



# KYB-2-KYC USER GUIDE & FAQ's

Glen Abbot Advisors LLC  
Status: Active | Ownership share: 30%

Global Property Investment Limited  
Status: Active

South America Ass't Management  
Status: Active | Ownership share: 30%

**ULTIMATE BENEFICIAL OWNER**

Adam Jones  
Ownership share: 40%

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Send journey

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Run check

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View Profile



## What is our KYB solution?

Credas' KYB solution seamlessly links KYB & KYC in one platform enabling you to run checks on commercial property buyers in just one click. Our KYB Reports include easy-to-follow visuals of global group structures which show the ultimate holding company as well a full list of all significant shareholders, PSCs and directors. You can run reports on over 400 million private and public companies across over 200 countries and territories.

The reports are compiled from a mixture of official government registries, such as Companies House in the UK, industry-leading corporate data partners, court filings, banks, trade payment data, stock exchanges and international sanctions lists and presented as one unified online report that can also be downloaded.

This guide shows you how to:

- Run a KYB check
- Understand the information you will see in your KYB report
- Run a KYC check from your KYB report
- Common FAQ's
- How to access support

**If you are interested in using KYB on your Credas portal, please contact us [here](#).**

To run a new check, click the 'Add new' button here

The screenshot shows a web portal interface with a dark blue header. The header contains a logo on the left and navigation tabs: Portal, Individuals, Processes, Dashboard, Companies (highlighted with an orange underline), and Settings. Below the header is a search bar with the text "Search by name or company number" and a close button (X). To the right of the search bar is a dark blue button with a white plus sign and the text "Add new", which is highlighted with a yellow box and a yellow arrow pointing to it from the text above. Below the search bar is a table with the following columns: Date added, Company Name, Company Number, Status, Type, Date Registered, and Added by. The table contains five rows of example data.

Date added	Company Name	Company Number	Status	Type	Date Registered	Added by
25 Jun 2024 14:32	Example	1111111	Active	Private Limited Company	27/04/216	Joe Jones
21 Jun 2024 09:24	Example	1111111	Registered	Oversea Entity	10/05/2024	Joe Jones
18 Jun 2024 11:37	Example	1111111	Active	Private Limited Company	17/09/1998	Joe Jones
04 Jun 2024 13:54	Example	1111111	Dissolved	Private Limited Company	09/01/2018	Joe Jones

To run a KYB check, go to the 'Companies' tab within your portal. Within the companies tab, you will be able to see any previous KYB checks and run a new check in three easy steps.

### Add a new company

Company location

Select location 

Select how you would like to search:

Company Number

Company Name / Postcode / ZIP Code

### Add a new company

Company location

United Kingdom 

Select how you would like to search:

Company Number

Company Name / Postcode / ZIP Code

Company Registration Number

### Add a new company

Company location

United Kingdom 

Select how you would like to search:

Company Number

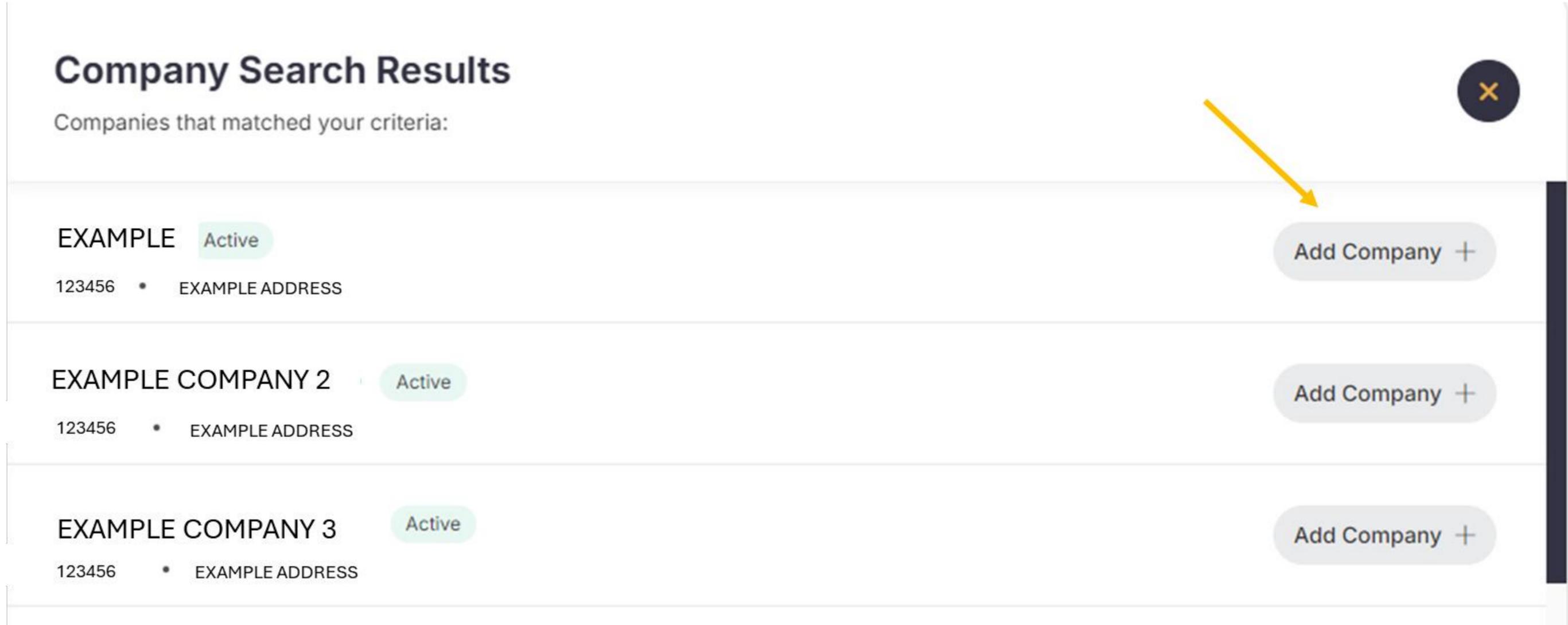
Company Name / Postcode / ZIP Code

Company Name

Company Postcode/ZIP Code

1. To search for the company you wish to obtain a KYB report on, you will firstly have to select the country.

2. You will then be asked to either search for the company via the company number or the company's name/address.



3. A list of possible companies will then be available for you to choose from as can be seen in the above image. Click on 'Add company' to view the report.

# Summary Page

You can download the full KYB report as a PDF here.

[Return to Companies](#)

**EXAMPLE COMPANY**  
 United Kingdom • 111111111 • Active

**Summary** | Directors/Shareholders | Group Structure | Financials | Event History | Business Sanctions | Charges

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### Key Information

<b>Company Number</b> 111111111	<b>Company Type</b> Private limited with Share Capital
<b>Company Name</b> EXAMPLE COMPANY	<b>VAT Number</b> 111111111
<b>Company Status</b> Active	<b>SIC Code / Description</b> 61100 - Wired telecommunications activities
<b>Incorporation Date</b> 14 October 2016	

### Contact Information

**Address**  
THE MALTINGS EAST TYNDALL STREET, CARDIFF, CF24 5EA, GB

**Website**  
[www.credassolutions.com](http://www.credassolutions.com)

**Telephone Number**  
02920102555

**Trading Address**  
The Maltings, East Tyndall Street, CARDIFF, CF24 5EA



Export PDF

You will now be presented with the KYB Report split into seven tabs - Summary, Directors/Shareholders, Group Structure, Financials, Event History, Business Sanctions & Charges.

# Summary Page

[Return to Companies](#)

**EXAMPLE COMPANY** Export PDF

United Kingdom • 111111111 • Active

**Summary** Directors/Shareholders Group Structure Financials Event History Business Sanctions Charges

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**Telephone Number**  
02920102555

**Trading Address**  
The Maltings, East Tyndall Street, CARDIFF, CF24 5EA

The Summary Page will present you with with key information about the company including the company's incorporation date, status, previous company names, key financial overview, commentary of headlines about the company and also an enquiry summary (how many times the company has been searched for in the last 12 months).

# Group Structure

Summary   Directors/Shareholders   **Group Structure**   Financials   Event History   Business Sanctions   Charges

Group Structure   Subsidiary Companies   Affiliated Companies

Holding Company  
 HOLDING COMPANY

Ultimate Holding Company  
 ULTIMATE HOLDING COMPANY

### Group Structure

The business group structure involves the entity owning over 25% of the below companies.

Company Name	Country	Reg. Number	Latest Key Financials	Status
ULTIMATE HOLDING COMPANY		-	-	Other
 HOLDING COMPANY				Active

Within the Group Structure tab you will be able to see the full family tree of the company on a global scale. From the ultimate holding company all the way to associated companies. Subsidiary and affiliated companies will also be available to view.

# Financials

	30/09/2023	30/09/2022	30/09/2021	31/03/2020	31/03/2019
<b>Profit &amp; Loss</b>					
Depreciation	£10,000	£10,000	£10,000	£10,000	£10,000
Amortisation	£10,000	£10,000	£10,000	£10,000	£10,000
<b>Balance Sheet</b>					
Total Tangible Assets	£10,000	£10,000	£10,000	£10,000	£10,000
Total Intangible Assets					

Within the financials tab, you will be presented with the up to 5 years of financial data including the balance sheet and the companies profit & loss. The information available will depend on the company, the size of the company and it's filing date.

# Event History

Summary	Directors/Shareholders	Group Structure	Financials	<u>Event History</u>	Business Sanctions	Charges
<b>Event History</b>						
Date	Description					
27/06/2024	New Accounts Filed					
27/06/2024	New Accounts Filed					
05/02/2024	Confirmation Statement					

You will be able to see all previous filings and event history in the 'Event History' tab including changes in the board.

# Business Sanctions

Summary	Directors/Shareholders	Group Structure	Financials	Event History	<b>Business Sanctions</b>	Charges
<u>Summary/Associations</u>	Sanctions/Enforcements					

## Sanctions Overview

Current Sanctions	Former Sanctions	Associated Businesses	Associated Individuals
3	0	19	18

## Company Overview

<b>Description</b>	
A description of the company	
<b>Identifiers</b>	
New Zealand MFAT Sanctions on Russia ID	
SIC Number	1111111
VAT/Tax Number	1111111
Business Registration Number	1111111
<b>Business Registration Date</b>	

Within the Business Sanctions tab, you will be presented with a summary which provides an overview of the companies sanctions, former sanctions, associated businesses as well as individuals with the business. For example these may be people who are PEPs or who have sanctions against them.

# Directors/Shareholders

Directors / Secretaries | Shareholders / PSC | Previous Directors/Secretaries

### Directors/Secretaries Summary

Current Directors	Current Secretaries	Previous Directors/Company Secretaries	Persons with Significant Control
3	0	3	1

### Current Directors

Director 1 Actions

Firstname	Lastname

Date of Birth	Nationality	Correspondence address
01/01/1980	British	The Maltings, East Tyndall Street, Cardiff Bay, CF00 1AA

Occupation	Appointment Date	Function	Present Appointments
Finance Director	10/06/2021	Director	1

Within the 'Directors/Shareholders' tab, you will be able to see a full breakdown of current & previous directors, secretaries and shareholders associated with the company.

Summary **Directors/Shareholders** Group Structure Financials Event History Business Sanctions Charges

Directors/Secretaries **Shareholders / PSCs** Previous Directors/Secretaries

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### Directors/Secretaries Summary

Current Directors	Current Secretaries	Previous Directors/Company Secretaries	Persons with Significant Control
2	1	24	1

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### Shareholder Information

Shareholders with 25% or more share count have been highlighted

Name	Currency	Share Count	Share Type	Nominal Value	% of Share Held
Example company	GBP	55	ORDINARY	£10	100%

## Directors/Shareholders

Within the Shareholders tab, you will be able to see shareholders alongside the percentage of shares they hold to help you decide who to send checks too.

# Sending a KYC Check

The screenshot displays a web interface for managing KYB data. At the top, there are navigation tabs: 'Directors / Secretaries' (selected), 'Shareholders / PSC', and 'Previous Directors/Secretaries'. Below this is a 'Directors/Secretaries Summary' section with a table:

Current Directors	Current Secretaries	Previous Directors/Company Secretaries	Persons with Significant Control
3	0	3	1

Below the summary is a section for 'Current Directors'. It shows a table for 'Director 1' with the following details:

Firstname Lastname	Date of Birth	Nationality	Correspondence address	Occupation	Appointment Date	Function	Present Appointments
	01/01/1980	British	The Maltings, East Tyndall Street, Cardiff Bay, CF00 1AA	Finance Director	10/06/2021	Director	1

An 'Actions' dropdown menu is open for the director, showing three options: 'Create a journey' and 'Run a data check'.

To run checks on an individual directly from your KYB results, click the 'Action' button of an individual.

Within 'Actions' you have three choices:

**Option One: Send journey** - This option allows you to send a journey to the individual to complete, such as Identity | Address | International Screening.

**Option Two: Run a data check** - This option allows you to run a manual check on the individual, such as an Address & Mortality data check.

### 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 | International Screening**  
This journey will run the following checks:

- Identity verification
- Address verification
- Mortality
- International screening

**Right to Rent**  
This journey will run the following check:

- Identity verification

**Right to Work**  
This journey will run the following check:

- Identity verification

**Safe Harbour | Address | International Screening | Purchaser**  
This check complies with HM Land Registry's Practice Guide 81 ("Safe Harbour") by requiring the individual to authenticate their passport using NFC technology and carry out AML checks

Next

Cancel

#### Option One - Send a Journey:

If you select to send a journey to an individual, the journey wizard will appear. Choose the journey you wish to send the individual.

### Contact methods

Select the contact methods for each of the individuals.

**Individuals**  
Set the contact preferences for the individuals

**Credas Test**

**Contact preference**

Select a contact preference

Please select a valid contact preference

**Email address**

Enter an email address

**Mobile number**

+44 | United Kingdom

Enter a mobile number

Create invite

Back

You will then be asked to add the contact details for the individual and choose how you wish to send the invitation to the client. You can choose to add an email/SMS or both. Click 'create invite', and the invitation has now been sent to the individual to complete.

 Address and Mortality

 Sanctions and PEPs

 Proof of ownership

 Bank account

**Option Two - Run a data check:**

If you select run a data check, you will be presented with the data checks options you have available on your portal. For more information on running the individual data check options, please click [here](#).

**Who should you send a KYC check too?**

Most legalisations stipulate that you have to verify an individual if they hold shares of 25% or more in a company. If you are unsure, you can clarify requirements on the Governments website [here](#) or speak to your compliance officer to understand your internal needs.

**How much does a KYB check cost?**

Running a KYB check on a UK company will cost 9 credits and 18 credits for International companies.

**What is the coverage for Credas' KYB check?**

Our KYB check covers 230 countries and 430,000,000 companies.

**What is the coverage of our business sanctions check?**

Our PEPs & Sanctions check will bring up any sanctions or PEPs linked to the business when an individual and the company appear together in an article. We advise also running a PEPs & Sanctions check on the individual as well via an International Screening data check or included within a journey such as Identity | Address | International Screening (page 14).

**What financial information do Credas provide?**

We provide up to 5 year's worth of accounts if the information is available from the company. Within the UK, only Public Limited Companies have to file full account information with the Companies House where as Micro-entities only have to file a balance sheet containing assets, liabilities and equity.

**When will a companies documents be available?**

A companies filings will be available within 24 hours of companies house releasing it. When the company files their documents is dependent on the company and the country.

**Will all companies show the same information?**

The information available for a company will be dependent on the countries filing requirements and the company itself.

**Will Credas provide contact details for the directors & shareholders?**

No, contact details will not be provided from the KYB check. These will have to be inputted by yourselves when sending a journey to the individual (page 15).

Glen Abbot Advisers LLC  
Status: Active | Ownership share: 30%

Global Property Investment Limited  
Status: Active

## You have now completed the KYB check!

You can also visit our Knowledge Base [here](#) for any outstanding KYB Questions

For more information on understanding your KYC Results, please click [here](#).

If you need help, you can contact our support team [here](#).

- Send journey
- Run check
- View Profile