

AML Checks

Everything you need to know about completing AML checks with Credas



Introduction...

Anti-Money Laundering (AML) checks are essential processes used to verify a client's identity and ensure that their funds come from legitimate sources. These checks are designed to prevent financial crimes such as money laundering, terrorist financing, and fraud.

Depending on the level of risk, AML checks can vary from standard checks, which involve basic identity verification, to enhanced checks, which require more detailed investigations, such as verifying the source of funds or screening for politically exposed persons (PEPs).

By performing AML checks, businesses help maintain compliance with legal regulations and protect themselves from financial crime. As part of our AML solution, we offer the ability to complete Standard & Enhanced AML checks as well as additional checks such as 'Know Your Business', 'Source of Funds' and 'Ongoing Monitoring'.

This guide talks you through everything you need to know about AML checks within Credas including how to send AML checks to your clients, manually complete AML checks and also how to review their results.

Our Checks...

- **ID Checks** – Your client will be asked to capture a Biometric Identity Document and liveness selfie to be verified.
- **Address, Mortality & DOB** – Your clients name, address & DOB will be checked against Credit Reference Agency & the electoral roll as well as the UK Deceased Person's record.
- **PEPs & Sanctions Screening** – Your clients name & DOB will be checked against International & Domestic PEP and Sanctions databases.

We also offer the following checks alongside our PEPs & Sanctions Screening:

- **Adverse Media** – If your client has been reported to have been involved in financial crime from global newspapers, news sites or other verified media, this will be flagged.
- **Disqualified Director** – If your client has been reported as disqualified from acting as a director of a UK company, sourced directly from Companies House, this will be flagged.
- **Law Enforcement** – If your client has any reported official documentation from Law Enforcement bodies such as the Police or any other agency such as Interpol or the FBI, this will be flagged.
- **On-going Monitoring** - Automatically re-run PEP & Sanctions checks on your clients for a period of your choosing. This includes regular checks and updates to verify that no new risks or issues have arisen that could impact the transaction.

We have a wide range of checks available via Credas including Source of Funds & KYB, for more information on our full list of checks [please click here](#), or if you would like to add any of these checks to your portal, please email sales@credas.com.

Table of Contents...

This guide covers the below areas of AML Checks

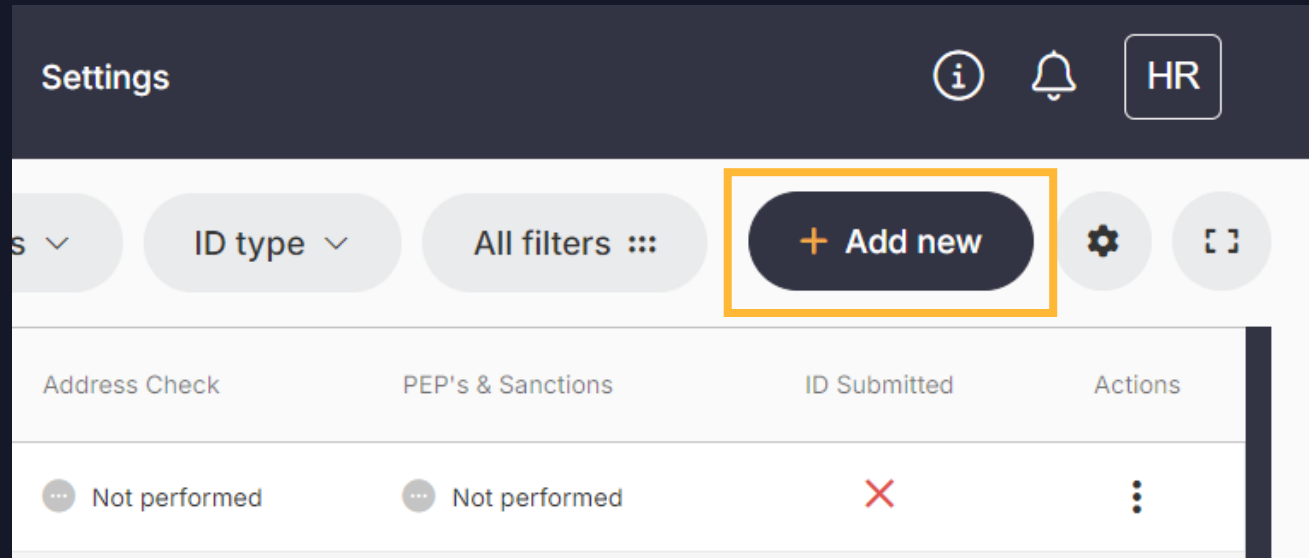
- Sending a New Invite →
- Completing a Manual Check →
- Reviewing Results →
- Exporting PDF's →
- Resubmitting Checks →
- On-going Monitoring →
- Tips & Tricks →
- Need help? →

Sending Checks to an Individual

- This section talks you through sending an invitation to an individual to complete a AML Check.



Sending an AML check to an individual....




- To send a new check to an individual, click 'Add new' in the top right-hand corner of your individual's page in the Credas portal.


Invite Wizard...

Quick key request ✕


Select the action you would like to perform or create an individual and get taken straight to their profile.


Create an individual


 **Send new invite to an individual**


 **Create and go to profile**


Create individual and run a check


 **Address & Mortality**


 **Sanctions & PEPs**


 **Bank Account**

 **Open Banking & Affordability**

 **Proof of Ownership**

 **Right to Rent**

 **Safe Harbour**

 **Right to Work**

Confirm details

Cancel

- You will then be presented with the invite wizard.
- To send the check to the individual to complete themselves remotely click the highlighted option 'Send new invite to an individual'.
- This is the default option and the option you will likely use the most.
- The other manual options will be discussed later in this guide.

Personal information
Please provide the details for the individual you would like to create.

Name

First name

Surname

Date of birth

DOB (optional)

Your reference

Reference (optional)

Confirm details

Back



Contact information
Please provide the contact details for the individual you wish to create.

Email

Email address (optional)

Telephone

Dialling code Mobile number (optional)

Address (optional)

Search using a postcode

Search Enter Manually

Create profile

Back

- You will then be asked to fill out the individual's personal information.
- We recommend including the individual's Date of Birth if you know it here, this will then be checked against the individual's Identity Document.
- You can also choose to add a reference depending on your internal processes.

- You can add the individual's contact information on this next slide.
- You can also add the individual's address here if you choose.

Select journey(s)

Select the journey(s) that you would like the individual to complete.

Identity

This journey will run the following check:

- Identity verification

Identity | Address

This journey will run the following checks:

- Identity verification
- Address verification
- Mortality

Identity | Address | International Screening

This journey will run the following checks:

- Identity verification
- Address verification
- Mortality
- International screening

Identity | International Screening

This journey will run the following checks:

Next

Cancel



Contact methods

Select the contact methods for each of the individuals.

Individuals

Set the contact preferences for the individuals

Credas Test

Contact preference

Send an email and an SMS (Recommended)

Send an email

Send an SMS

Don't send an invite, I'll complete the process myself

+44 | United Kingdom

Create invite

Back

- You will now be presented with the list of checks/journeys available on your portal.
- Once you have clicked the journey you wish to send to the client, click 'Next'.

- Confirm how you wish to contact the individual, we recommend sending both an email & SMS.
- Once submitted, your journey has been sent to the individual to the complete.

Completing manual AML Checks

- If you do not wish to send an invite to an individual to complete a check, you can run manual data checks instead.





Invite Wizard...

Quick key request


Select the action you would like to perform or create an individual and get taken straight to their profile.


Create an individual


 Send new invite to an individual


 Create and go to profile


Create individual and run a check


 Address & Mortality


 Sanctions & PEPs


 Bank Account

 Open Banking & Affordability

 Proof of Ownership

 Right to Rent

 Safe Harbour

 Right to Work

Confirm details

Cancel

There are two ways to complete manual checks on an individual from the invite wizard.

- Option 1: Create and go to profile
- Option 2: Create individual and run a new check

We will talk you through Option 1 first.

Option 1 – Create and Go to Profile...

Personal information
Please provide the details for the individual you would like to create.

Name

First name

Surname

Date of birth

DOB (optional)

Your reference

Reference (optional)

Confirm details

Back



Contact information
Please provide the contact details for the individual you wish to create.

Email

Email address (optional)

Telephone

Dialling code Mobile number (optional)

Address (optional)

Search using a postcode

Search Enter Manually

Create profile

Back

1. You will be asked to fill out the client's personal information. You can also choose to add a reference depending on your internal policies.

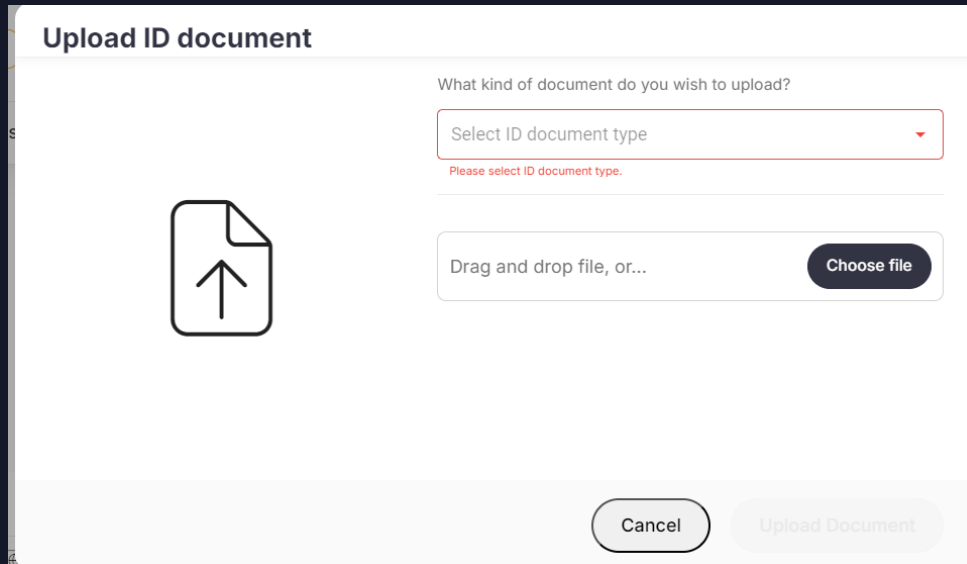
2. You can add the client's contact information on this next slide.

The screenshot shows a user profile page for Jane Doe. At the top, there is a navigation bar with a back arrow, the user's name 'Jane Doe', a 'Not invited' status indicator, and a 'Quick Actions' button. Below the navigation bar, there are tabs for 'Identity Checks', 'User Details', 'Processes', 'Evidence', 'eSign Documents', 'Exports', and 'Notes'. The 'Identity Checks' tab is selected and highlighted. Underneath, there is a section titled 'Available Checks' which contains a grid of eight check options, each with an icon, an information icon, and a share icon. The 'ID verification', 'Address and Mortality', and 'Sanctions and PEPs' checks are highlighted with orange borders.

Check Name	Icon	Info Icon	Share Icon
Liveness	Video camera	Info	Share
ID verification	ID card	Info	Share
Supporting documents	Document	Info	Share
Address and Mortality	Person with checkmark	Info	Share
Sanctions and PEPs	Globe	Info	Share
Bank account	Bank building	Info	Share
Source of Funds	Banknote	Info	Share
Proof of ownership	House	Info	Share
Digital Identity Trust Framework	Document with ID	Info	Share
Right to Rent	Person with house	Info	Share

- You will then be taken to the individual's profile, where you can run the manual checks. To run manual AML Checks, you have the option for uploading an Identity Document, running an Address & Mortality check and running a PEPs & Sanctions check.
- You can also run other manual checks such as bank account checks, proof of ownership checks or upload supporting documents to the individual's profile, such as proof of address documents (please note, we do not verify non-biometric documents).
- This guide will walk you through running the AML manual checks, however if you are interested in completing the other manual checks, [please click here for more guidance.](#)

Uploading an Identity Document...



Upload ID document

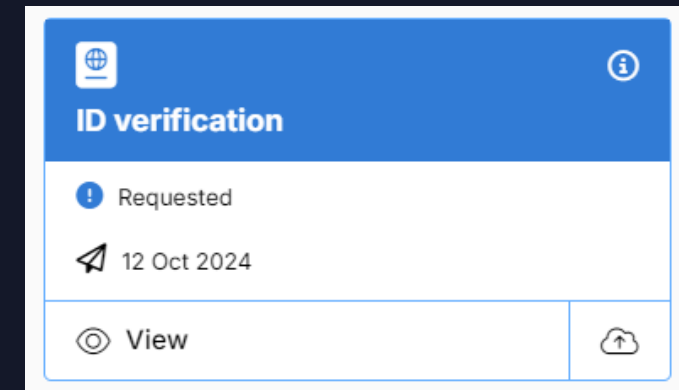
What kind of document do you wish to upload?

Select ID document type

Please select ID document type.

Drag and drop file, or... Choose file

Cancel Upload Document



ID verification

Requested

12 Oct 2024

View

- If you wish to manually upload an Identity Document, you will be presented with the above screen.
- Choose the Identity Document type and upload the file.
- For the best chance of a pass, please ensure you upload a PNG or JPEG picture of the Identity Document. We do not accept scanned or document copies.
- Once uploaded, the Identity Document tile will appear blue whilst the Identity Document is being reviewed.
- On average you will see the results come through within five minutes.

Address & Mortality...

Select Address and Mortality profile

- Standard Checks (1+1 inc. DOB) (Default)
- Standard Checks
- Standard Checks (2+2)
- Standard Checks (1+1)
- Standard Checks (2+2 inc. DOB)

Cancel



Address and Mortality

First Name*
Jane

Middle Name

Last Name*
Doe

Date of Birth
Day Month Year
DD MM YYYY

Address Line 1*
Example Address

Address Line 2

City

County

Country

Run Data Check

Cancel

- If you wish to run an Address & Mortality data check, you will be listed with pass profiles to choose from. These are pass parameters. More information on these can be found [here](#).
- Click on the profile you wish to use; we recommend the default profile at the top of your page.

- Enter and review the clients name, date of birth & address.
- Click 'Run Data Check' and the results will then appear on the individual's profile.

PEPs & Sanctions...

Sanctions and PEPs ✕

First Name*

Middle Name

Last Name*

Name matching*

Date of Birth
Day **Month** **Year**

Date of birth matching*

- If you wish to run a PEPs & Sanctions data check, you will be presented with this screen.
- Ensure the individual's name & date of birth are correct.
- You can then configure the PEPs & Sanctions settings to match your requirements. These include whether you want the results to return name matching as 'exact' or 'fuzzy' (one or two letters of the name differing).
- You can also choose the DOB matching settings to include exact DOB matches, no DOB matching, and DOBs matches of the within the same year.

PEPs & Sanctions...

Sanctions and PEPs

Same year

- Include matches without a date of birth
- Include PEPs
- Include former PEPs
- Include linked PEPs
- Include sanctions
- Include former sanctions
- Include adverse media
- Include law enforcement
- Include disqualified director
- Include all Countries
- Include all PEP tiers

PEP tiers to filter on

Tier 1, Tier 2

Add to watch list (on-going monitoring)

Run Data Check

Cancel

- You can then configure which PEPs & Sanctions checks you wish to run including law enforcement and adverse media.
- You can choose which PEP tiers to run against (out of Tiers 1, 2 and 3)
- And finally, you can choose to turn on on-going monitoring for the individual for a set of time.
- Once the settings are how you wish, you can click 'Run Data Check', and the results will appear in the individual's profile.

Invite Wizard...

Quick key request

Select the action you would like to perform or create an individual and get taken straight to their profile.

Create an individual

- Send new invite to an individual
- Create and go to profile

Create individual and run a check

- Address & Mortality
- Sanctions & PEPs
- Bank Account
- Open Banking & Affordability
- Proof of Ownership
- Right to Rent
- Safe Harbour
- Right to Work

Confirm details

Cancel

As previously mentioned, there are two ways to run manual checks on an individual.

- **Option 1: Create and go to profile**
- **Option 2: Create individual and run a new check**
- Running a manual check via the 2nd option will let you complete one data check straight away, for example the address & mortality data check.
- This is mostly used if you are looking to only run one manual check on an individual.
- Click the check you wish to run and input the individual's information. This data check will then run, and you can then choose to run other data checks after this.

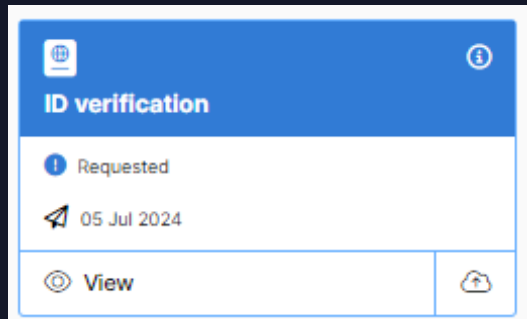
Results & Next Steps

This section aims to provide an overview on everything you need to know regarding understanding the results and what you can do next:

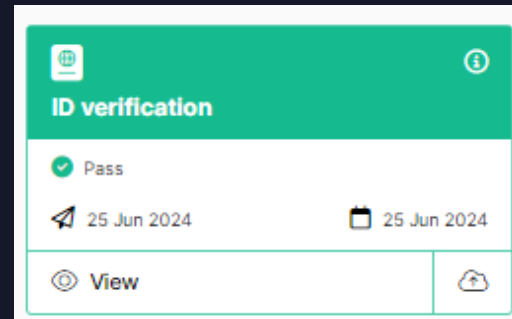
- Liveness
- ID verification
- Address & Mortality
- International Screening
- Downloading PDF's
- Resubmitting the check to the individual
- On-going Monitoring
- Tips & Tricks



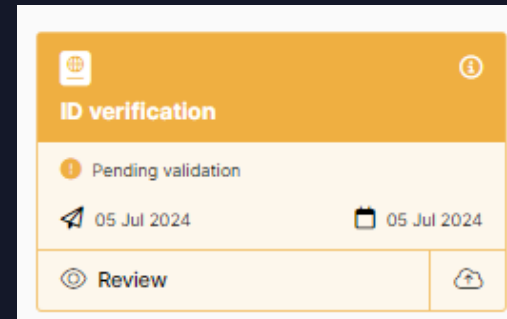
Understanding your Results...



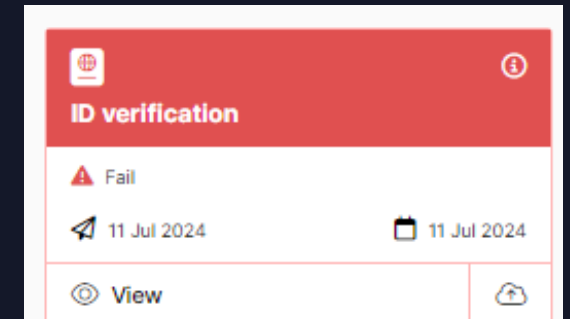
If a check appears as blue, your client has not yet completed the check.



If a check appears as green, the check has passed. You can click 'View' if you wish to see the information/document provided by your client.



If a check appears as orange, the check is pending validation. This means that the check will need manually reviewing by yourselves. You can click 'Review' to review the check and either pass/fail it.



If a check appears as red, the check has failed. You can click 'view' if you wish to see the information/document provided by the client as well as the reason for the failure.

Liveness Results...

ports

Review liveness

Selfie ⚠️

Unique action protocol ⚠️

Submitted Unique Action Protocol (UAP) 🔄

Status
Select status

Comments

Submitted
15:47:15, 11 Jul 2024

I confirm that this data is correct. Confirm

- Liveness results will appear to you as either a pass or refer.
- When an individual has not passed their liveness selfie, they will be asked to perform a Unique Action Protocol (UAP) for you to pass or fail manually as can be seen in the picture.
- A UAP is a photograph of themselves doing a requested pose, such as putting their finger to their chin.
- More information on Liveness results can be found [here](#).

If you have Credas+, our back-office team will review the UAP for you and you will be presented with either a pass or fail.

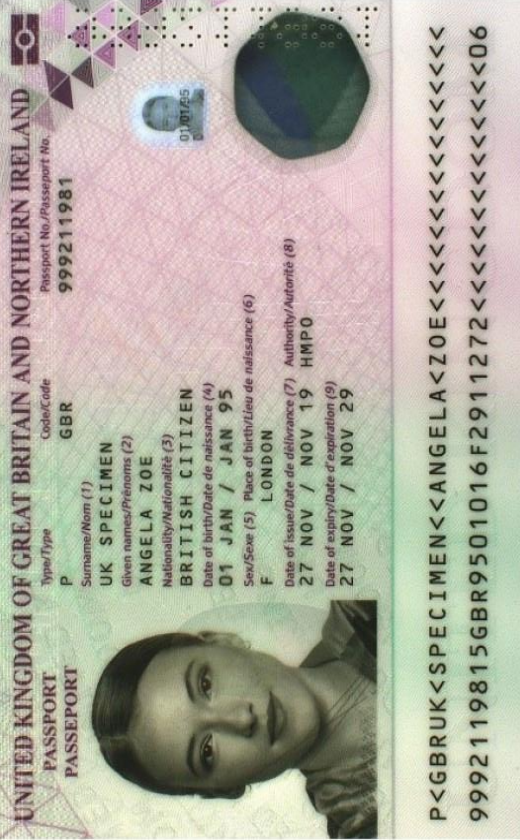
IDV Results...

When an individual has not submitted a passport but another form of ID, such as a driver's licence, you will be presented with the following additional checks in addition to the ones mentioned on the previous page.

- **Visual Analysis** - Confirms the document is authentic.
- **Age validation result** - This checks whether the date of birth on the identity document confirms the holder to be at least 16 years of age.
- **Police record** - This checks the Metropolitan Police 'Amberhill' database to determine whether the document has been recorded as lost, stolen, or compromised.
- **Compromise alert** - This checks national databases of reported compromised documents.
- **Repeated attempts** – This checks whether the document has been submitted before but with different information (e.g. same face and passport number, but different date of birth).

Passport (United Kingdom) - Pass

[View detailed report](#)



Overall result - Pass
Overall result of the ID document check.

- ✓ **Facial match result** - Pass
Checks whether the face on the ID matches the face in the selfie.
- ✓ **Visual analysis** - Pass
Checks whether the document is a valid Government-issued ID document.
- ✓ **Name match result** - Pass
Checks whether the name on the ID matches the name on the invite.
- **NFC result** - Not performed
Indicates whether we were able to complete an NFC read on the passport. Read status: Skipped
- ✓ **Age validation result** - Pass
Checks whether the age calculated from the document is equal to or greater than the minimum accepted age.
- ✓ **Police record** - Pass
Checks whether the document has been identified as lost, stolen or otherwise compromised.
- ✓ **Compromise alert** - Pass
Asserts whether the document is publicly available as compromised.
- ✓ **Repeat attempts** - Pass
Asserts whether the document has been reused in a suspicious way.

Notes
No notes have been added yet.

+ Add n

IDV Results...

- A detailed report will always be provided when an ID verification fails or has referred. This report will highlight the reasons why it has failed. More information on reasons why an Identity Document may fail or for help understanding your detailed report can be found [here](#).
- If you would like your client to retry this check, you can resubmit the check to them by following [this process](#).

The screenshot displays the 'ID verification' dashboard. At the top right, there is a 'View PDF' button. Below the navigation tabs (Checks, Info, Settings, Archive), the 'Checks' section is active, showing a card for 'ID Document Verification'. This card includes a 'Status' indicator that says 'Fail', highlighted by a yellow arrow. Below this, a specific check is detailed: 'Passport (United Kingdom) - Fail'. A 'View detailed report' button is highlighted with a yellow box. To the left of the report is a scan of a UK passport, showing the holder's photo and personal details: ANGELA ZOE, BRITISH CITIZEN, 01 JAN / JAN 95, LONDON. To the right of the passport scan is a list of verification results: Overall result (Fail), Facial match result (Fail), Visual analysis (Pass), Name match result (Pass), NFC result (Not performed), Age validation result (Pass), Police record (Pass), and Compromise alert (Pass). Repeat attempts are also marked as Pass. A 'Notes' section at the bottom indicates that no notes have been added yet, with an '+ Add note' link.

Address & Mortality Results...

If you would like to re-run the address check, you can do so by clicking into settings and click 'run a new check'. You can do this without contacting the individual.

If you would like to pass/fail the check, you can do so by clicking 'Refer' here

- Within the Address & Mortality results tab, you will be able to see the clients DOB and their address as well as if the result has passed/referred.
- By clicking on either 'UK Credit Bureau' or 'UK Mortality' you will be able to see which sources have been correctly matched with.
- As standard, our address & mortality checks are run to the following profile – Standard Checks (1+1 inc. DOB).
- If you would like more information on address & mortality results, please click [here](#).

Address and Mortality View PDF

Checks **Settings** Archive

Date of request	For	Date of Birth	Address	Status
12 Jul 2024 at 08:02	Angela Specimen	17 Oct 1999	Westminster Street, London, W10 5BB	Refer

UK Mortality
UK Deceased Persons Database. Provides checking of a first and last name at an address against the registered deceased persons database.

UK Credit Bureau (Advanced)
Performs authentication of voter details and credit account details against Electoral Register, Credit Database and Credit type information. Search is carried out using forename, surname, address and DOB.

- No/insufficient middle name initial supplied
- ▲ (Credit Database) No records returned from supplier, unable to perform matching
- ▲ (Electoral Register) No records returned from supplier, unable to perform matching

PEPs & Sanctions Results...

The screenshot displays the 'Sanctions and PEPs' interface. At the top, there are tabs for 'Checks', 'Settings', and 'Archive', along with a 'View PDF' button. Below this is a table with columns for 'Status', 'Date of check', and 'Number of results'. The first row shows 'Pending validation', '08 Jul 2024 at 10:21', and '1'. Below the table, there are search criteria: 'Search name: Angela Smith', 'Search date of birth: 07/01/1959', and 'Search countries: All'. A filter bar shows 'Pending' selected. The main content area displays a profile for 'Angela Evans Smith' with an 'Action Required' warning icon. The profile includes a photo, a date of birth (07/01/1959), gender (Female), nationality (United Kingdom), sanctions (none), PEP level (1), and is PEP (Yes). At the bottom of the profile, there are buttons for 'Validate' and 'View full report'. A large 'Review now' button is located at the bottom of the interface.

- For PEPs & Sanctions results, you will be either be presented with a pass or manual review needed. **If you have Credas+, your results will either show as a pass or a fail, as our back-office team will manually review the possible matches for you instead.**
- If you do not have Credas+, any possible matches to your client that flag will need you to manually look at the results and review them.
- If there are matches for the individual, they will all appear here in the Sanctions and PEPs tab with an image (if available), details relating to the individual and the reasons why they have a PEPs/Sanction match.
- To see more details on the potential match, you can click the 'View Full Report'.
- You can review each potential match individually by clicking 'Validate' or you can click 'Review now' to review the possible matches all at once.
- You will be asked to confirm if the matches are not your client 'Mismatch' or if they are your client 'Match' as well as writing a comment.
- More information on PEPs & Sanctions results can be found [here](#).

Resubmitting a Check...

If the individual failed their Liveness and Identity Document, you could resubmit the check to them via the following process:

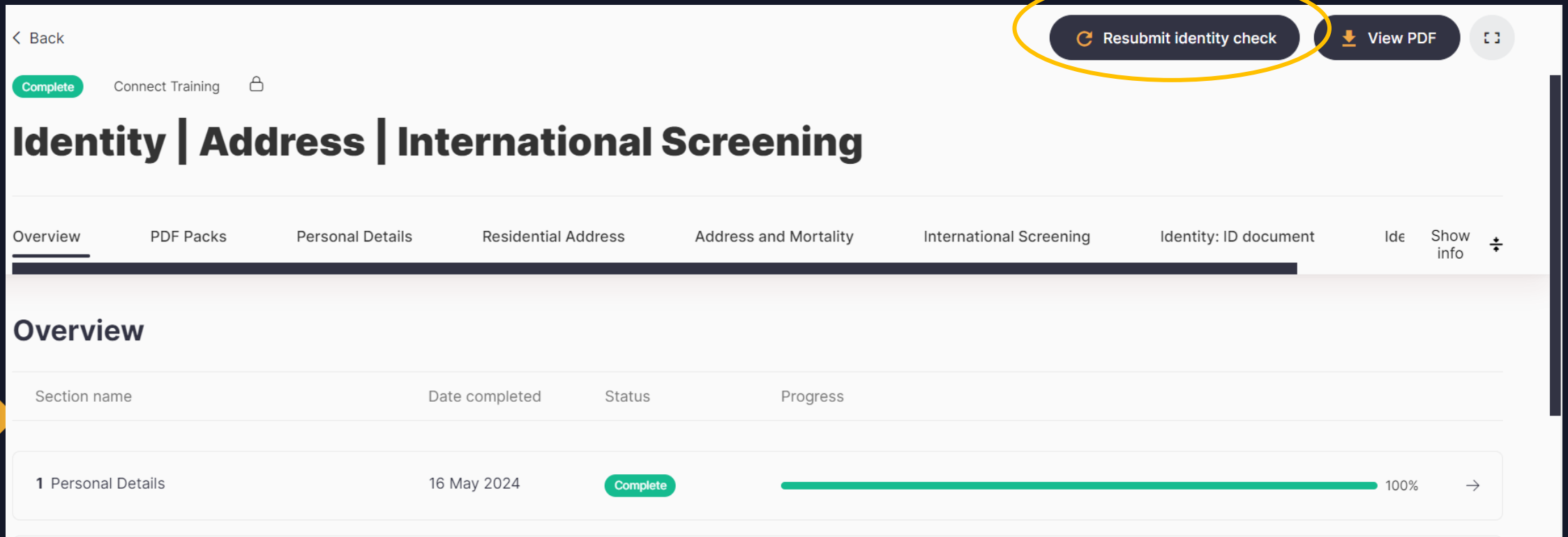
- 1. Go into the Process tab within an individual's profile.
- 2. Click on the process you wish you to resubmit.

The screenshot shows a user profile for ANGELA SPECIMEN, who is Active. The 'Processes' tab is selected and circled in yellow. Below the tabs is a table of processes. The first process is 'Identity | Address | International Screening', which is marked as 'Complete' and has a status of '100%'. An orange arrow points to this process. The table also shows 'Contact type' as 'Email', 'Invited by' as 'Hannah Rowe', and 'Score %' as '0%'. The date 'Thursday, 16 May 2024' is displayed above the table. At the bottom right, there are pagination controls: 'Items per page: 5', '1 - 1 of 1', and navigation arrows.

Process name	Contact type	Status	Devices	Invited by	Completed	Score	Score %	Locked
Identity Address International Screening	Email	Complete		Hannah Rowe	100%	0/0	0%	

Resubmitting a Check...

3. Once you are in the process you wish to resubmit, click the 'Resubmit Identity Check' button here:



The screenshot displays a web application interface for managing identity checks. At the top right, there are two buttons: 'Resubmit identity check' (circled in yellow) and 'View PDF'. Below the navigation bar, the main heading is 'Identity | Address | International Screening'. A horizontal menu below the heading lists various sections: Overview, PDF Packs, Personal Details, Residential Address, Address and Mortality, International Screening, Identity: ID document, and Show info. The 'Overview' section is currently active. Below the menu, there is a table with the following columns: Section name, Date completed, Status, and Progress. The table contains one row for '1 Personal Details', which is marked as 'Complete' and shows a progress bar at 100%.

Section name	Date completed	Status	Progress
1 Personal Details	16 May 2024	Complete	100%

Resubmitting a Check...

4. Confirm if you would like the individual to resubmit:
 - All documents
 - Biometric documents (Identity Documents)
 - Supporting Documents (if Supporting Documents were asked for during the previous journey)
5. Confirm if you would like to send an invite using the same contact details as before.
6. Confirm and send the invite.
7. The individual will then be sent an invite to resubmit their documents.

Step 1 - Select the customers you want to re-invite
Select the individual's who need to complete a new identity check

Which customer needs to re-complete their identity check?

- ANGELA ZOE UK SPECIMEN

Use the same contact details and invite method as last time?

- Yes
- No

Document Type Selection:

- All documents
- Biometric documents
- Supporting documents

Buttons:

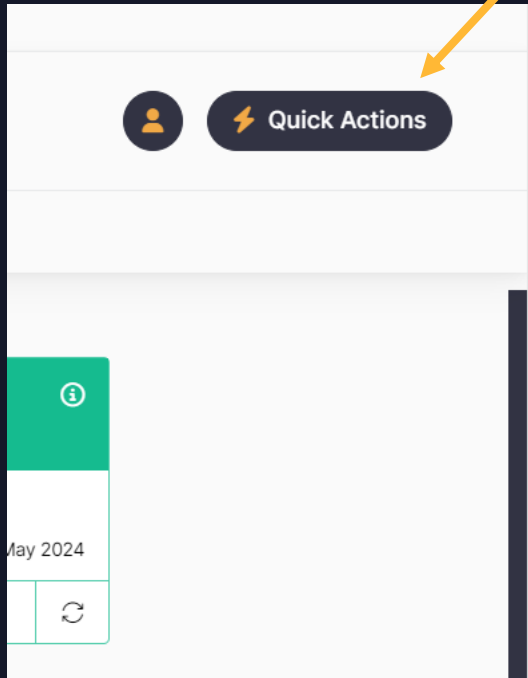
- Select customers
- Cancel

PDFs...

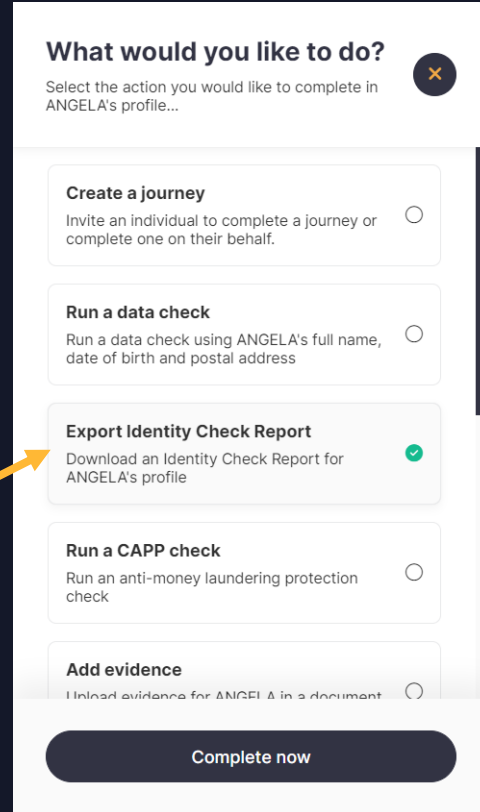
The way to download the individual's profile and results in a PDF, will depend on how you sent the journey to the individual:

- Option 1: You sent a journey (such as Identity | Address | International Screening) to the individual to complete remotely.
- Option 2: You completed manual data checks on the individual, without sending anything to the individual.

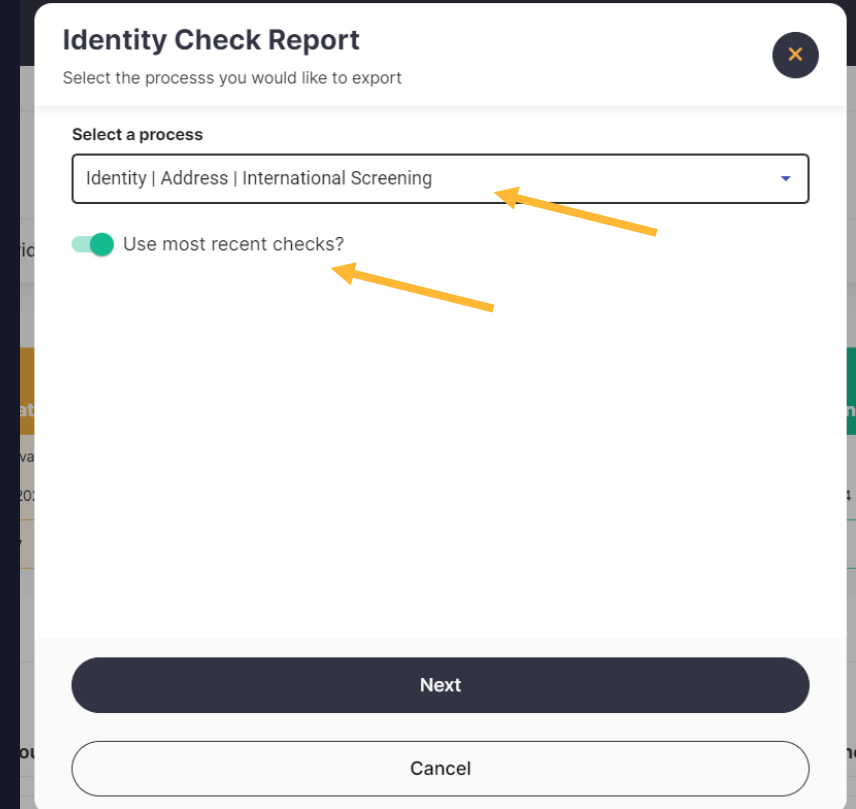
PDFs: Option 1...



1. Click on the Quick Actions Menu within an individual's profile.



2. Select Export Identity Check Report.



3. Choose which process you want to download a report for. You can also toggle on 'use most recent checks'.

PDFs: Option 1...

Identity Check Report
Select all the contents you wish to include

Select all

- Cover page
- Address and Mortality Checks
- Sanction and PEP Profiles
- Identity Checks
- Forms

Export PDF

Back

4. Confirm which parts you wish to include in the PDF. You can click 'Select all' to include everything.

Identity Check Report
Preview your PDF

Page 1 of 7

Identity | Address | International Screening

Date: 19 July 2024 Requested by: Hannah Rowe

Personal Details

Full name:	ANGELA SPECIMEN
DOB:	Not specified
Mobile:	Not specified

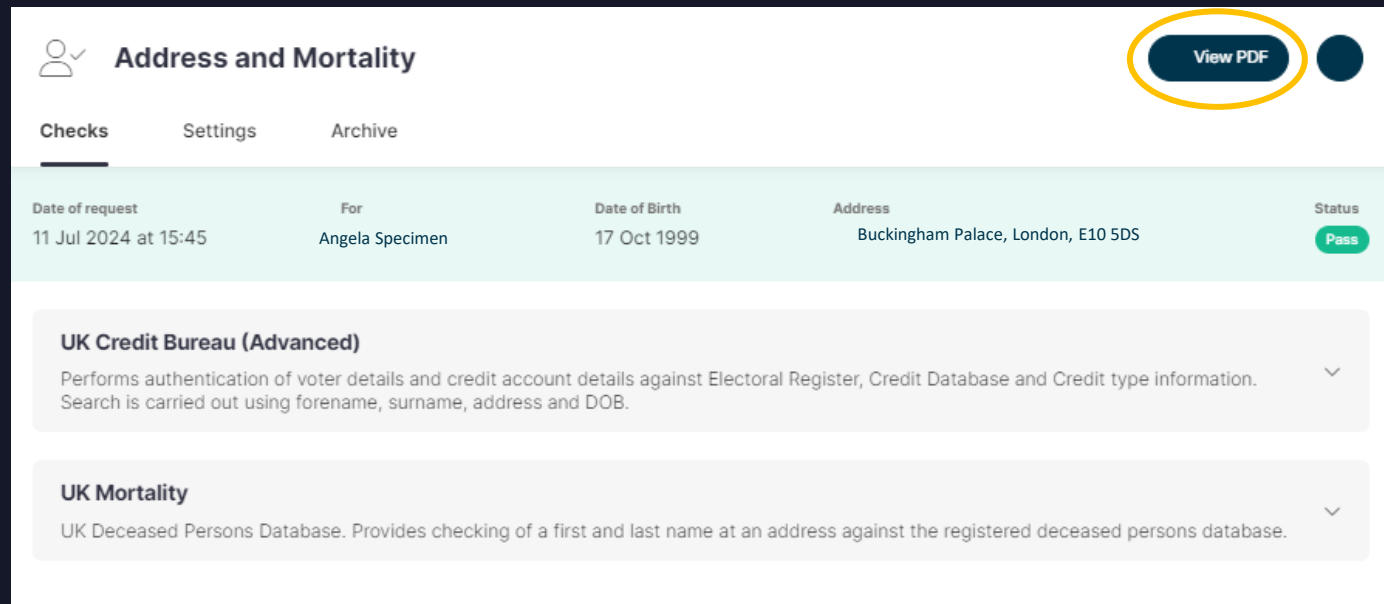
Download PDF

Save PDF

5. You now have the option to view, save, download or print the PDF.

PDFs: Option 2...

- When manual checks have been run, you will need to download the individual checks PDFs separately.
- You can do this by going onto the check and clicking 'View PDF' where you will then get the option to download it.



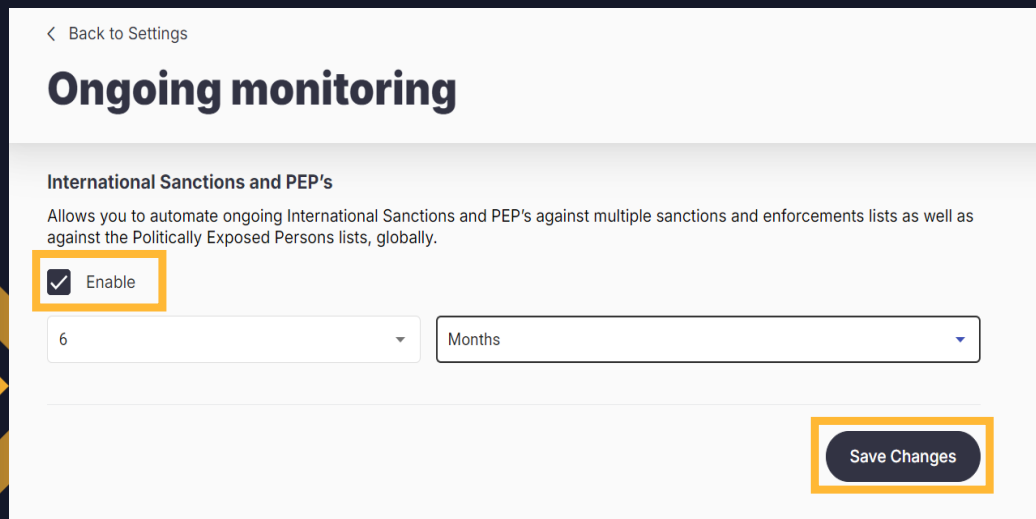
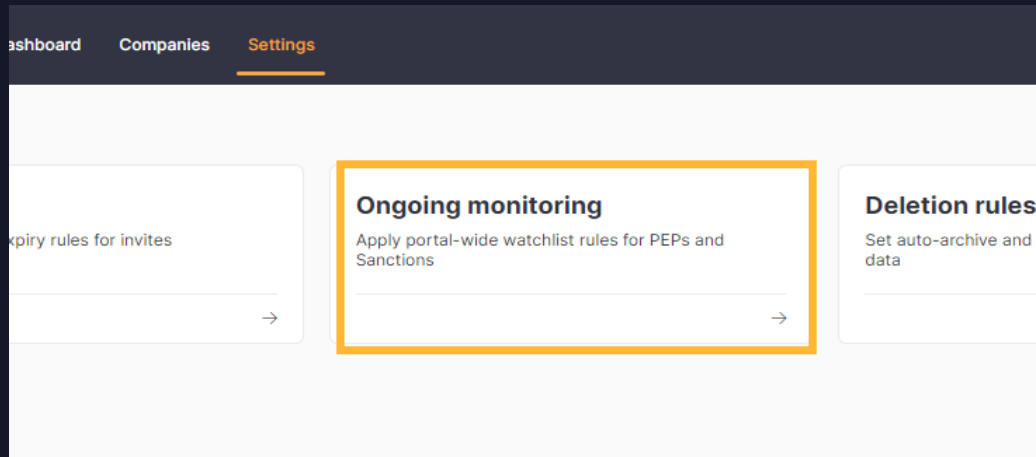
The screenshot shows a web interface for 'Address and Mortality'. At the top right, there is a 'View PDF' button circled in yellow. Below the header, there are tabs for 'Checks', 'Settings', and 'Archive'. A table displays a single check record with the following details:

Date of request	For	Date of Birth	Address	Status
11 Jul 2024 at 15:45	Angela Specimen	17 Oct 1999	Buckingham Palace, London, E10 5DS	Pass

Below the table, there are two expandable sections:

- UK Credit Bureau (Advanced)**: Performs authentication of voter details and credit account details against Electoral Register, Credit Database and Credit type information. Search is carried out using forename, surname, address and DOB.
- UK Mortality**: UK Deceased Persons Database. Provides checking of a first and last name at an address against the registered deceased persons database.

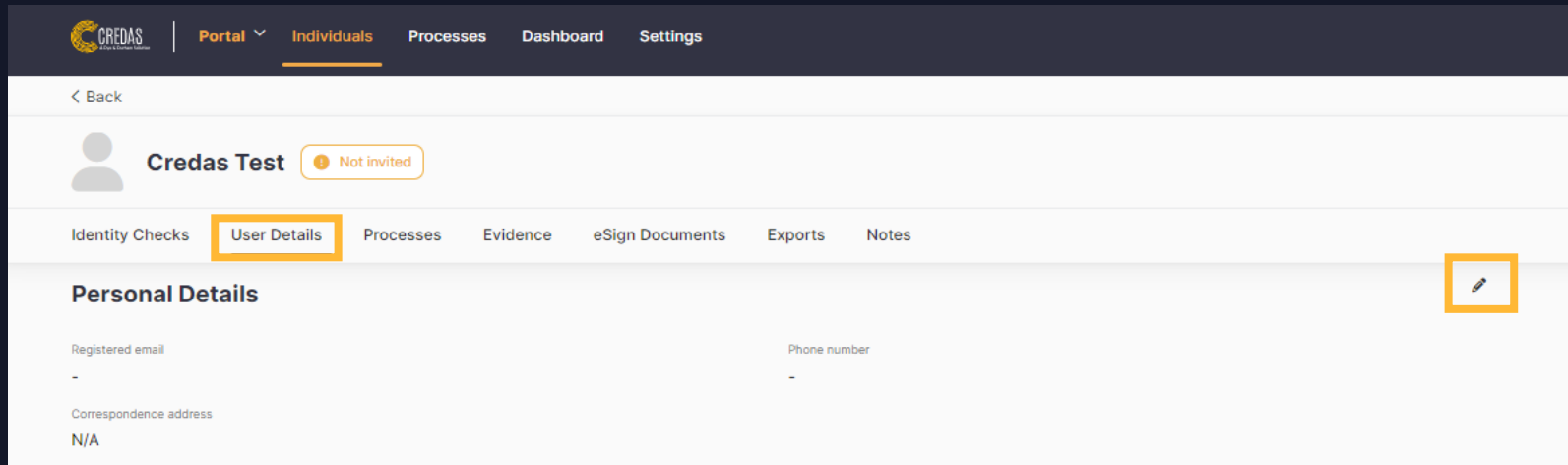
Ongoing Monitoring...



- Ongoing Monitoring can be set up within the settings page on the portal.
- Ongoing Monitoring will automatically run PEPs & Sanctions in the background for all your clients. If there is a change in their PEPs & Sanctions record within the set time frame, you can be notified.
- You can customise the length of time OGM will be run portal wide. Credas' default timeframe is six months.
- To receive Ongoing Monitoring alerts, you will need to turn on notifications. More information on this can be found [here](#).
- **Please note – Ongoing Monitoring is a chargeable feature, if you have any questions, please get into contact with us.**

Tips & Tricks

- Did you know that you can customise your main individual's table so you can see the results of data checks without having to go in and check every individual's result? You can find out more information [here](#).
- If you or the individual has inputted their information incorrectly such as their name, contact details or date of birth. You can change them within the 'User Details' section below and re-run any checks with the new information.



- When running manual AML checks, some clients add notes to an individual's profile (which will also appear in the PDF) to confirm they have met the individual and confirmed their liveness in person. For more information on adding notes, click [here](#).

Where to go if you need more support?

- We have a variety of support resources available to you and your clients including:
 - Common FAQs.
 - A knowledge base with specific articles on areas of the portal.
 - A knowledge base for your clients that they can visit which includes step-by-step guides on how to complete our checks [here](#).

To contact us, please use the below quoting as much information as possible including the reg-code in question (if applicable):



[Log a Support Ticket here](#)



Call us on [029 2010 2555](#)



[View our Knowledge Base here](#)