access logging for ID document views and decision actions; provide exportable audit report. | Open |
| FND-002 | Medium | CTRL-002 | Mobile upload occasionally falls back to non-resumable uploads, leading to repeated transfers and support tickets. | Implement resumable uploads with TLS enforced and integrity checks; document encryption in transit. | Open |
| FND-003 | Medium | CTRL-001 | RoPA entry exists but does not list third-party KYC provider recipients and retention periods. | Update RoPA entry: recipients, retention, and data categories for onboarding; align with vendor contract. | Open |
| FND-004 | Low | CTRL-004 | Optional onboarding fields are collected without documented justification. | Review onboarding form fields; remove non-essential fields or document justification. | Open |

Evidence Expectations (for audit closure)

- Access log report for identity document views for a defined time window.
- Configuration evidence of encryption in transit (TLS) and at rest for document storage.
- Updated RoPA entry and vendor risk documentation for third-party KYC provider.
- Decision record showing form field minimization review.

RAG Indexing Hints

Suggested metadata: document_type=audit_report; scope=Customer Onboarding; findings=[FND-001..004]; severity_tags=[high, medium, low]; related_controls=[CTRL-001..004].