

USER GUIDE

How to complete your onboarding checks with Credas

This guide helps you through the below:

- Introduction
- Getting Started & Logging In
- Identity Verification Check
- Source of Funds Questionnaire
- TA forms
- FAQs/Support

Who are Credas?

Credas, a Dye & Durham Solution, are an Identity Verification Software provider and Law Firms use us for their onboarding needs. We are here to make your onboarding simple, secure and reliable, with our process designed to be user-friendly. So whether you are tech-savvy or new to digital verification, we are here to make it as easy and stress-free as possible.

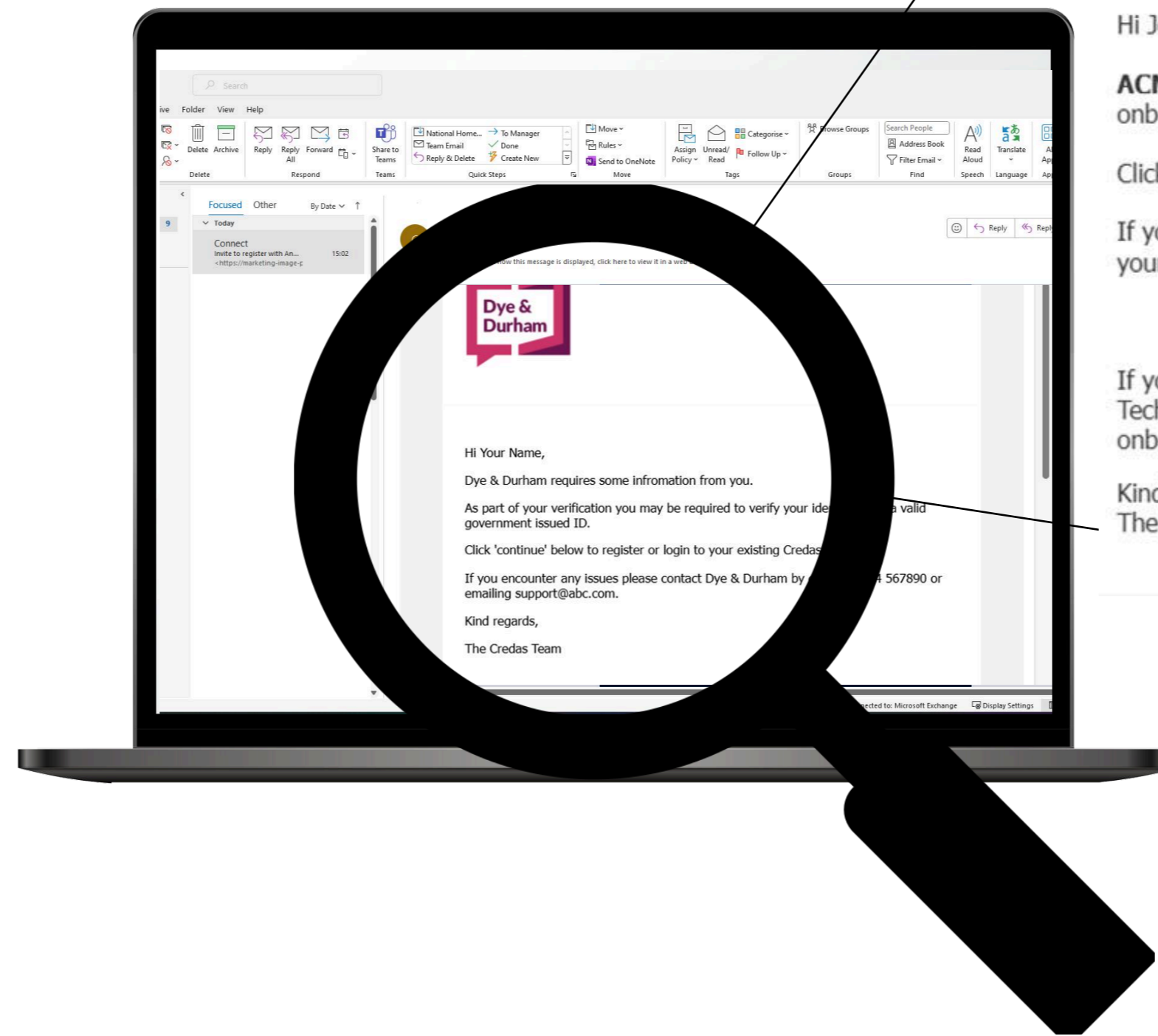
We are certified against the UK Government's Digital Identity & Attributes Trust Framework meaning our checks have been assessed to meet the highest standards within the industry. To find out more about what makes Credas secure, please view our FAQs [here](#).

Why have you been asked to complete a check with us?

Many Law Firms partner with Credas to help them provide onboarding checks through our free Credas App or web app ensuring that your checks are completed as safely and securely as possible. Law Firms are required to carry out checks, including Identity Verification whenever someone takes on legal services to protect against financial crime and fraud. The check you have been asked to do will be dependent on the nature of the transaction and the Law Firms requirements. If you are not sure why you have been asked to complete a check with us, we recommend speaking to the Law Firm who issued you your check, and they will be able to clarify further.



Logging In



Hi Joe Bloggs,

ACME Technologies Limited requires some information from you to complete your onboarding.

Click 'continue' below to complete your onboarding tasks.

If you wish to complete your onboarding via the Credas mobile app, you will need your **registration code**:

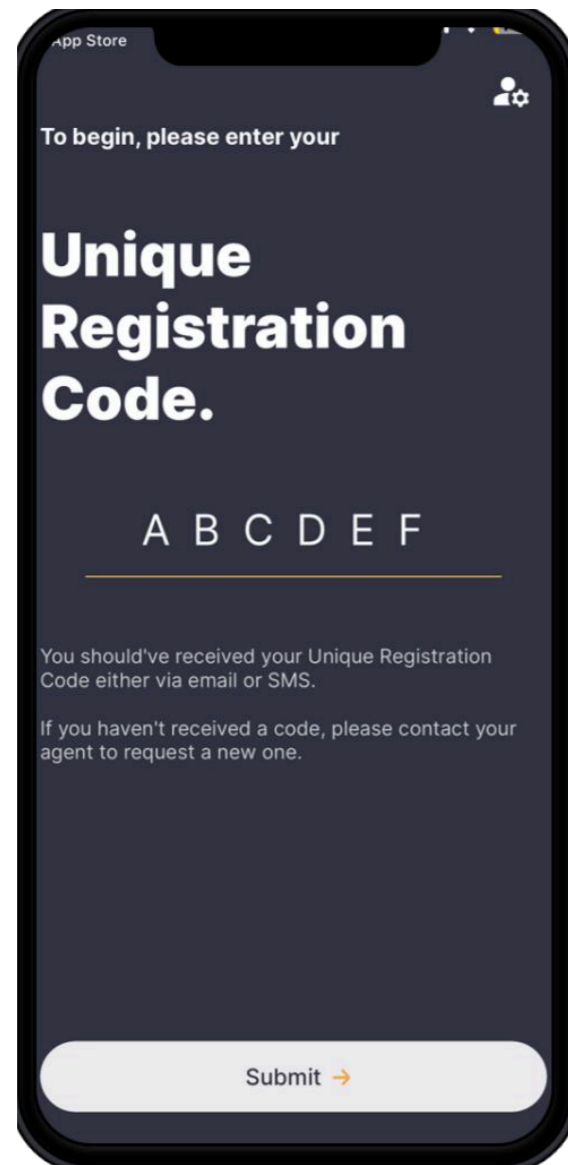
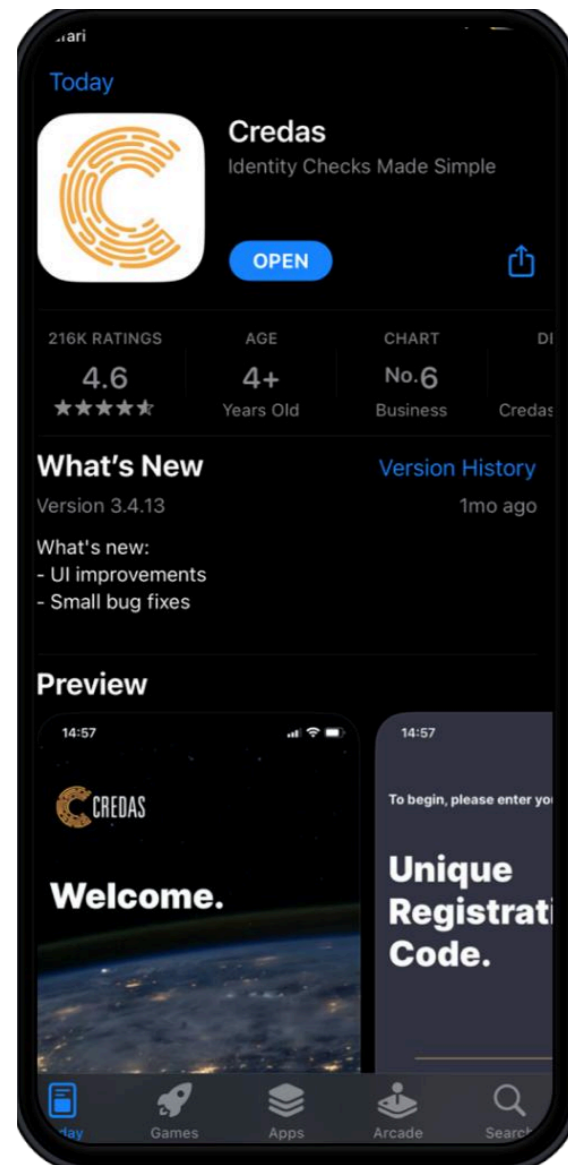
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If you have any questions about your onboarding process, please contact ACME Technologies Limited. If you have any technical issues while completing your onboarding, please click 'support' below.

Kind regards,
The Credas Team

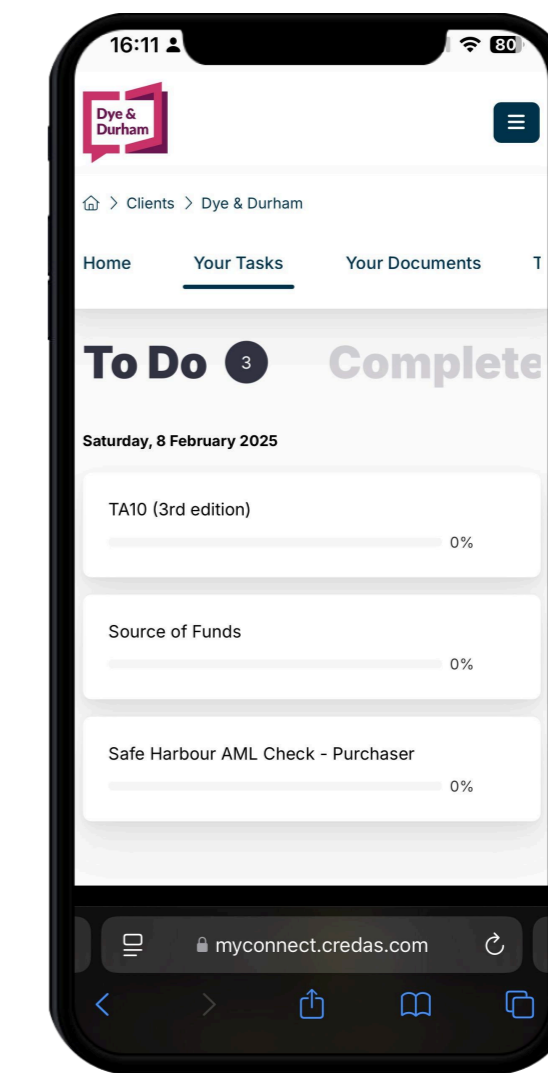
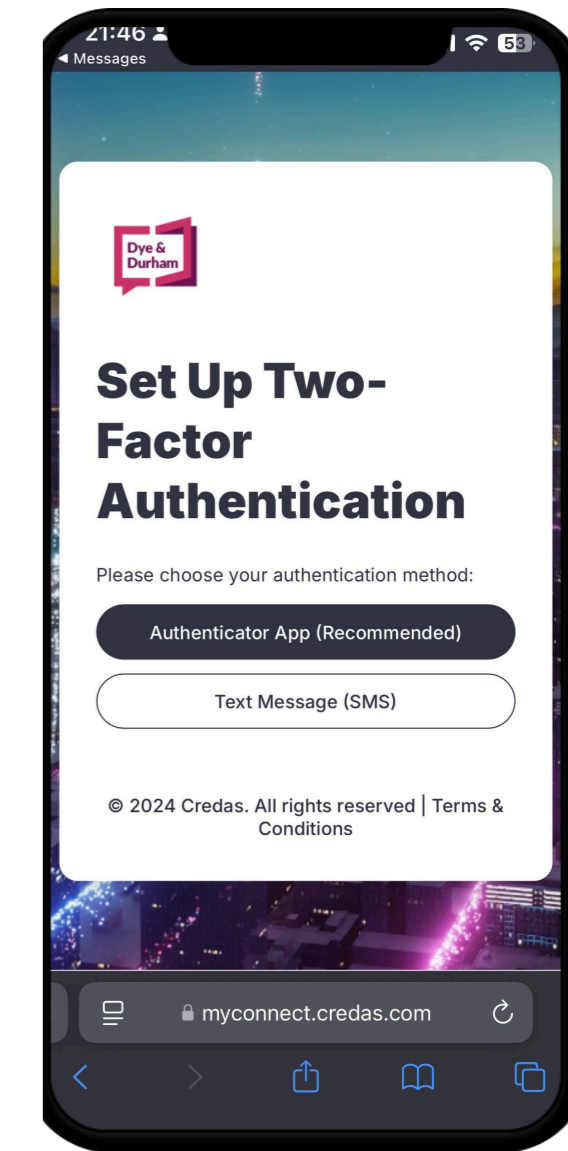
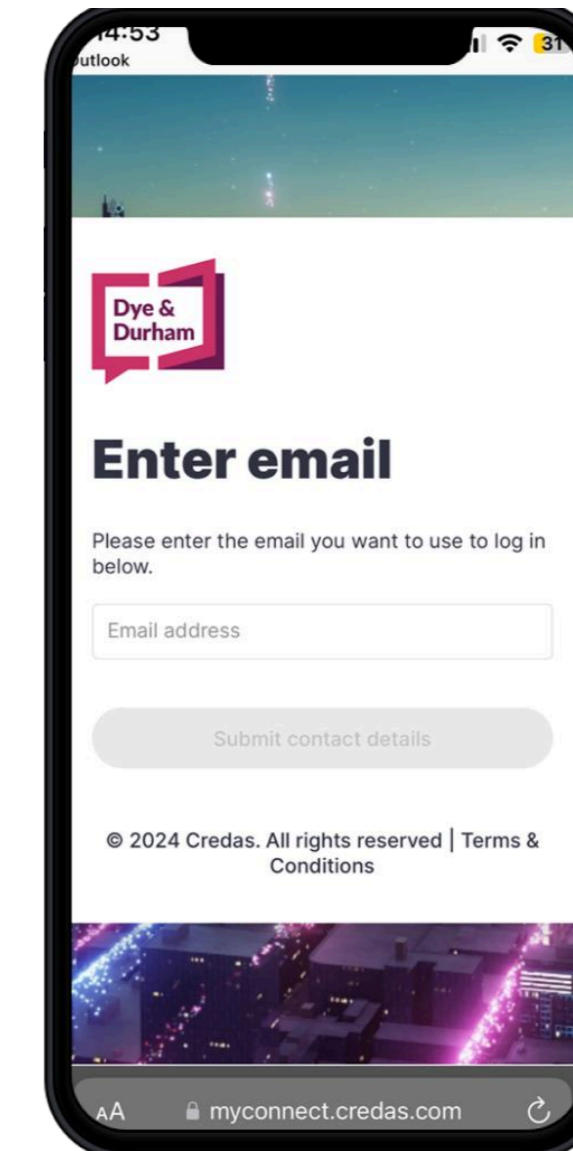
To get started with your check, you will be issued with an invitation from your Law Firm via an email or SMS text message. The email/SMS will provide you with an unique 6 digit registration code. You will need this registration code to log in.

To get started, click on the link/button found in your invitation which will either take you to the Credas App or to our website, depending on which check the Law Firm has requested you complete.

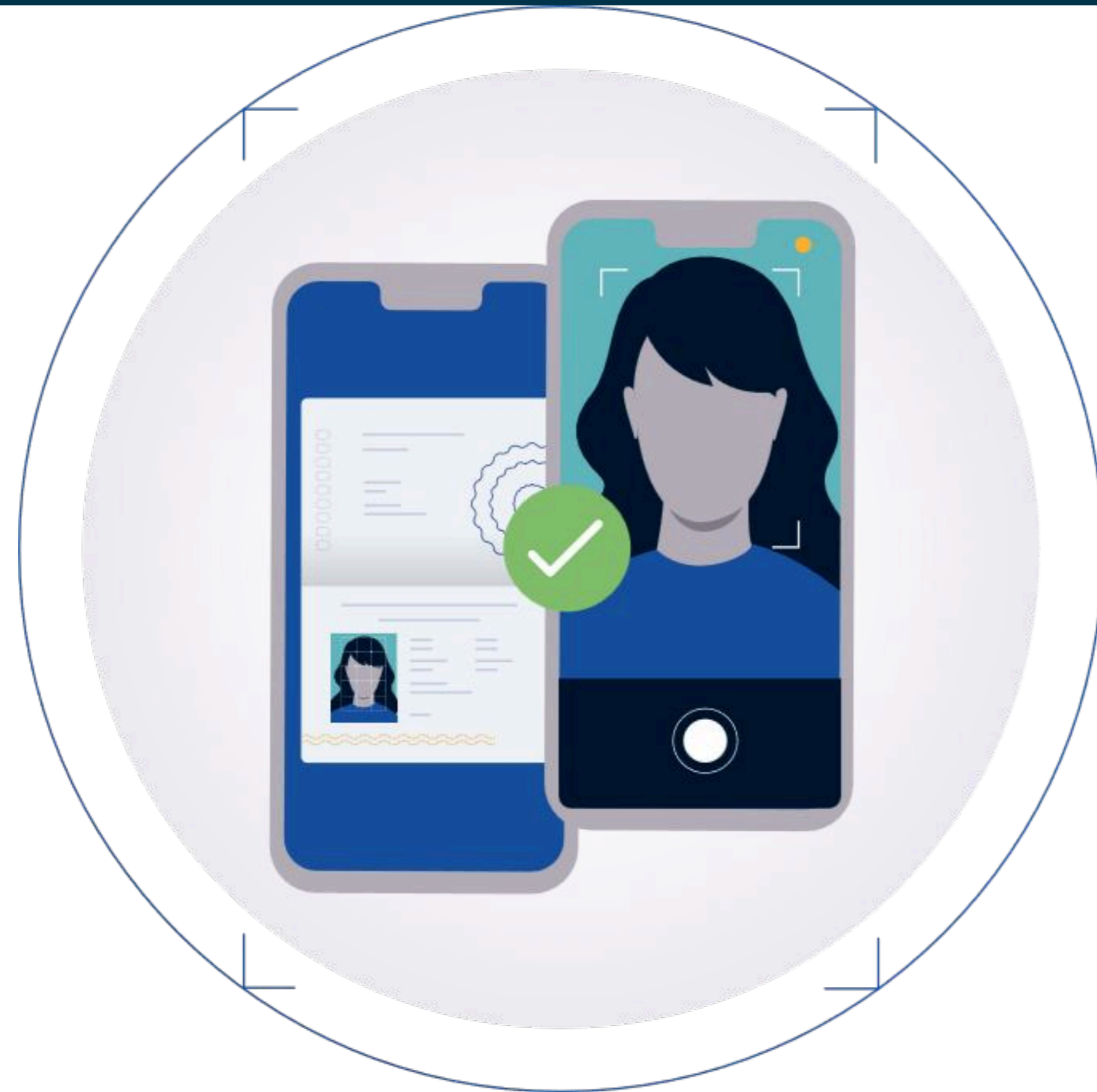


- Depending on the check that has been issued to you, you will either be taken to our web-app or the app store to download the Credas App. To meet the UK Governments legalisation requirements, some of our checks can only be completed via the Credas app. The Credas app can be downloaded via the Apple App Store or Google Play Store.
- You can access our web-app here: [My Connect](#)
- If the check requires you to download the Credas app but you do not have a smartphone, we recommend using a close friend or family members smart phone. No information is saved on the app or the device. You can read more on our data & security [here](#).
- If you do not have access to a smartphone, please contact the firm who issued you your check. They can either send you a check which you are able to complete via the web, or provide another way to verify yourself with them.
- Once you have either downloaded the Credas app or arrived at our web-app, you will be asked to enter the registration code that was given to you within your email/SMS as can be seen in the image to the left.

- You will either be taken straight into your first task (go to page 7), or you may be asked to register an account with Credas.
- If you are asked to register an account with us before completing your check, you will be asked to firstly enter your email. You will then receive a code to verify your email. You will be asked to set up a password.
- You will then have to set up a 2FA via either registering your mobile number and receiving a SMS or via an authenticator app such as Google or Microsoft Authenticator (recommend).
- If you need help setting up your 2FA, please click [here](#).
- Once logged in you, you will be taken to a dashboard where you can see all the tasks that have assigned to you.
- If you have already registered an account, please read our help [here](#)



Identity Check



Personal Details / Address

Personal Details

Forename
Your forename as it appears on official documents
0/200

Middle Name
Please enter your middle name as it appears on your official documents
0/200

Surname
Your surname as it appears on official documents
0/200

Date of Birth
Select Date

Residential Address

Address finder
If you are not a UK resident, please choose 'enter manually' below

Address finder
If you are not a UK resident, please choose 'enter manually' below

Postcode search

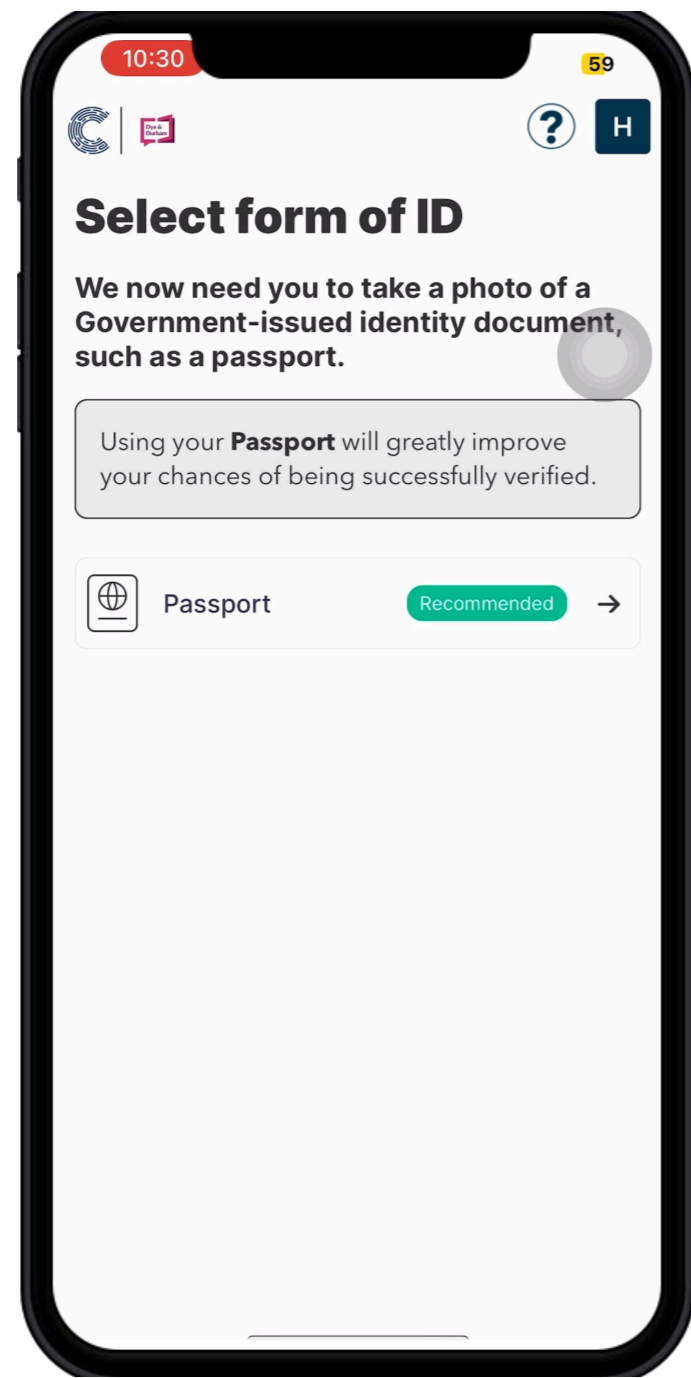
+ Enter manually

Next →

- Once you have accepted the T & C's, you will be asked to fill in your personal details.
- Please ensure you write your full name as it appears on official documents.

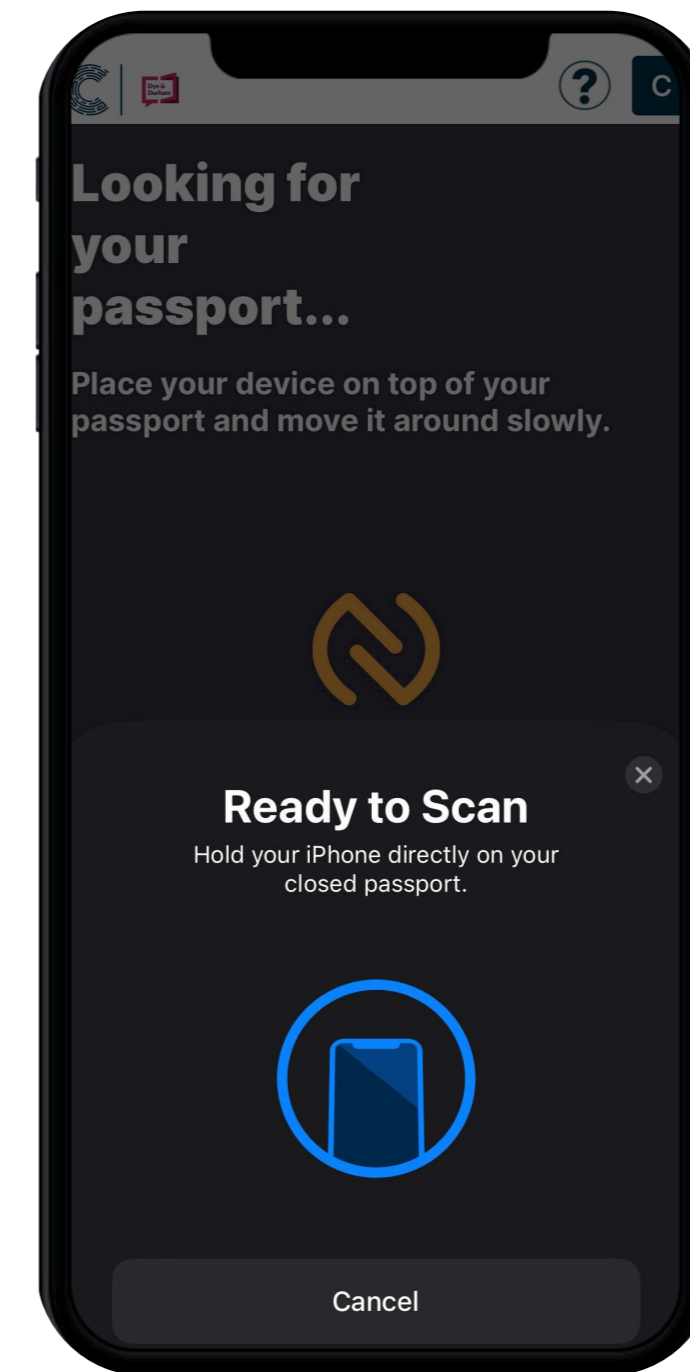
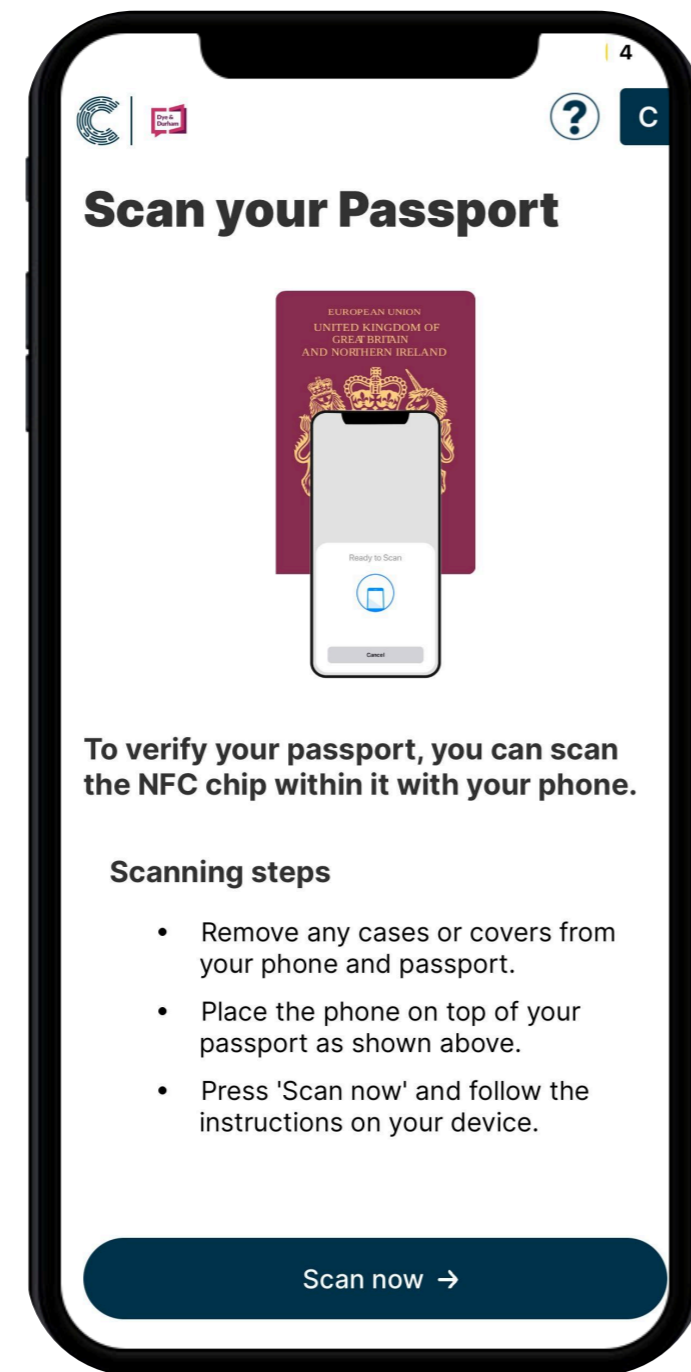
- You will also be asked to enter your address.
- If you live in the UK, you can use the postcode lookup. If you reside overseas, please enter your address manually.

Identity Check

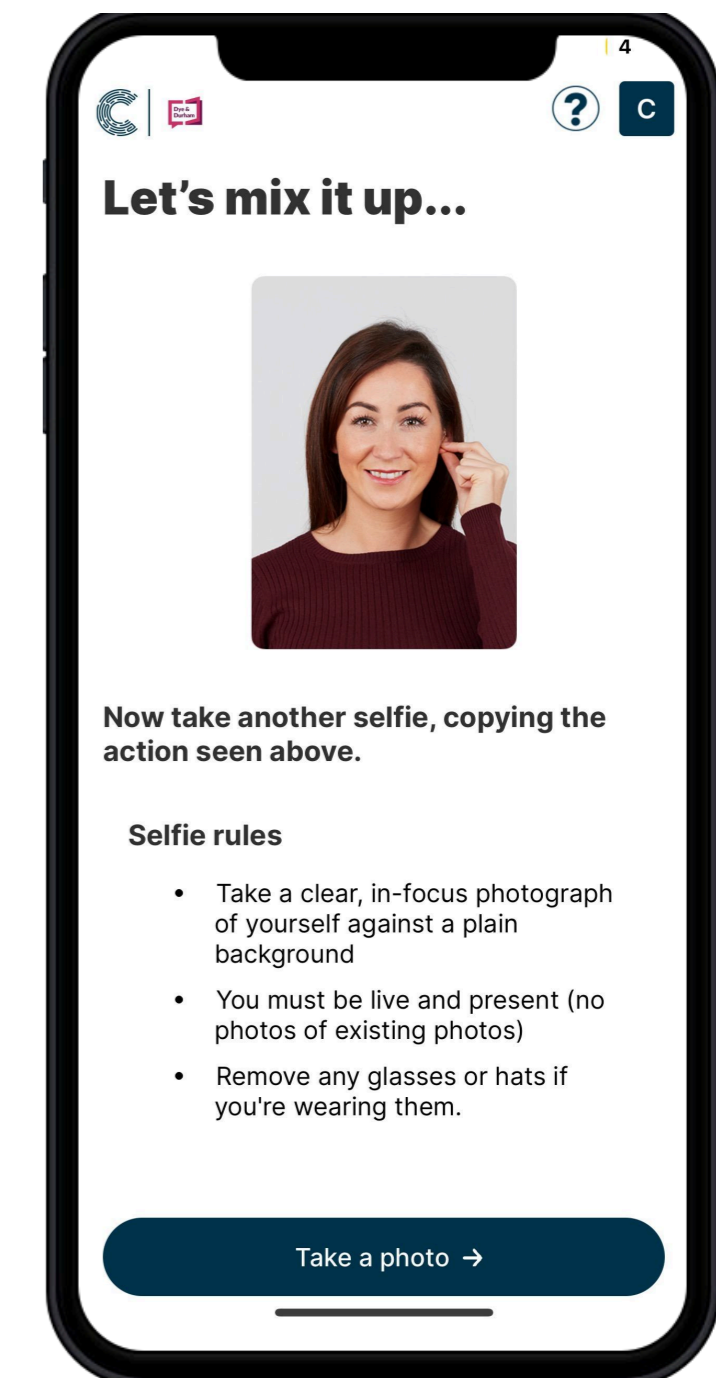
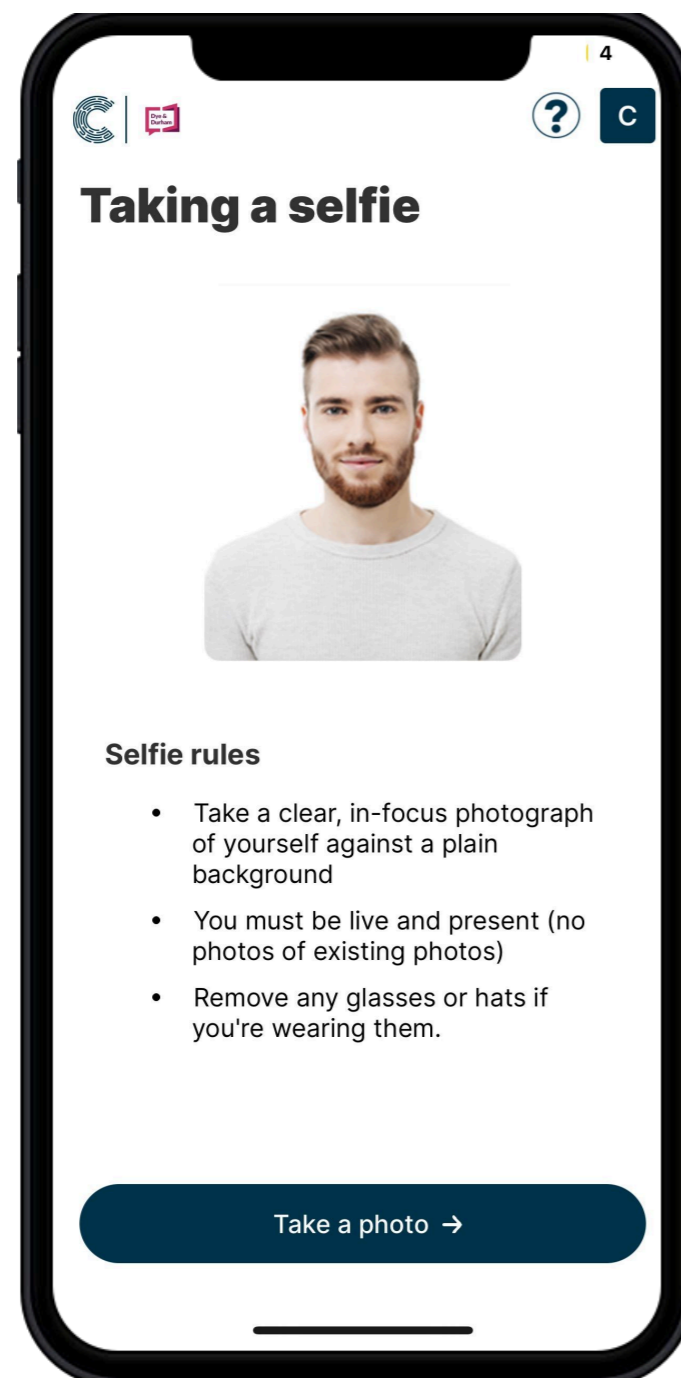


- You will now begin your Identity Verification.
- Depending on the check, you may be asked if you have a biometric passport (e-passport), if you are unsure, please click [here](#).
- Depending on the nature of the transaction and your firm's compliance needs, you will then be presented with different Identity Document options to verify your Identity. If you do not have an Identity Document from the list provided to you as part of your check, please contact the firm who issued you your checks as they will be able to provide another way to verify your identity.
- You will then be able to capture your Identity Document, please ensure the image is as high-quality as possible. You may be asked to capture your document up to 3 times if we have not been able to verify the document.
- For more information on how to take a good Identity Document picture, please click [here](#).

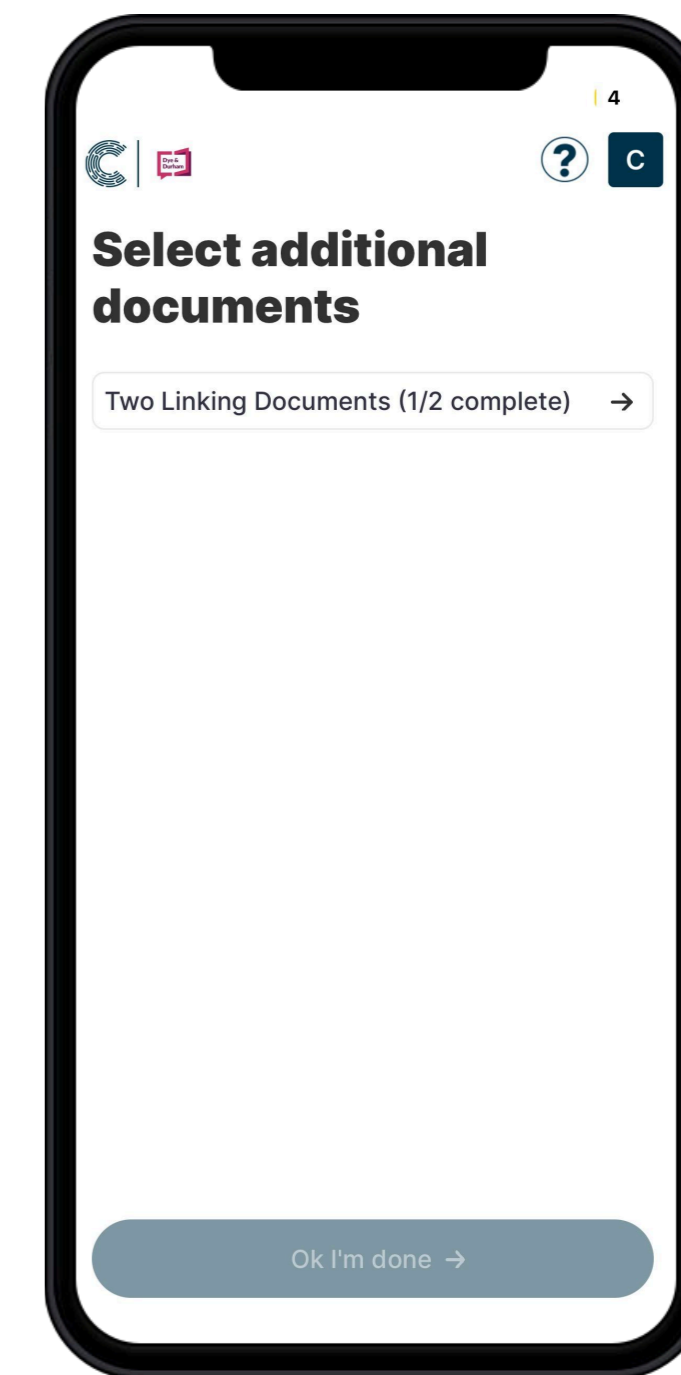
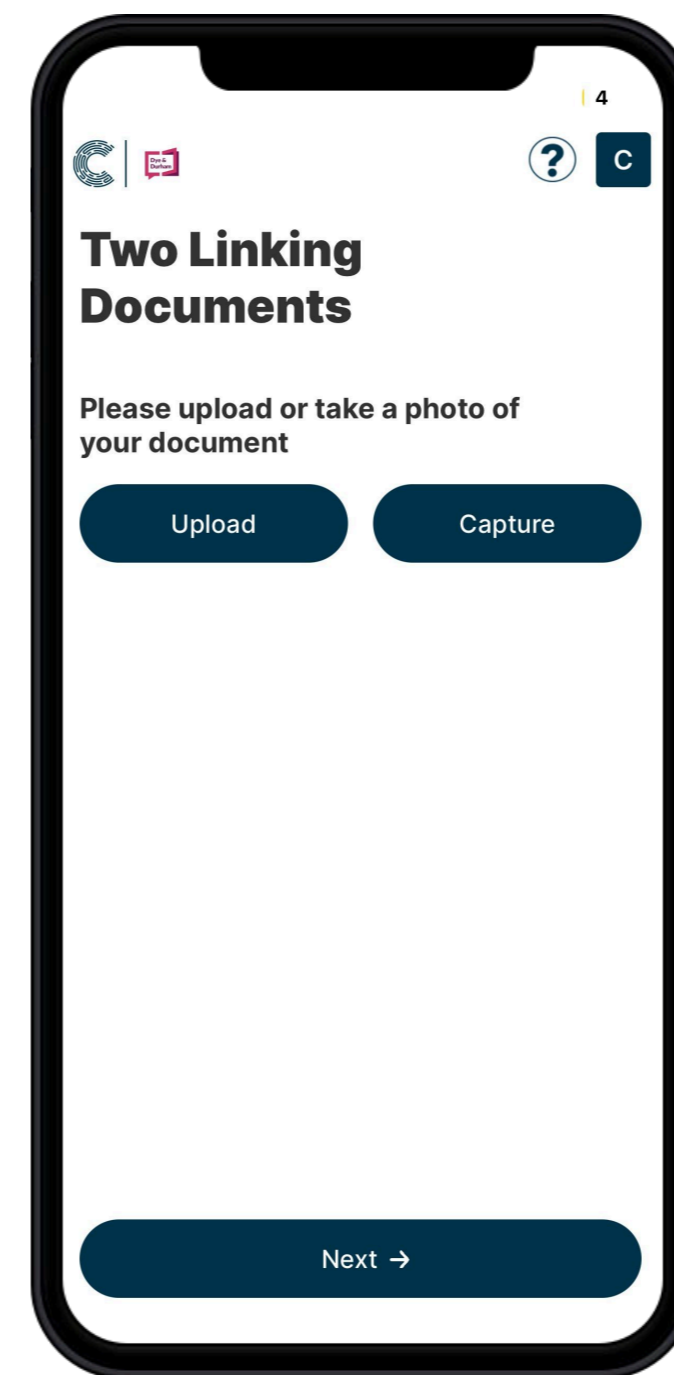
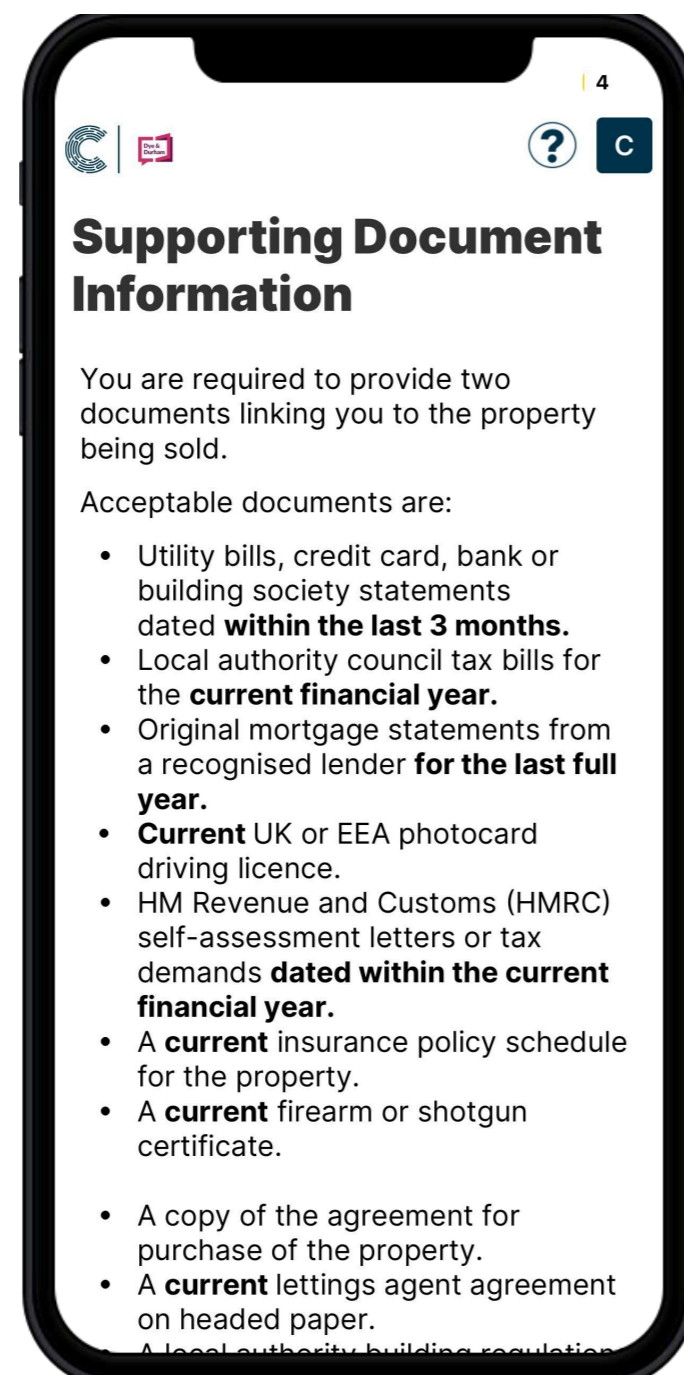




- If you chose to upload a passport whilst on the Credas app, you will now be asked to complete a NFC scan on the RFID chip within your passport. You will need to hold your phone flat on your passport and wait for the scan to finish. If you have a case/wallet on your phone and passport, these may also need to be removed.
- For more guidance on your passport NFC scan, please click [here](#).

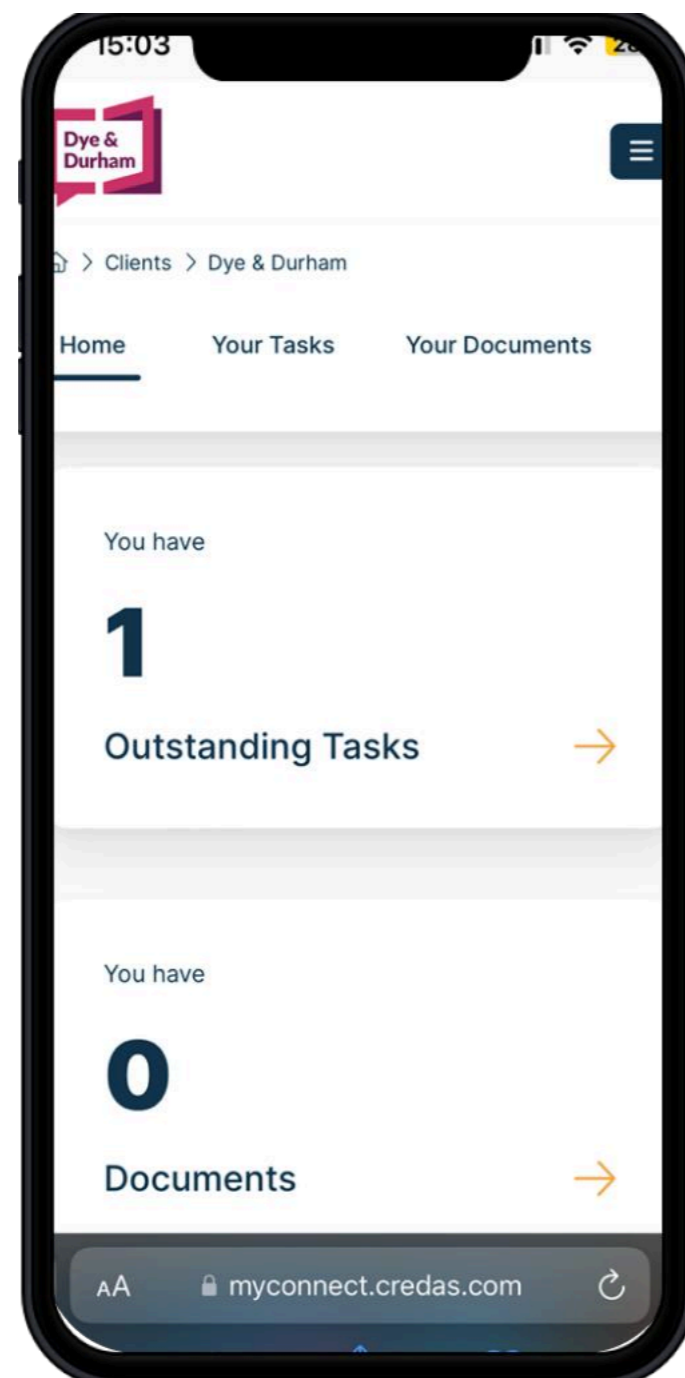


- You will now be asked to confirm you are live and present when completing your check via a liveness selfie. Please match your face to the grid lines presented to you. For more guidance on taking a good liveness selfie, please click [here](#).
- If we were unable to verify your first attempt at the liveness selfie, you will be asked to complete a pose. Please try and match this as closely as possible.



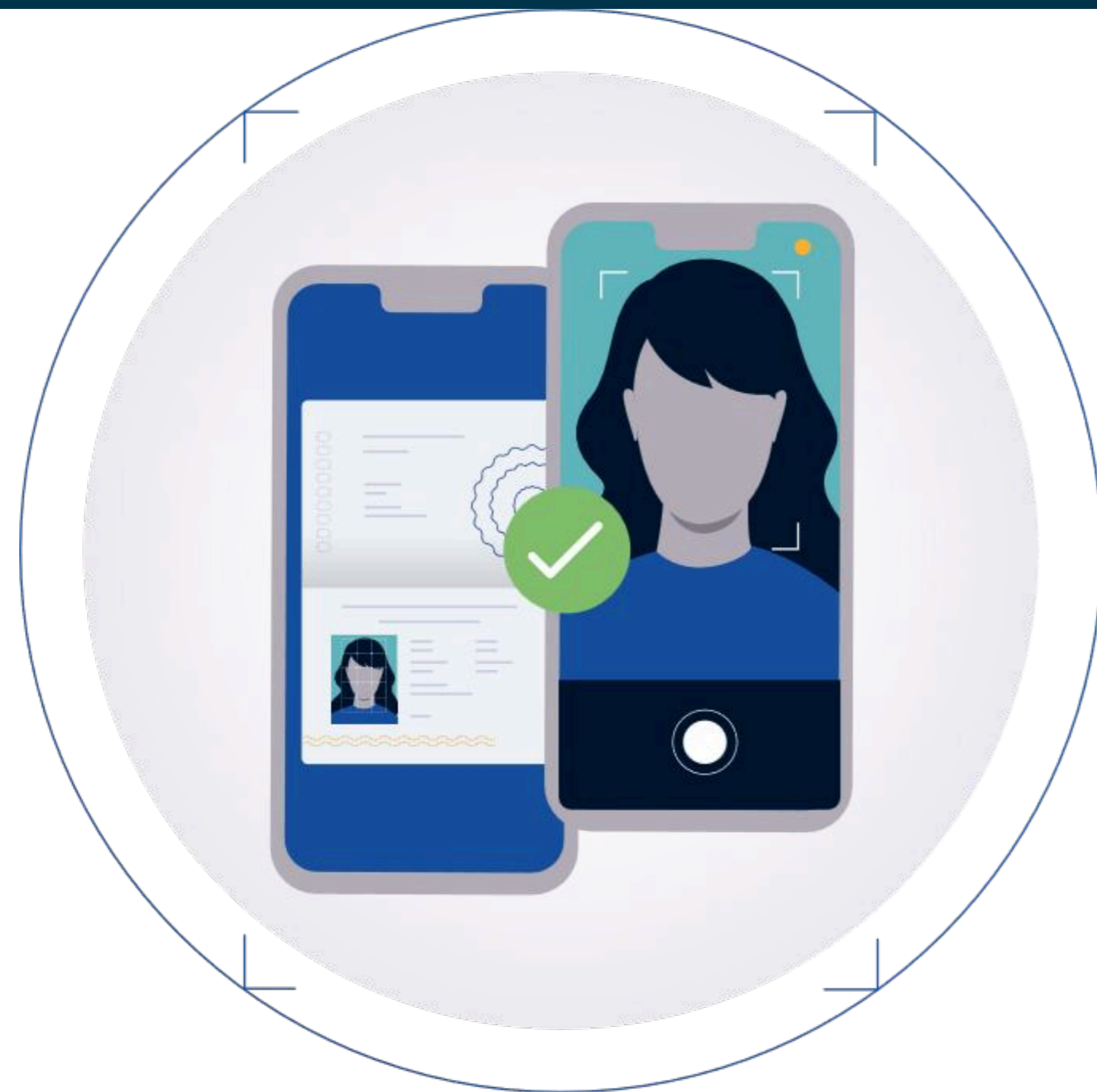
- If the Law Firm has requested linking documents to the property you are buying, you will now be asked to capture or upload two linking documents to that property. Please ensure these linking documents are from the list provided to you. You can also view that list [here](#).

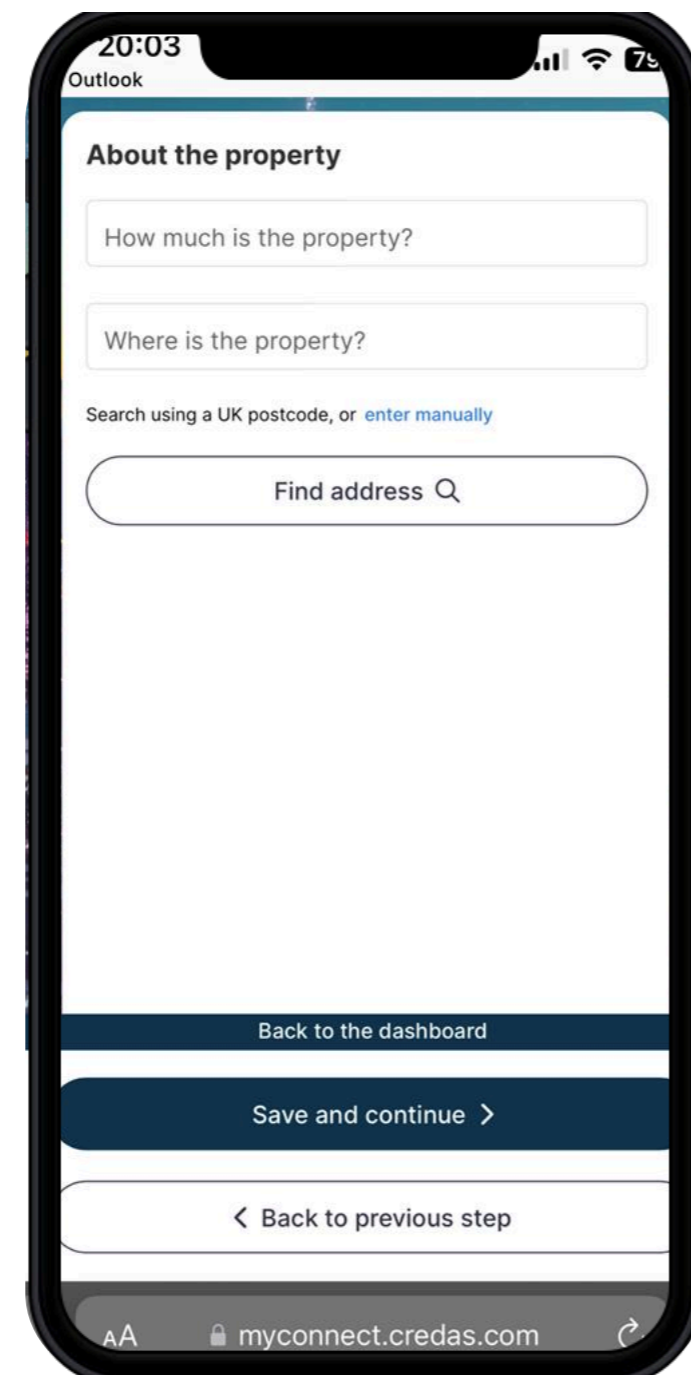
Identity Check



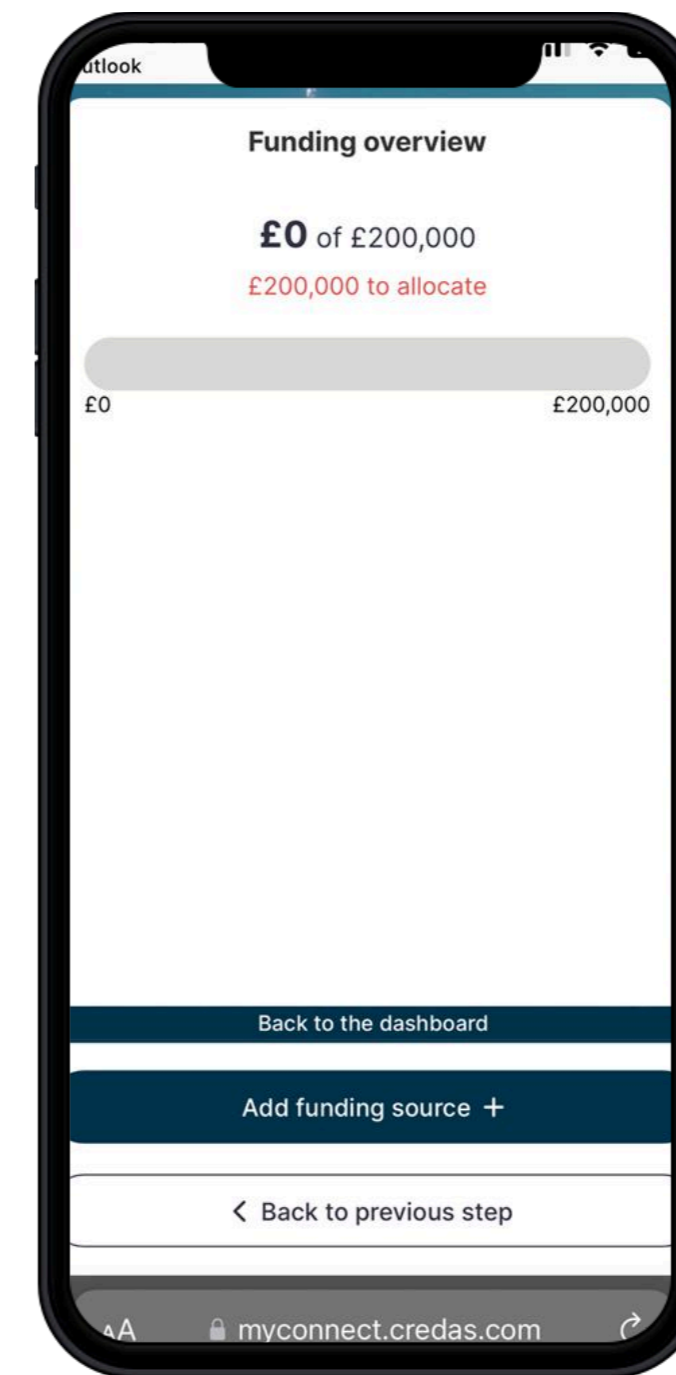
- Your Identity Check has now finished. The firm will now review the information you have provided and be in contact if they need anything else.
- Depending on the nature of the transaction, the firm may have asked you to complete other checks via Credas such as a Source of Funds journey. If you registered with an account please head back to your dashboard here.
- Please keep reading to help understand how to complete your source of funds questionnaire and other tasks.
- If you are unsure if you have been issued with another check, please either contact the Law Firm or our support team and we can help you.

Source of Funds Questionnaire

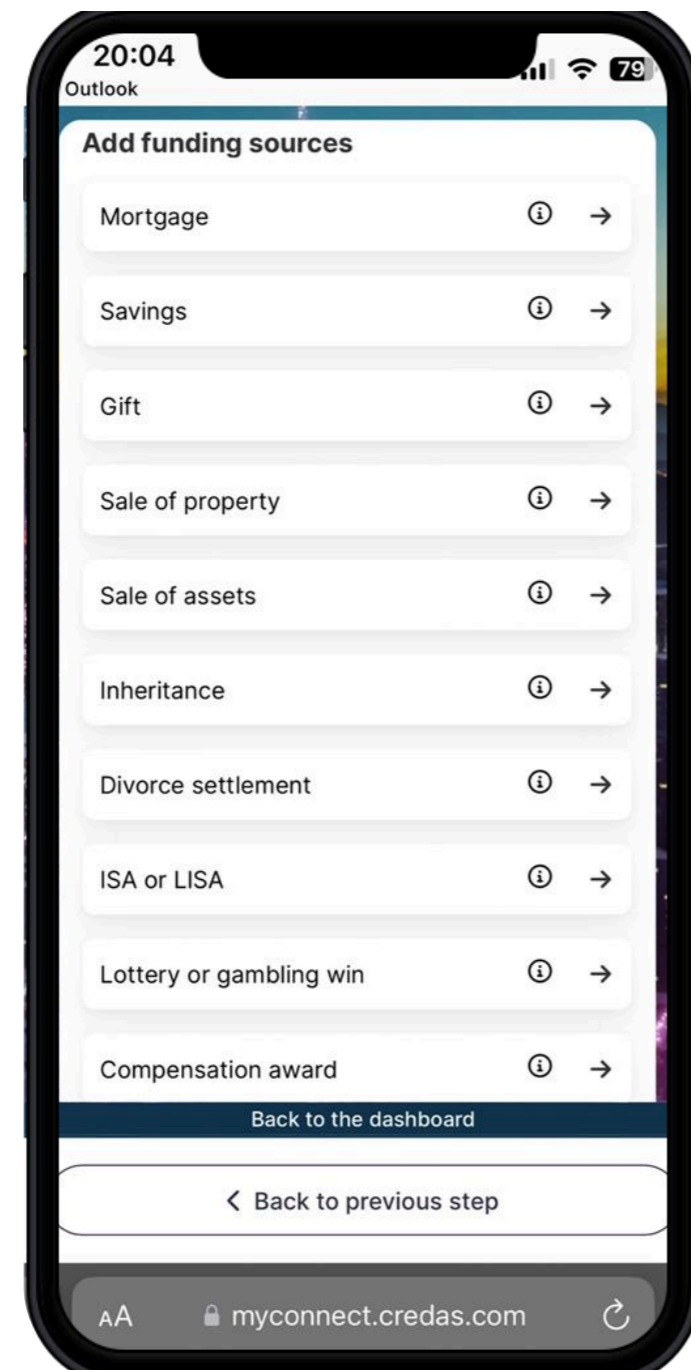




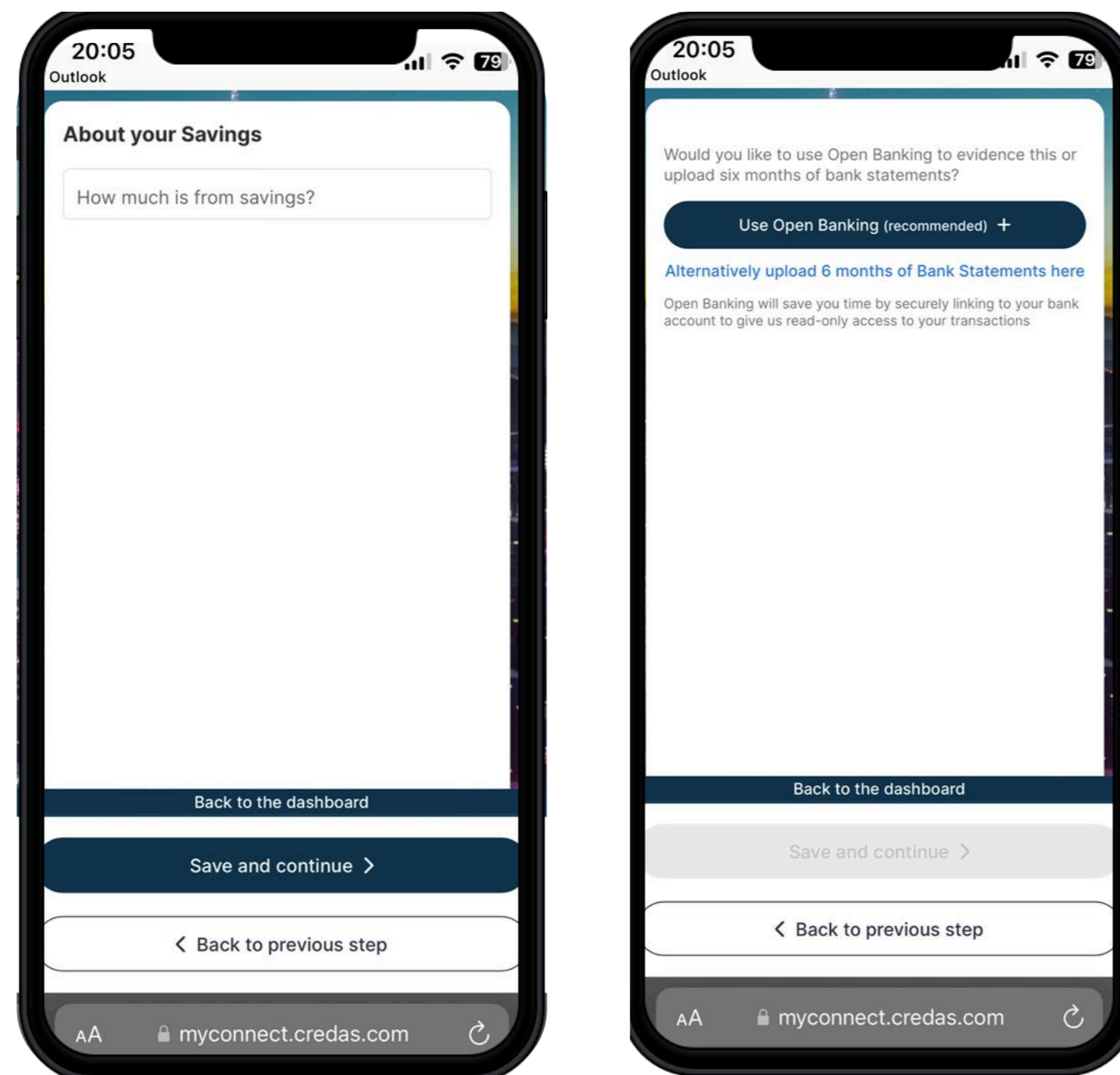
- Firstly, you will be asked to input details about the property.



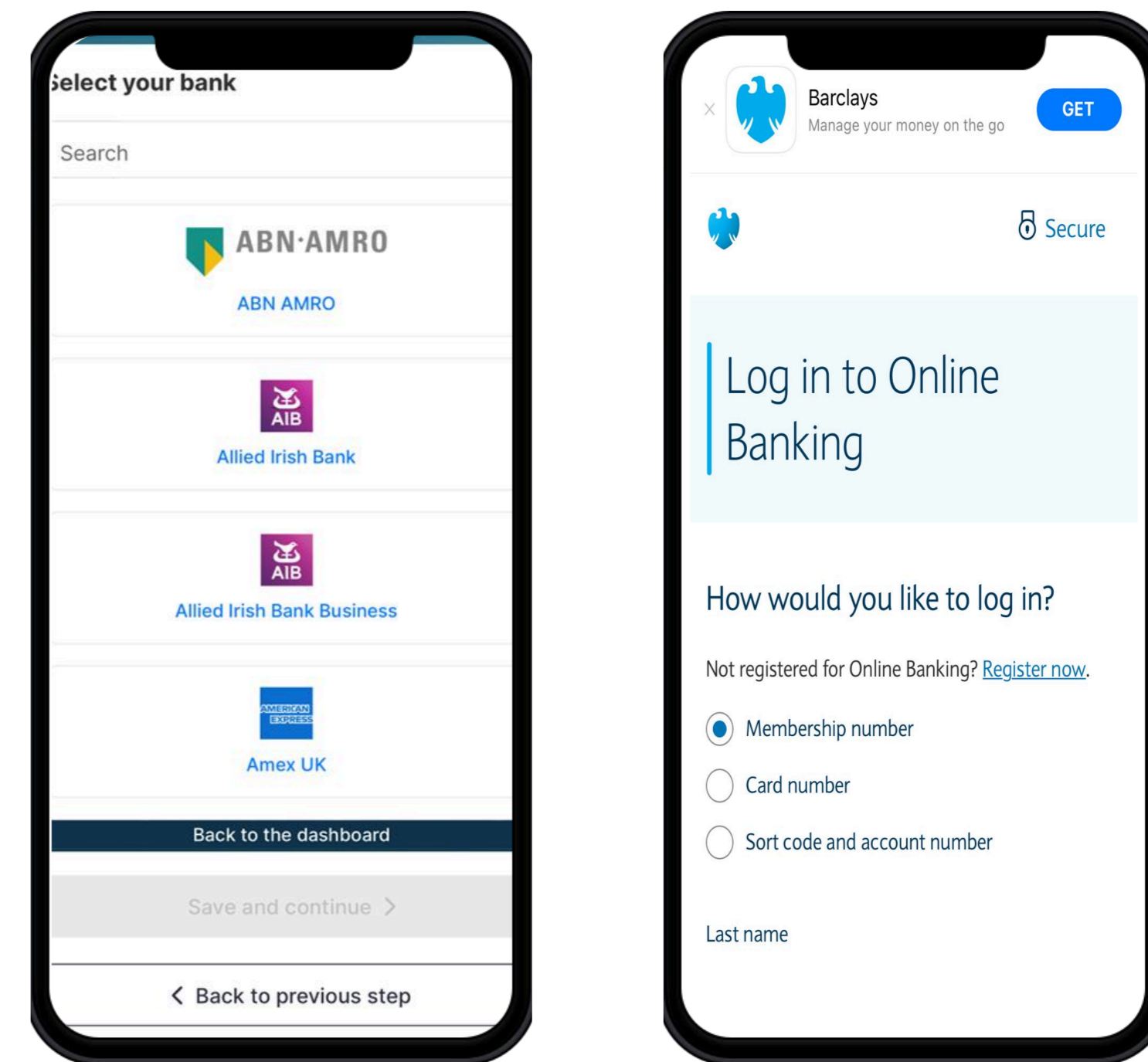
- You will now be presented with an overview of your funding. To add a funding source please click 'Add a funding source'.



- Please choose the funding sources you are using for the transaction.
- You will be asked to fill in details related to this funding source and upload documentation, if applicable.
- You can add as many or as few funding sources as required.
- Some funding sources such as savings, can be optionally evidenced through Open Banking if you have an UK bank account. Connecting to your bank account through open banking is a quick and secure alternative to manually uploading 6 months of bank statements.
- An example of the savings funding source is on the next page.
- If you need more help completing your source of funds task, or if you are unsure what documents you need to upload, please click [here](#).

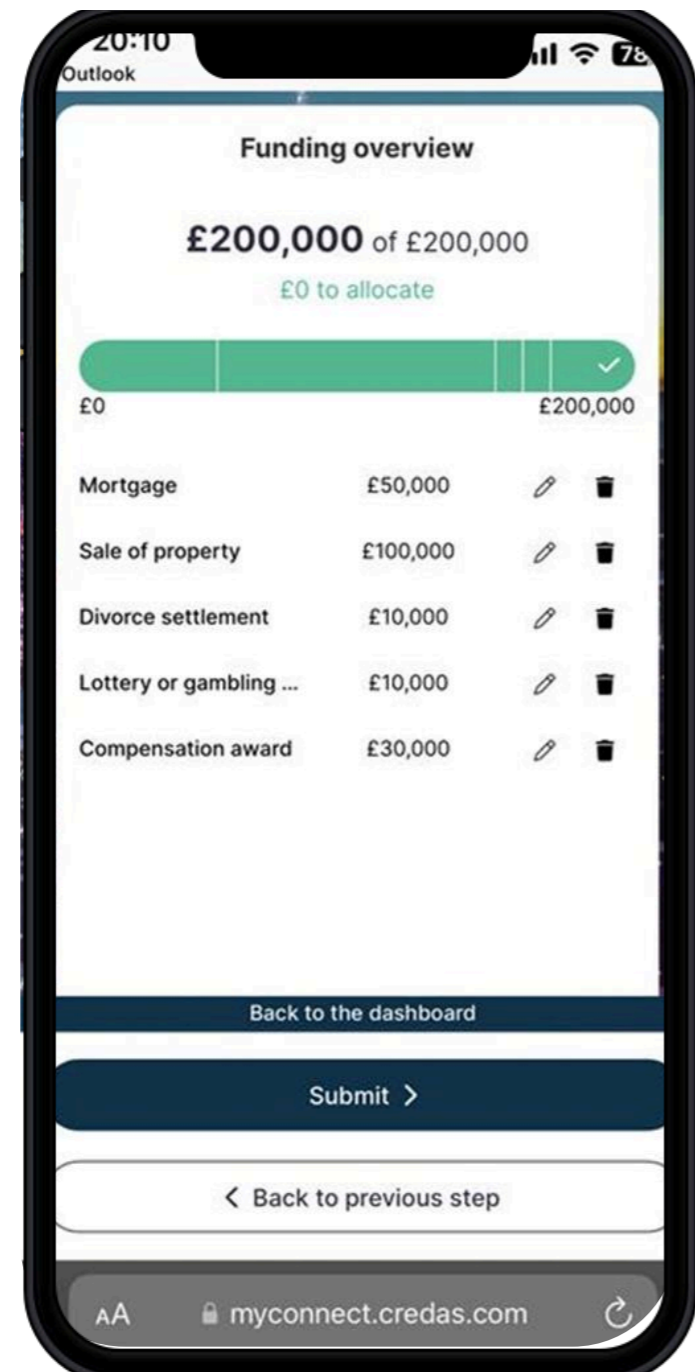


- For the savings funding source, you will be asked to provide the amount of savings you have and provide evidence by either choosing to provide six months worth of bank statements or connecting to your bank via Open Banking.



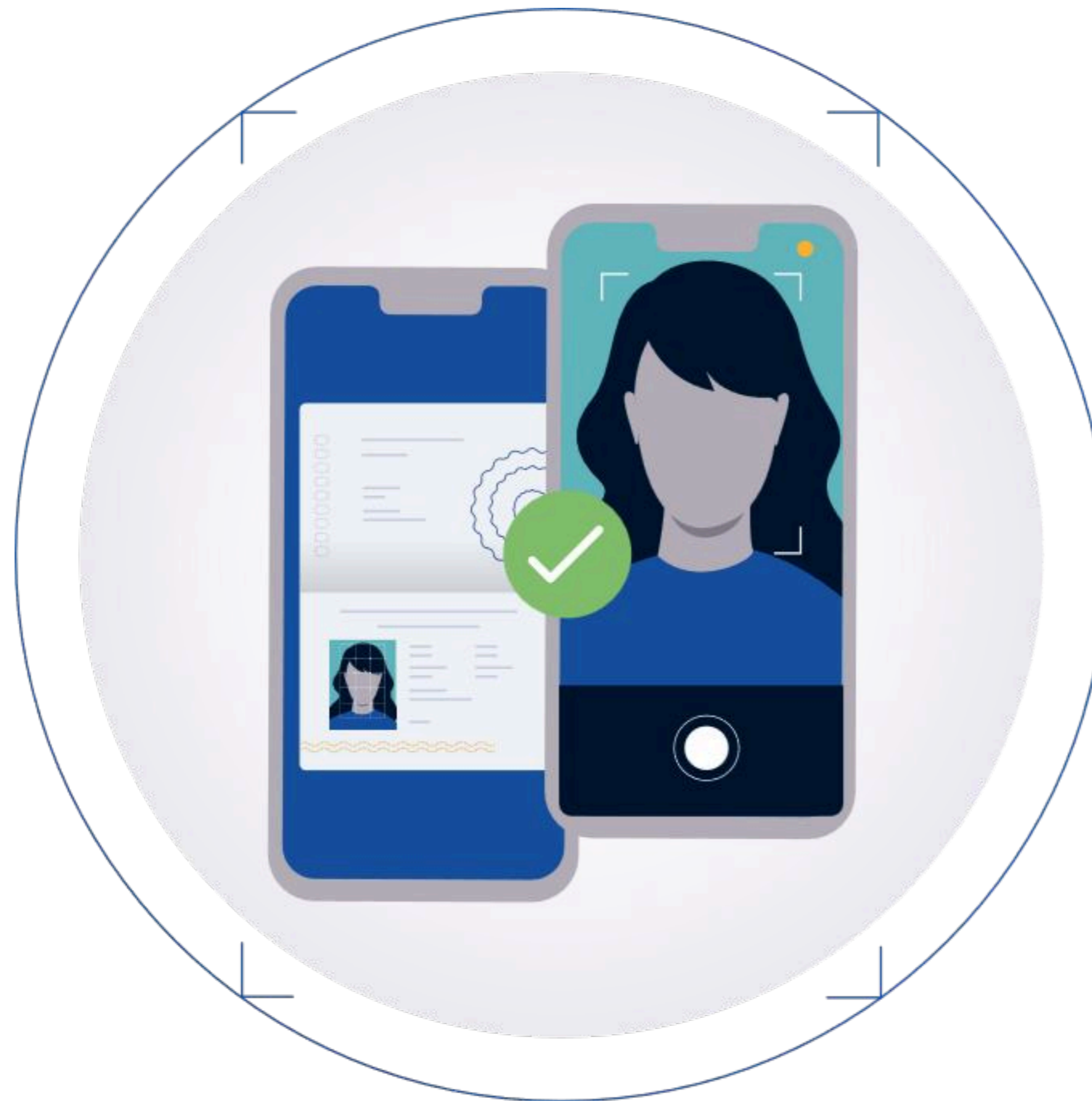
- To connect via Open Banking, please choose the bank you wish to connect to. You can connect to more than one if you wish. You will be taken to your bank's login page via either your banking app or a web browser.
- For more information on open banking security, please click [here](#).

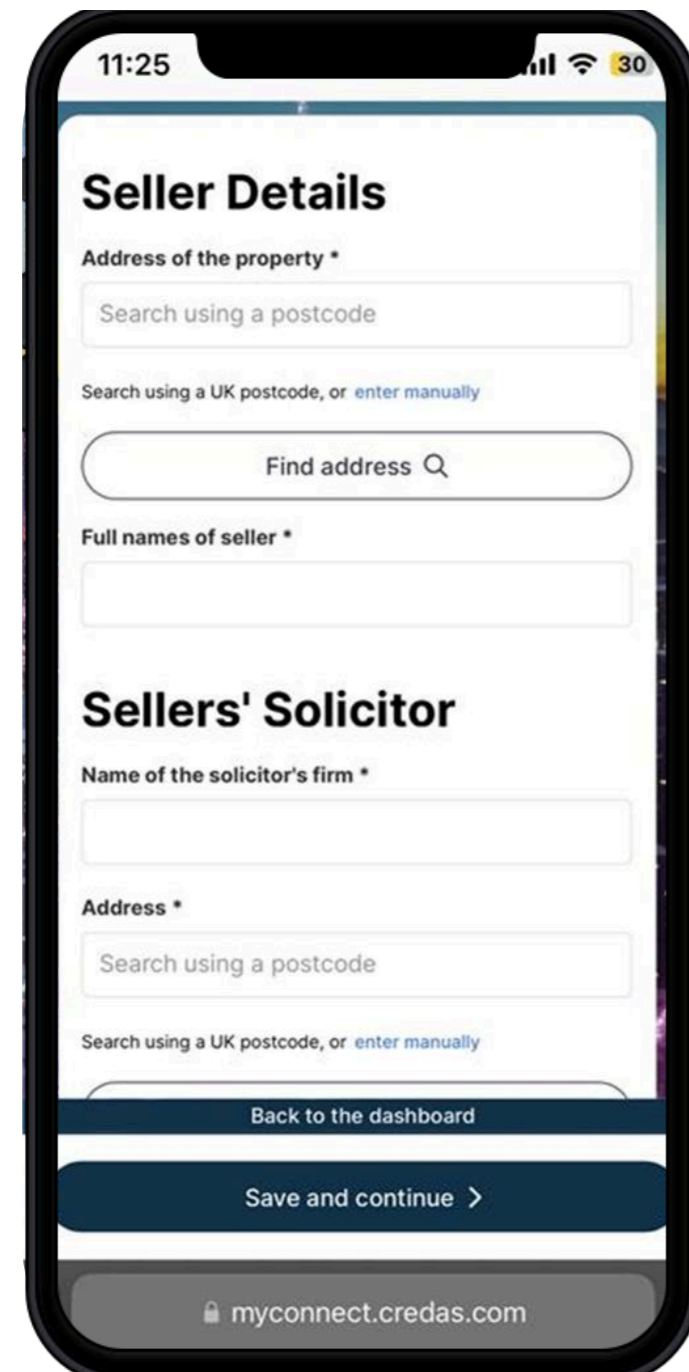
Source of Funds



- Once you have finished adding funding sources, and your funding amount is equal to or more than the purchase of the property you will be able to submit your answers.
- Once submitted, if you have been asked to complete other checks such as an Identity Check, please return to your dashboard to start this.
- For more help on completing your source of funds, please click [here](#).

TA FORMS

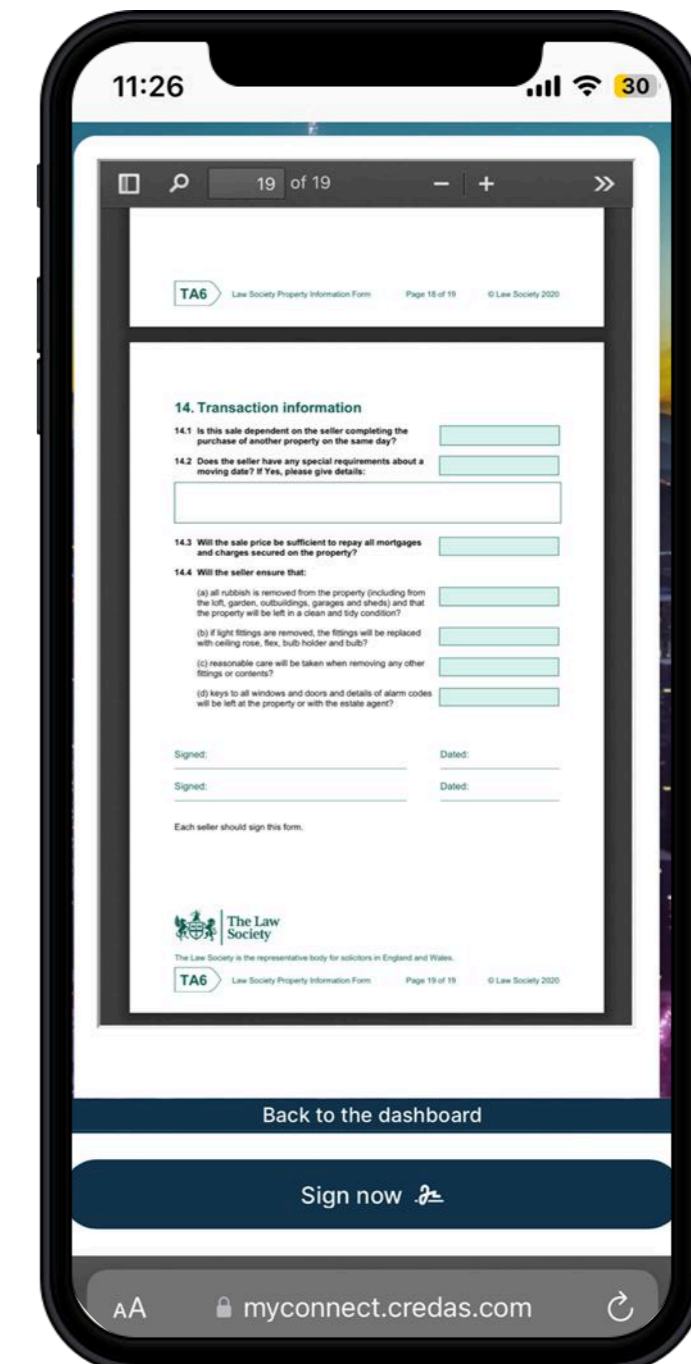




- You will be asked to complete a range of questions, these will change depending on which form you have been asked to complete. Please answer these to the best of your knowledge



- Once you have finished answering the questions, you will be presented with a PDF of your answers to review. Please click 'Sign now' to sign the document



- You can sign the document either by drawing, typing or uploading your signature

Thank you for completing your tasks with us.

If you are experiencing any technical difficulties or need extra support, please view our support portal [here](#) where we have FAQs, guides and videos. You can also contact our dedicated support team based in Cardiff who are available between 8:30am-5pm Monday - Friday.