



PORTAL USER GUIDE

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OUR EXTENSIVE LIBRARY OF CHECKS

We offer a range of products and solutions to meet your needs. For a full list of our products and how to use them, please click [here](#).

ID Verification

- Biometrics Matching
- Document Verification
- Mortality, DOB & Fraud
- Safe Harbour Checks

Anti-Money Laundering

- PEPs & Sanctions
- Adverse Media
- Ongoing Monitoring
- Source of Funds
- Land Registry

Know Your Business

- UK & International
- UBOs & Directors
- Corporate Sanctions
- Disqualified Directors
- Director Verification

Vetting

- Right-to-Work
- Right-to-Rent
- Lettings & Landlords
- Open Banking
- Bank Account



Credas+ & Payments



If you would like to add any additional checks to your portal, please email sales@credas.com.

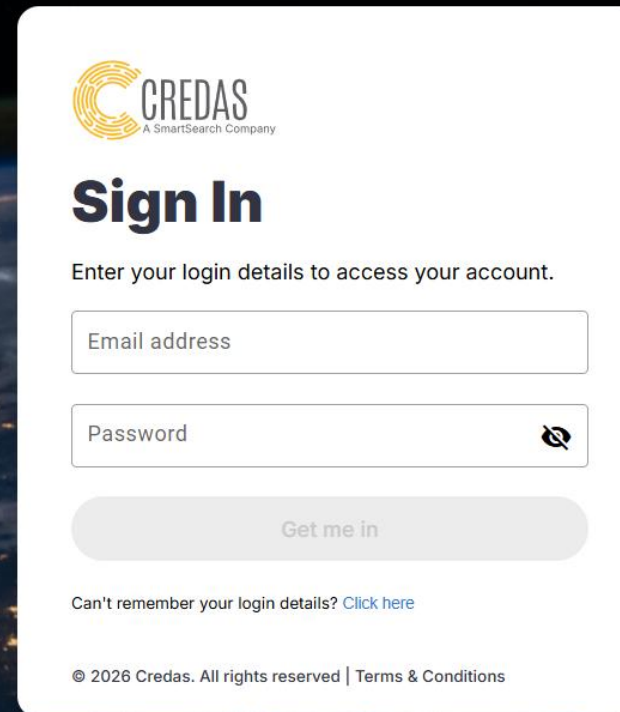
GLOSSARY

- **Individual:** An individual is the person completing a Credas check. Depending on your sector, this may be your client, tenant, or potential employee.
- **Journey:** A journey is a pre-configured check created in Credas that contains a set of tasks for an individual to complete, such as ID verification or liveness checks. Journeys are sent to individuals for completion.
- **Client User:** A client user is a user of the Credas portal within your organisation.
- **Process:** A process is an instance of a journey. Once a journey has been issued to an individual, it becomes a process.
- **AML (Anti-Money Laundering):** AML refers to regulations, procedures, and checks designed to prevent money laundering and financial crime.
- **KYB (Know Your Business):** KYB checks are used to verify and assess businesses, including company details, ownership structures, and associated risks.
- **KYC (Know Your Customer):** KYC checks are used to verify the identity of an individual and assess potential risk.
- **Remote Checks:** A remote check is a journey issued to an individual with the expectation that they will complete it independently and remotely.
- **In-Person Checks:** An in-person check is a journey completed by the individual while physically present with you, for example in an office or face-to-face setting.
- **Manual Checks:** A manual check is completed without requiring input from the individual, such as a manual PEPs & Sanctions check or a Land Registry check.

LOGGING IN

LOGGING IN

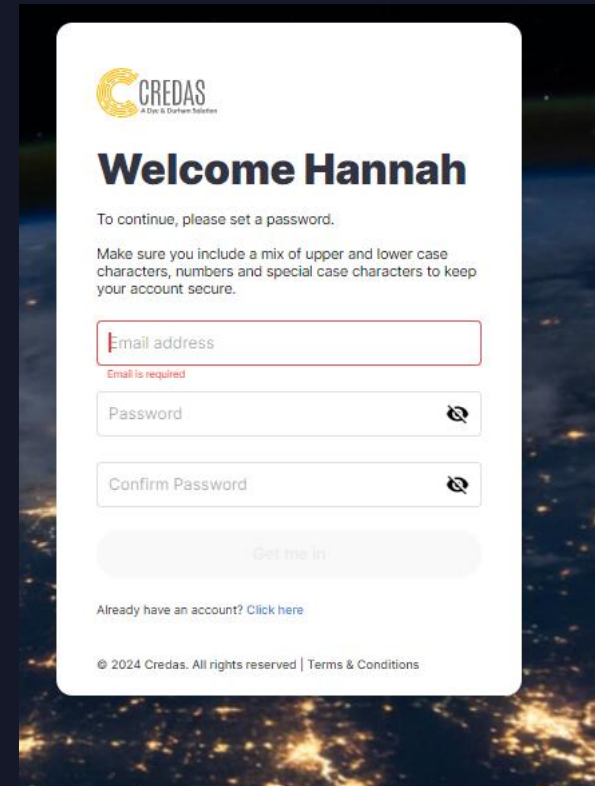
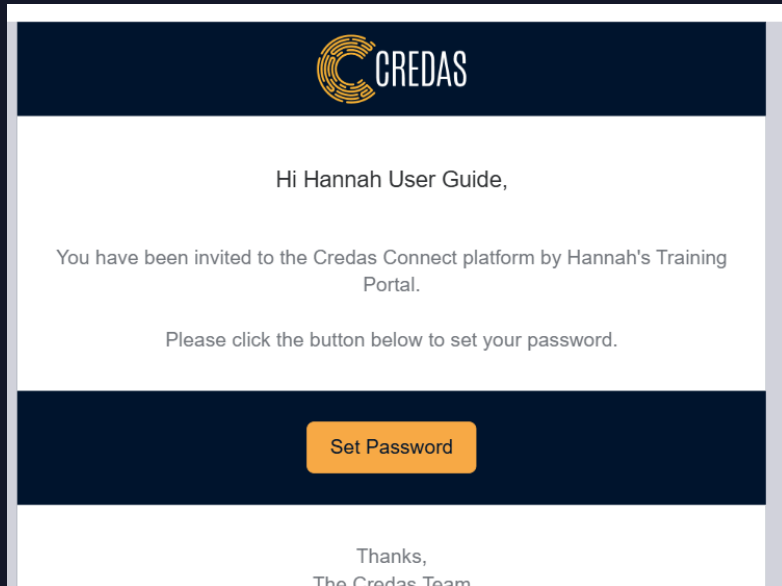
**Identity
verification
made simple.**



The screenshot shows a white login form on a dark background with a satellite view of Earth. At the top left is the CREDAS logo, which consists of a stylized 'C' made of concentric circles followed by the text 'CREDAS' and 'A SmartSearch Company' below it. Below the logo is the heading 'Sign In' in a bold, black font. Underneath the heading is the instruction 'Enter your login details to access your account.' There are two input fields: the first is labeled 'Email address' and the second is labeled 'Password' with a small eye icon to its right. Below the input fields is a rounded rectangular button with the text 'Get me in'. At the bottom of the form, there is a link that says 'Can't remember your login details? [Click here](#)'. At the very bottom, there is a small copyright notice: '© 2026 Credas. All rights reserved | [Terms & Conditions](#)'.

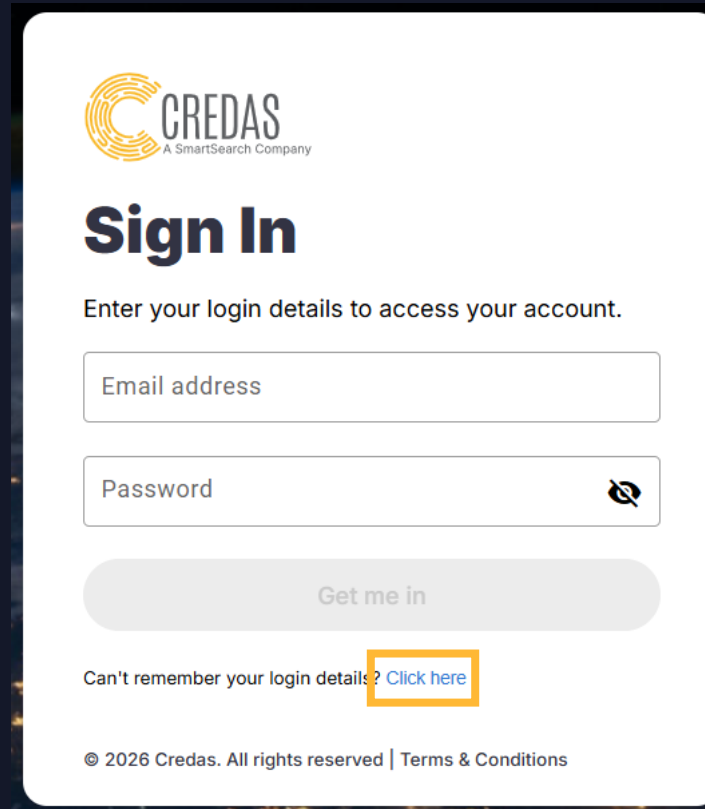
- To log into your portal, simply visit: <https://portal.credas.com>.
- If you have access to more than one portal, you will be presented with this list on login which you can switch between accordingly.


LOGGING IN



- On your first login, you will receive a registration email which will be valid for 24 hours.
- You will then be asked to set up your account with 2FA. This will likely ask you to verify your email and mobile number before creating a password and pin.
- Alternatively, you may be asked to set up using an authenticator app depending on your organisations needs.

FORGETTING YOUR PASSWORD & PIN




 CREDAS
A SmartSearch Company

Sign In

Enter your login details to access your account.

Email address

Password 

Get me in

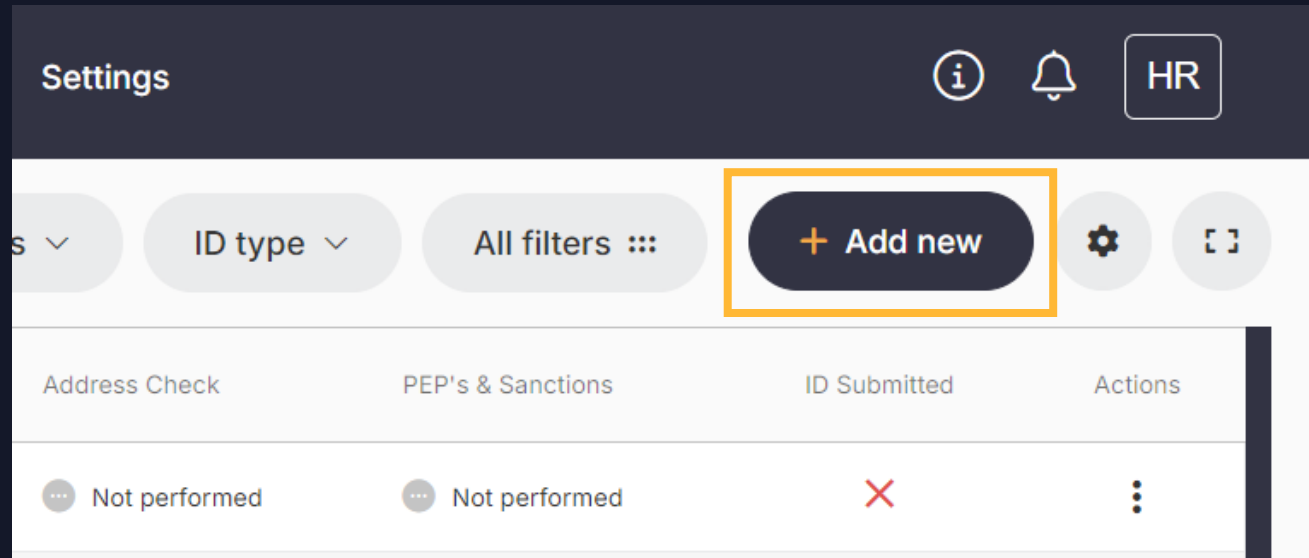
Can't remember your login details? [Click here](#)

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- If you forget your password or pin, you can reset these on the login page.
- Alternatively, users within your organisation who have access to the admin portal can also send you a [reset email/link](#).

CREATING NEW INDIVIDUALS & ISSUING CHECKS

CREATING A NEW CHECK





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

CREATING A NEW CHECK









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

1.  Send new invite to an individual

2.  Create and go to profile

Create individual and run a check 3.

 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 with three options:

Option 1: Send new invite to an individual

- Choose this option when you would like to issue a journey to an individual to complete remotely or in-person.

Option 2: Create and go to profile

- Choose this option when you would like create an individual but not send them a journey to complete at the current time. You may wish to run manual checks on the individual instead.

Option 3: Create individual and run a check

- Choose this option when you would like to run manual checks on an individual or send them a journey such as 'Right to Work'.

OPTION 1 : SEND NEW INVITE TO AN INDIVIDUAL

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)



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

Firstly, you will be asked to fill in the individual's personal details. The name and date of birth (optional) will be checked against the identity document the individual captures. You can also enter an internal reference here.

After this, you can enter in the contact information for the individual.

OPTION 1 : SEND NEW INVITE TO AN INDIVIDUAL

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



Contact methods

Select the contact methods for each of the individuals.

Individuals

Set the contact preferences for the individuals

Hannah Rowe

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 Enter a mobile number

Create invite

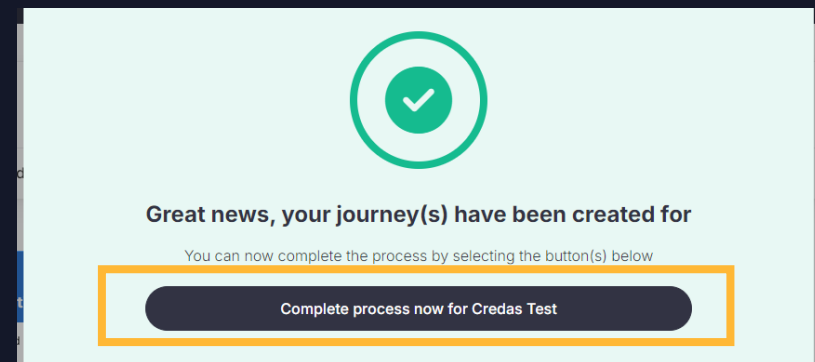
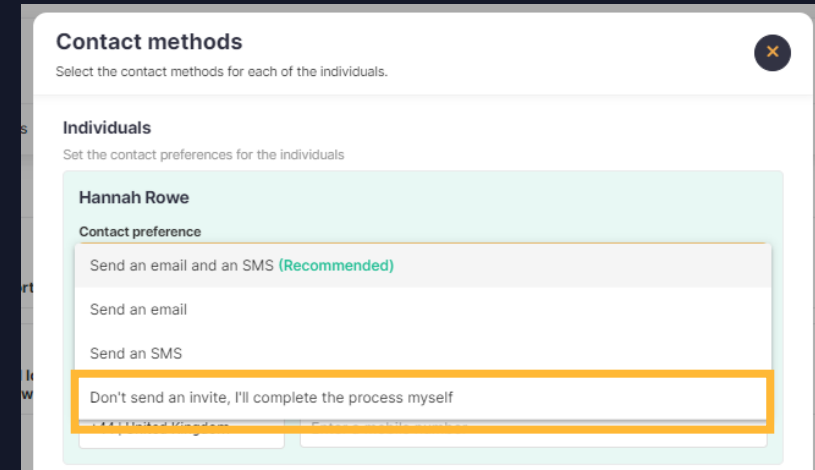
Back

Next, choose the journey you wish to send to the individual to complete.

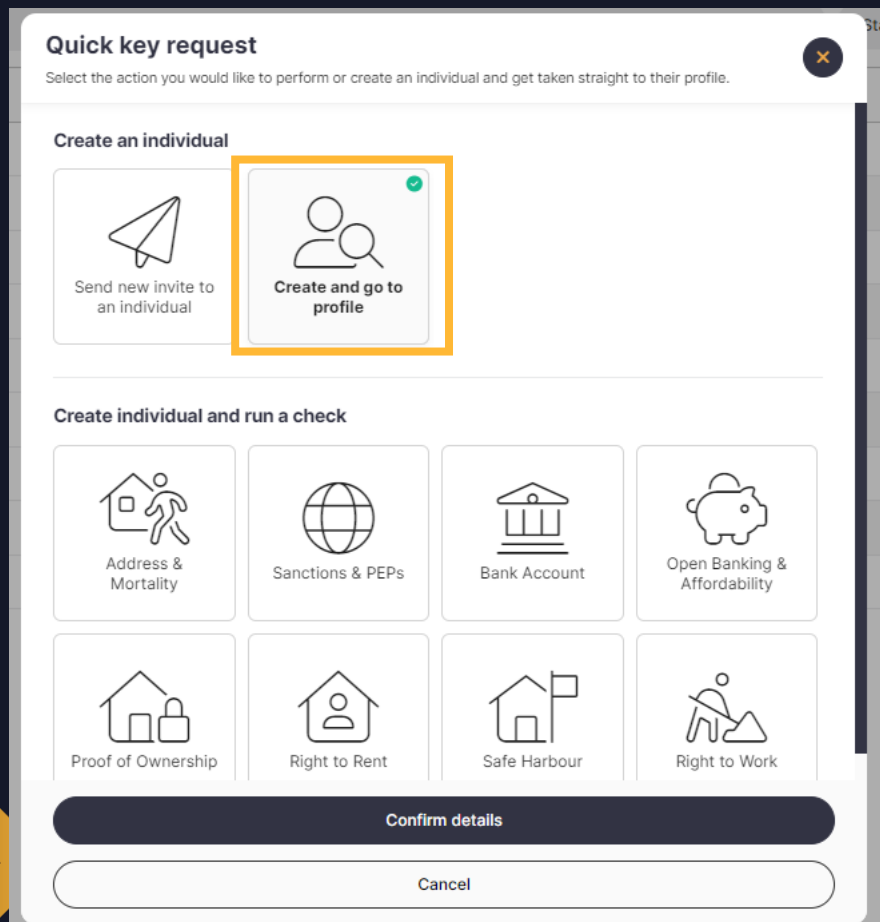
Lastly, confirm how you wish to send the invitation to the individual. After this, click 'Create invite', and the invite will be issued to the individual.

OPTION 1 : IN-PERSON CHECKS

- If you wish to complete an in-person check, please follow the same steps as sending a new invite, however when you reach the contact methods page, please click 'Don't send an invite, I'll complete the process myself'.
- This will then present you with a link that will take you straight into the journey to complete with the individual in-person via the web.
- Alternatively, if you wish to use the Credas smartphone app for the in-person check, simply enter in the individual's unique six-character registration code into the app.
- You can read more about in-person checks [here](#).



OPTION 2 : CREATE AND GO TO PROFILE



Option 2: Create and go to profile

- Choose this option when you want to create an individual without sending them a journey straight away.
- This option allows you to run manual checks on the individual without requiring any action from them.
- You will simply need to enter the individual's personal and contact details before being taken to their profile, which is shown on the next page of this guide.

OPTION 2 : CREATE AND GO TO PROFILE

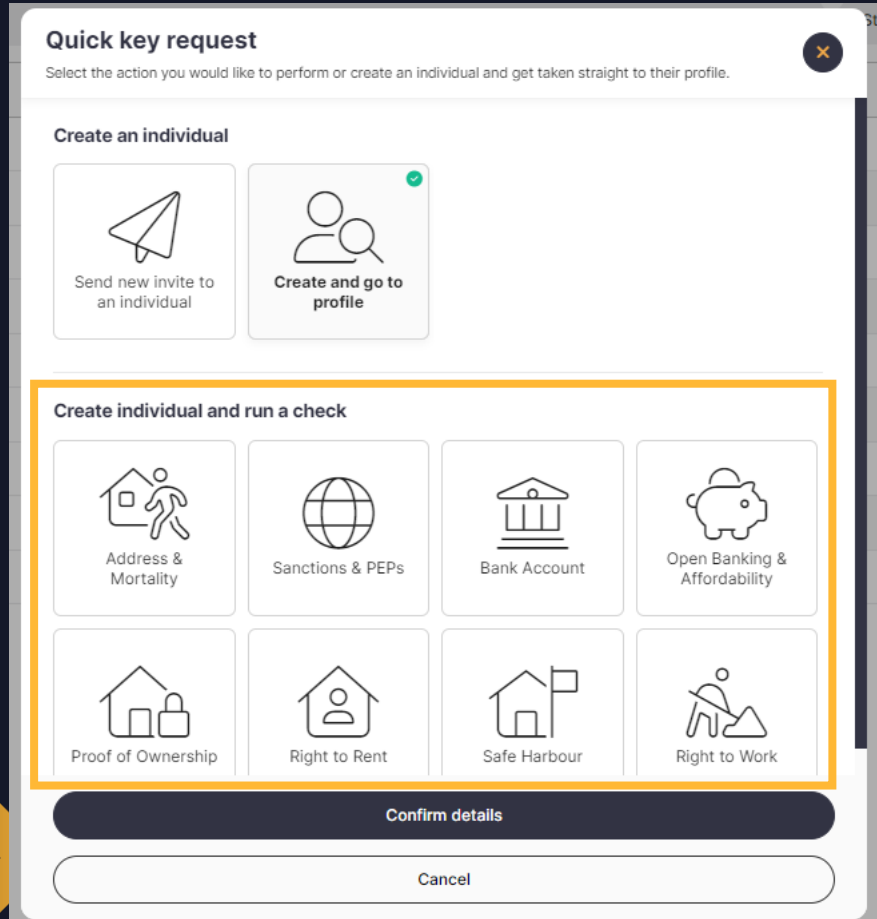
You can send a journey by clicking 'Quick Actions', then 'Send a new journey'.

The screenshot shows a user profile page for Jane Doe. At the top, there is a 'Back' button, a user profile icon, the name 'Jane Doe', and a 'Not invited' status. A 'Quick Actions' button is located in the top right corner. Below the header, there is a navigation menu with tabs for 'Identity Checks', 'User Details', 'Processes', 'Evidence', 'eSign Documents', 'Exports', and 'Notes'. The main content area is titled 'Available Checks' and displays a grid of check types. Each check type has an icon, an information icon, and a send icon. The 'ID verification', 'Address and Mortality', 'Sanctions and PEPs', 'Bank account', and 'Proof of ownership' checks are highlighted with orange boxes. The 'Quick Actions' button is also highlighted with an orange box and an arrow pointing to it.

Check Type	Icon	Info	Send
Liveness	Video camera	Info	Send
ID verification	ID card	Info	Send
Supporting documents	Document	Info	Send
Address and Mortality	Person with checkmark	Info	Send
Sanctions and PEPs	Globe	Info	Send
Bank account	Bank building	Info	Send
Source of Funds	Banknote	Info	Send
Proof of ownership	House	Info	Send
Digital Identity Trust Framework	ID card	Info	Send
Right to Rent	Person with house	Info	Send
Right to Work	Person with ID	Info	Send
Safe Harbour	House with shield	Info	Send
Open Banking	Banknote	Info	Send

- You will then be taken to the individual's profile, where you can run a manual check (highlighted above), send a new journey or simply leave their profile for another day.

OPTION 3 : CREATE INDIVIDUAL AND RUN A CHECK



Option 3: Create individual and run a check

- Choose this option when you wish to run a manual check or send a journey to an individual, such as 'Right to Work' or 'Open Banking' (depending on the journeys available on your account).

A WALKTHROUGH OF THE PORTAL

WALKTHROUGH OF THE PORTAL

Within the '[Processes](#)' page, you can see the processes that have been sent from the portal.

Within the '[Companies](#)' page, you will have access to our KYB solution and can obtain company reports.

Within the '[Settings](#)' page, you can alter portal wide settings such as ongoing monitoring or automatic invite reminders.

You can access FAQs & support here.

The screenshot displays the CREDAS portal interface. At the top, there is a navigation bar with the CREDAS logo and several tabs: Portal, Individuals, Processes, Dashboard, Companies, and Settings. Below the navigation bar is a search bar with the placeholder text "Search by name, phone number or email address". To the right of the search bar are several filter buttons: Status, Tags, ID type, and All filters. There is also a "+ Add new" button and a settings gear icon. Below the search bar, there is a table with the following columns: Date of invite, Name, Invite Status, Completion Status, Approval Status, Reg Code, Reference, Liveness, Address Check, and Actions. The table contains two rows of data:

Date of invite	Name	Invite Status	Completion Status	Approval Status	Reg Code	Reference	Liveness	Address Check	Actions
13/01/2026 15:58	ANGELA UK SPECIMEN	Active	Complete	Pending	2YS-KBQ	ID and Address Only	Pass	Pass	
07/05/2025 08:11	ANGELA ZOE UK SPECIMEN	Active	Complete	Approved	BSZ-CER	Director Verification Journey	Pass	Pass	

Within the '[Dashboard](#)' page, you can see high level information on the invitations you send from the portal.

If you have [In-System notifications](#) turned on, these will appear here.

- When logging into the portal, you will arrive on the 'Individuals' page. This will likely be your main working area; however, you may also have access to the areas shown above.

You can search for individual's here.

THE INDIVIDUALS PAGE

The settings toggle here allows you to customise the table view, export the individuals table to CSV and more.

You can search using tags and filters.

You can create a new individual here.

There are also several statuses available that you can use to filter results.

The individual's unique registration code can be found here. We ask if you could please quote this when contacting our support team.

The actions button allows you to delete and edit individuals, resend invitations and change the approval status of an individual.

- The individuals page will list the individuals that have been created. You can click into the individual to view their profile and results.

The screenshot shows the CREDAS web interface. At the top, there is a navigation bar with 'Portal', 'Individuals', 'Processes', 'Dashboard', 'Companies', and 'Settings'. Below this is a search bar with the text 'Search by name, phone number or email address'. To the right of the search bar are filter buttons for 'Status', 'Tags', 'ID type', and 'All filters', along with an '+ Add new' button. Below the search bar is a table with columns: Date of invite, Name, Invite Status, Completion Status, Approval Status, Reg Code, Reference, Liveness, Address Check, and Actions. The table contains three rows of data for individuals named ANGELA. A dropdown menu is open for the 'Actions' column of the third row, showing options: Tags, Delete, Edit Details, Resend Invite, Approve, and Reject. Callout boxes with arrows point to various elements: the search bar, the filter buttons, the '+ Add new' button, the 'Active' status in the first row, the 'Complete' status in the second row, the 'Approved' status in the third row, the 'Reg Code' in the third row, and the 'Actions' dropdown menu.

Date of invite ↓	Name	Invite Status	Completion Status	Approval Status	Reg Code	Reference	Liveness	Address Check	Actions
13/01/2026 15:58	ANGELA UK SPECIMEN	Active	Complete	Pending	2YS-KBQ	ID and Address Only	Pass	Pass	⋮
07/05/2025 08:11	ANGELA ZOE UK SPECIMEN	Active	Complete	Approved	BSZ-CER	Director Verification Journey	Pass	Pass	⋮
28/02/2024 08:54	ANGELA ZOE UK SPECIMEN SOF	Active	Complete	Approved	9ZB-74L	AML SOF MI LR	Pass	Pass	⋮

AN INDIVIDUAL'S PROFILE

AN INDIVIDUAL'S PAGE

The individual's *status* will appear here.

This button takes you to the quick actions menu which will be discussed on the next page.

You can see an overview of the individual's information here.

You will be able to see the results of any journeys/checks that have been completed within their profile here.

You will be able to complete one-off manual checks on the individual under 'Available Checks'.

ANGELA ZOE UK SPECIMEN Active

Identity Checks User Details Processes Evidence eSign Documents Exports Notes

Active Checks

Check Type	Status	Start Date	End Date	Action
Liveness	Pass	13 Nov 2023	13 Nov 2023	View
ID verification	Pass	07 Apr 2026	07 Apr 2026	View
Address and Mortality	Pass	13 Nov 2023	13 Nov 2023	View
Sanctions and PEPs	Pending validation	13 Feb 2025	13 Feb 2025	Review

Available Checks

Check Type	Action
Supporting documents	View
Bank account	View
Source of Funds	View
Proof of ownership	View

Quick Actions

- This is an individual's profile, you will be able to access everything related to that individual here including viewing their checks, and remediating results.

QUICK ACTIONS MENU

Portal ▾ Individuals Processes Dashboard Settings

< Back

Credas Test Not invited

Identity Checks User Details Processes Evidence eSign Documents Exp

Active Checks

Liveness Requested 21 Jul 2024 View	ID verification Requested 21 Jul 2024 View	Sup Requested 21 Jul 2024 View
---	--	--

Available Checks

Address and Mortality	Sanctions and PEPs	Ban
Digital Identity Trust Framework	Right to Rent	Rig

What would you like to do?
Select the action you would like to complete in Credas's profile...

- Create a journey**
Invite an individual to complete a journey or complete one on their behalf.
- Run a data check**
Run a data check using Credas's full name, date of birth and postal address
- Export Identity Check Report**
Download an Identity Check Report for Credas's profile
- Add evidence**
Upload evidence for Credas in a document or image format
- Resend invite**
Resend Credas's invite via email, SMS or both
- Add note**

Complete now

You can send additional journeys to the individual [here](#).

If you need to issue a new or re-run a data check, you can do so here.

You can [view, save and download a PDF](#) of the individuals full report here.

You can add additional [evidence](#) to an individual's profile if you wish to do so. This evidence will appear within the evidence tab and PDF.

If you need to [resend](#) an invite to the individual, you can do this here.

You can add notes to the individual's profile here; these notes will appear in the [notes](#) tab of an individual's profile.

Any evidence added by the individual as part of the journey, or any evidence added by a client user within the portal, will appear within the 'Evidence' tab.

AN INDIVIDUAL'S PROFILE

Any PDFs you have saved will appear in the 'Exports' tab.

ANGELA ZOE UK SPECIMEN Active

Identity Checks User Details Processes Evidence eSign Documents Exports Notes

Active Checks

Check Type	Status	Start Date	End Date	Action
Liveness	Pass	13 Nov 2023	13 Nov 2023	View
ID verification	Pass	07 Apr 2026	07 Apr 2026	View
Address and Mortality	Pass	13 Nov 2023	13 Nov 2023	View
Sanctions and PEPs	Pending validation	13 Feb 2025	13 Feb 2025	Review

Within the 'Processes' tab, you can access the processes that have been issued to the individual and ask the individual to resubmit documentation..

Any eSign documents (if applicable) related to the individual will appear here.

Any notes added whilst remediating results will appear in the 'Notes' tab.

- Alongside the 'Identity Checks' tab, you also have access to other tabs within the individual's profile.

USER DETAILS TAB

You can edit aspects of the individual's details here, such as their name and contact details.

The screenshot shows the CREDAS web application interface. At the top, there is a navigation bar with 'Portal', 'Individuals', 'Processes', 'Dashboard', and 'Settings'. Below this, a breadcrumb trail shows '< Back'. The main header area displays the user's name 'Credas Test' and a status 'Not invited'. A horizontal menu contains 'Identity Checks', 'User Details' (highlighted with a yellow box), 'Processes', 'Evidence', 'eSign Documents', 'Exports', and 'Notes'. The 'Personal Details' section includes fields for 'Registered email' (value: -), 'Phone number' (value: -), and 'Correspondence address' (value: N/A). The 'Account' section shows 'Approval status' as 'Pending', 'Sent on' as '21 Jul 2024', and 'Client reference' as 'N/A'. A 'Registration code' of 'MSV-D3F' is displayed with a 'Copy' icon. A yellow arrow points from the 'User Details' tab in the main screenshot to a modal window on the right.

The modal window is titled 'Rerun active check' and contains three sections, each with a checkbox:

- Sanctions and PEPs**: Checks that the individual hasn't been added to a global sanction list or is classified as a politically exposed person who may be vulnerable to financial crime.
- Address and Mortality**: Provides authentication of name, date of birth, and address against the Electoral Roll, Credit Header, and Halo database (mortality).
- Name Check**: Checks that the name on the identity document matches the name given by the individual.

A yellow arrow points from the 'Rerun active check' modal back to the 'User Details' tab in the main screenshot.

If you change an individual's name, you will be asked if you want to re-run completed checks with the new name.

The individual's unique registration code can be seen here as well as on the individual's table.

You can update the approval status of an individual to pass/fail here. You can also resend an individual's invite here.

RESUBMITTING CHECKS

If you would like the individual to have another attempt at providing documents (for example, if the identity document check fails), you can resubmit elements of the check back to the client so they can try again. You can ask them to resubmit the following:

- Biometric documents (Identity & Liveness)
- Supporting Documents

To resubmit documents, click into the process you wish to resubmit before clicking the 'Resubmit identity check' button. To learn more about resubmitting checks, please click [here](#).

ANGELA ZOE UK SPECIMEN Active

Identity Checks User Details **Processes** Evidence eSign Documents

Process name	Contact type	Status
Monday, 13 November 2023		
Identity Address International Screening	Email	Complete

International Screening

Resubmit identity check

Monday, 13 November 2023

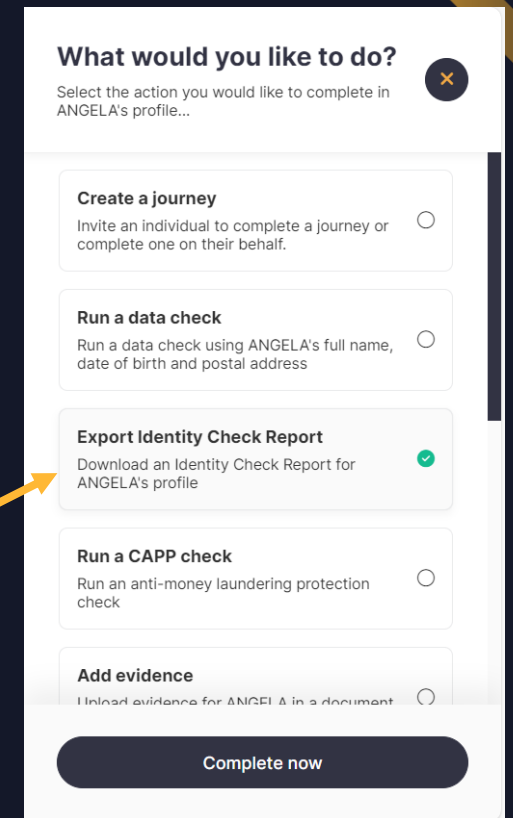
Identity | Address | **International Screening** | Email

DOWNLOADING PDF'S

You can download PDFs three ways within the system:

- **Option 1:** If you have sent a journey to an individual, such as an AML journey, you are able to download the full journey into a PDF, this includes any additional evidence or notes you have also added.
- **Option 2:** If you have only run manual checks on an individual, for example you may have just run a manual Address & Mortality and a PEPs & Sanctions data check, you can download these two manual checks into a PDF.
- **Option 3:** If you wish to download just one of the checks by itself, you can do this as well.

To learn more regarding downloading PDFs, please click [here](#).



What would you like to do? ✕

Select the action you would like to complete in ANGELA's profile...

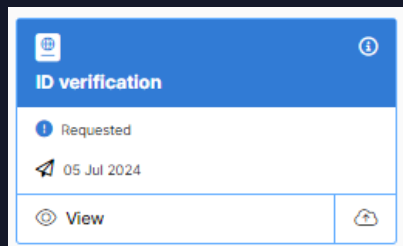
- Create a journey**
Invite an individual to complete a journey or complete one on their behalf.
- Run a data check**
Run a data check using ANGELA's full name, date of birth and postal address.
- Export Identity Check Report**
Download an Identity Check Report for ANGELA's profile.
- Run a CAPP check**
Run an anti-money laundering protection check.
- Add evidence**
Upload evidence for ANGELA in a document.

Complete now

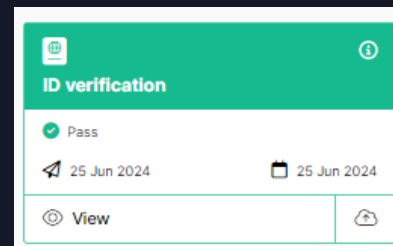
RESULTS

UNDERSTANDING RESULTS

- Results of checks will typically appear as one of the below four colours within the individual's profile.
- Whilst the decision on what to do if a check has failed is down to your own internal compliance policies, Credas offers you the ability to resubmit a check, re-run a check or manually override the results. If you are not sure on the next steps, please speak to your MRLO/compliance manager.
- To learn more about the results you may see, please turn to the next page.

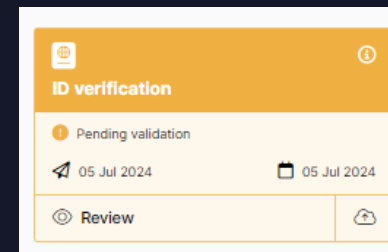


If a check appears as blue and requested, this means that the individual has not yet completed the check.



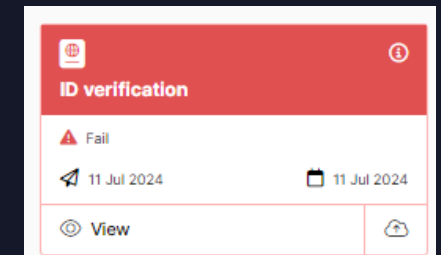
If a check appears as green and a pass, the check was successful.

You can click 'View' if you wish to see the information regarding the check.



If a check appears as orange, the check is pending validation.

This means that the check will need manually reviewing by yourselves.



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.

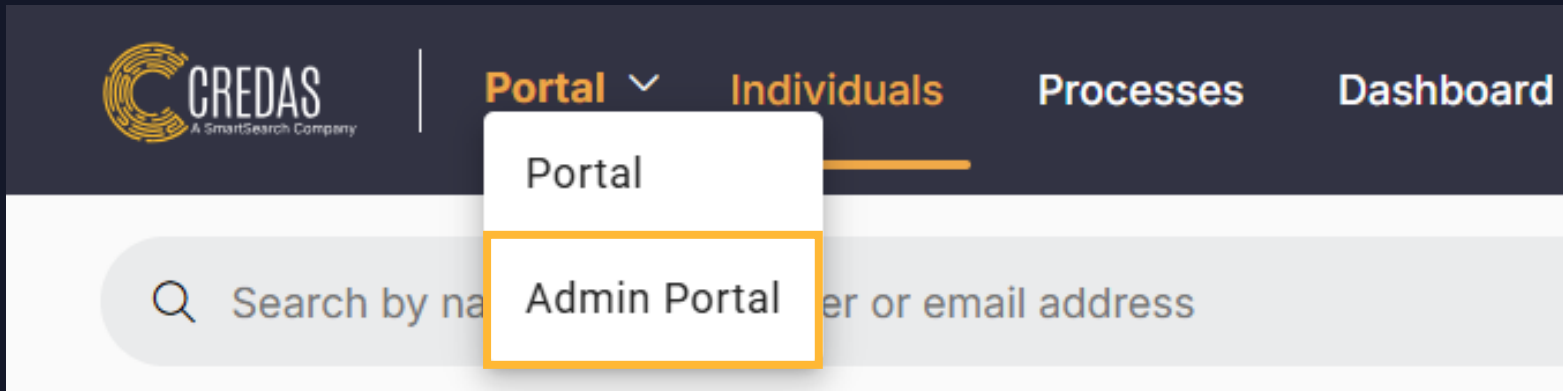
UNDERSTANDING RESULTS

To review further information on results, please click on the relevant checks below:

- [Identity document verification](#)
- [Liveness](#)
- [UK Address & mortality data check](#)
- [PEPs & sanctions data check](#)
- [Supporting documents](#)
- [Source of funds & open banking](#)
- [Right to work](#)
- [Right to rent/tenant checks](#)
- [Safe Harbour](#)
- [Landlord checks](#)
- [Companies House director verification](#)
- [Proof of ownership & land registry](#)
- [UK bank account](#)
- [KYB/company reports](#)

ADMIN PORTAL

MANAGING USERS IN THE ADMIN PORTAL



- You can manage users within the admin portal. The admin portal allows you to create new users and edit permissions and notification.
- You can access the admin portal by clicking the 'Portal' button within your header, before then selecting 'Admin Portal'.
- If you do not have access to the admin portal, please reach out to your portal admin or manager.

MANAGING USERS IN THE ADMIN PORTAL

The screenshot displays the CREDAS Admin Portal interface. The top navigation bar includes the CREDAS logo, 'Admin Portal', 'Portal Users', and 'Portal User groups'. A search bar is present with the text 'Search by name or email address'. The main content area is split into two parts: a form on the left for adding a new client user and a table on the right showing existing users.

Add Client User Form:

- Email: jane.doe@email.com
- First Name: Jane
- Surname: Doe
- Roles: (empty dropdown)
- User Groups: (empty dropdown)
- All user groups
- Can see own invites only
- No contact user (the user will not receive an invite to the platform)
- Buttons: Cancel, Save

User List Table:

	Locked	Registered?	Can see own invites only	API Key	Actions
<input type="checkbox"/> Credas Test	×	✓	×		⋮
<input type="checkbox"/> Hannah User Guide	×	✓	×		⋮
<input type="checkbox"/> Jane Doe	×	×	×		⋮

An orange arrow points to the '+ Add new' button in the top right corner of the table area.

- You can add new users by selecting 'Add new'.
- Simply just enter in the client user's information before selecting 'Save'.
- You can also set up [user roles](#) and [user groups](#).
- You can also add notifications by following the steps [here](#).

SUPPORT



[Log a Support Ticket here](#)



Call us on [029 2010 2555](#)



[View our Knowledge Base here](#)