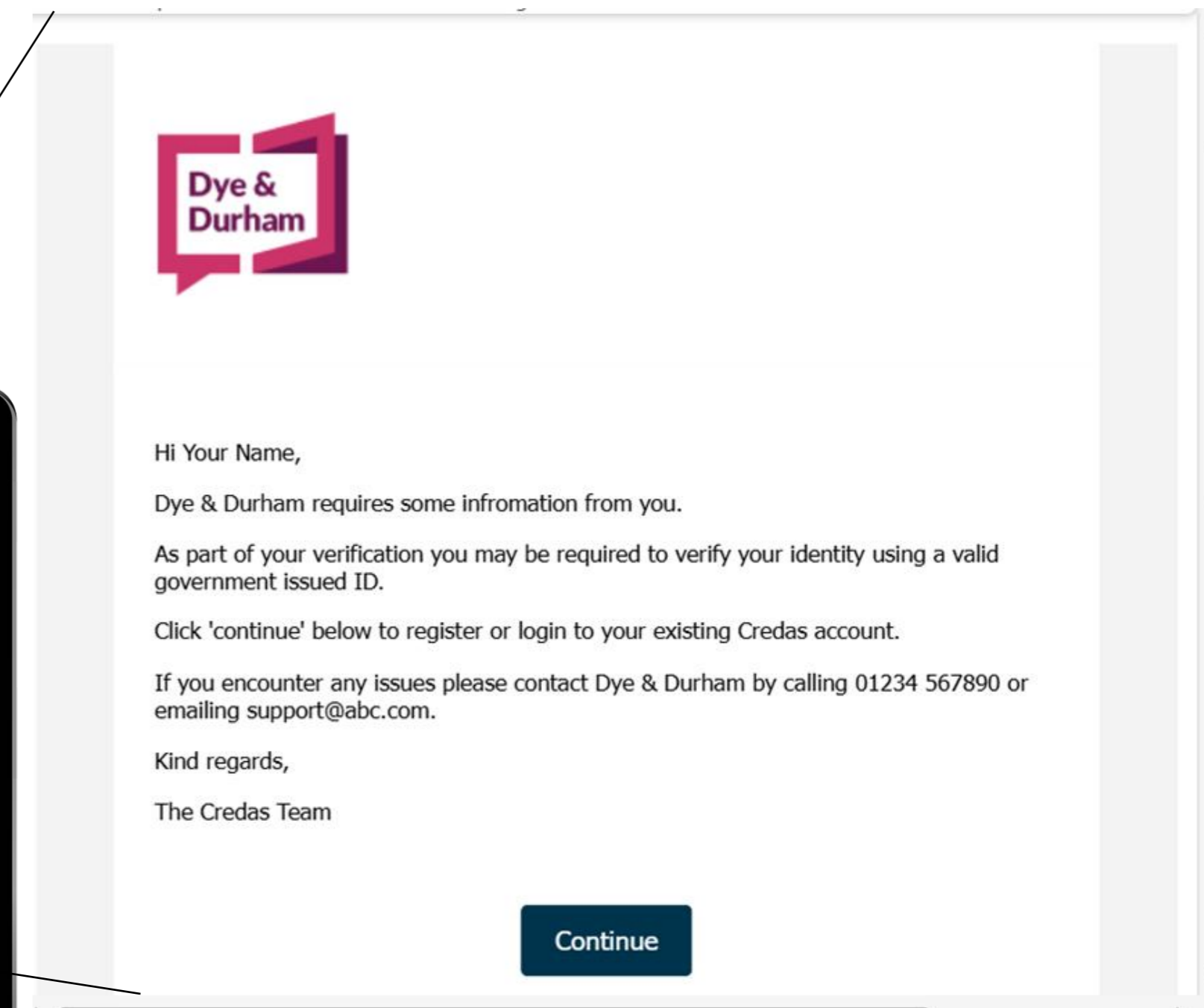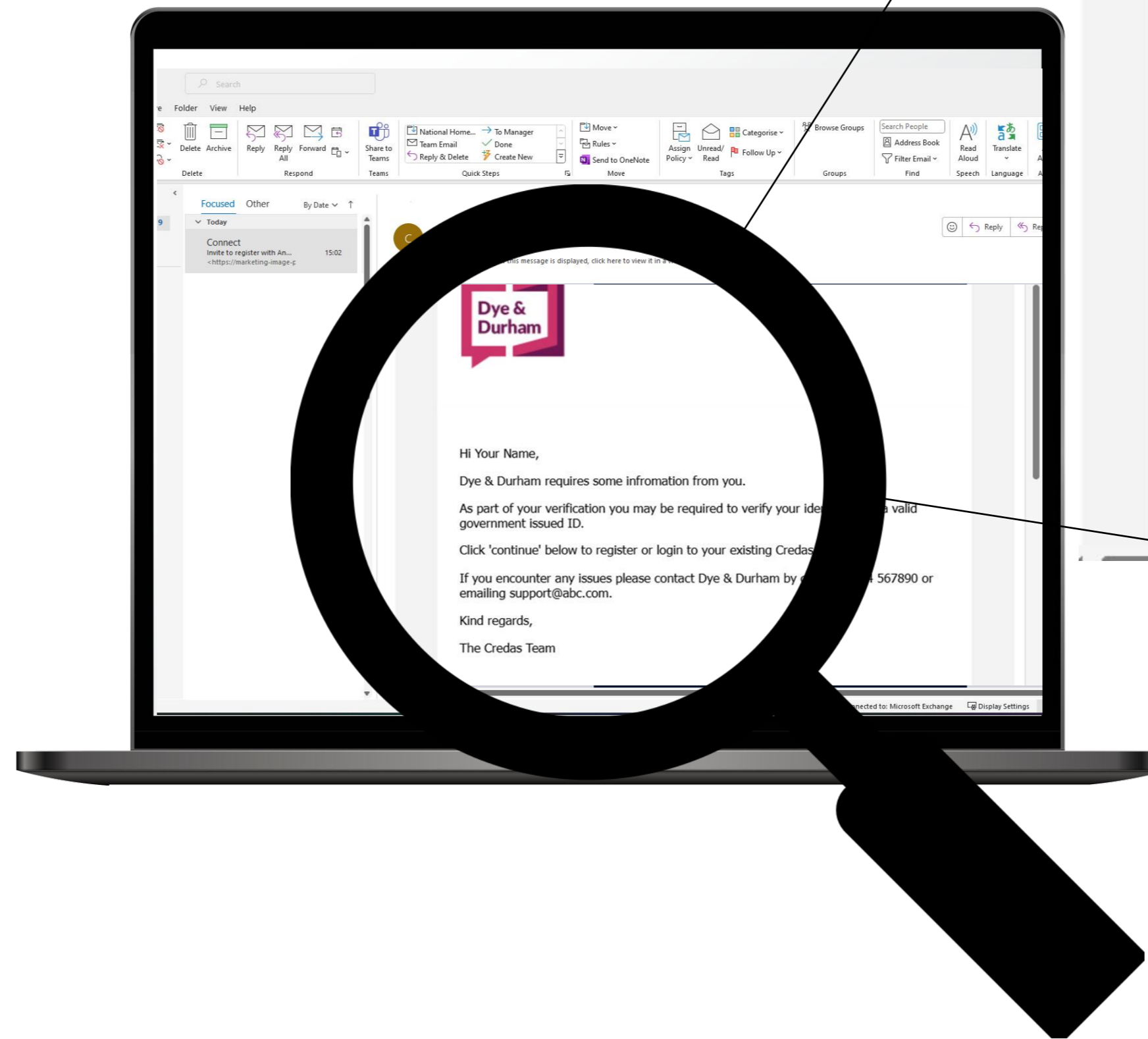# CLIENT GUIDE

How to complete your onboarding checks with us

This guide helps you through the below:

- Logging in to complete your checks
- KYC/AML Identity Check
- Source of Funds Questionnaire
- TA forms
- FAQs/Support

CYBER ESSENTIALS CERTIFIED

HM Government G-Cloud Supplier

PEERS QUALITY ASSURANCE LTD
ISO/IEC 27001:2013

UKAS MANAGEMENT SYSTEMS
9940

UK DIATF CERTIFIED
Digital Identity
Department for Science, Innovation & Technology
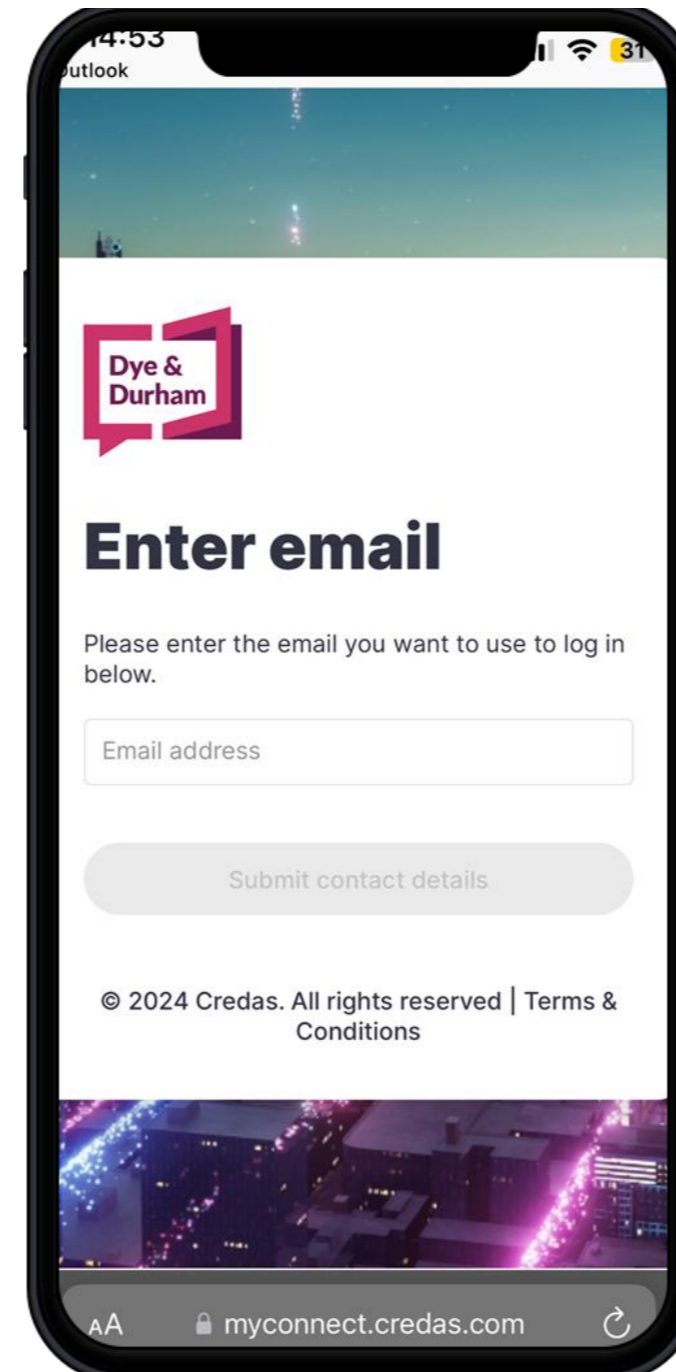Level of Confidence: VERY HIGH

Dye & Durham

1. You will recieve a SMS and/or email asking you to complete your check wth us. Click the 'Continue' button to start your check with us or follow the link.
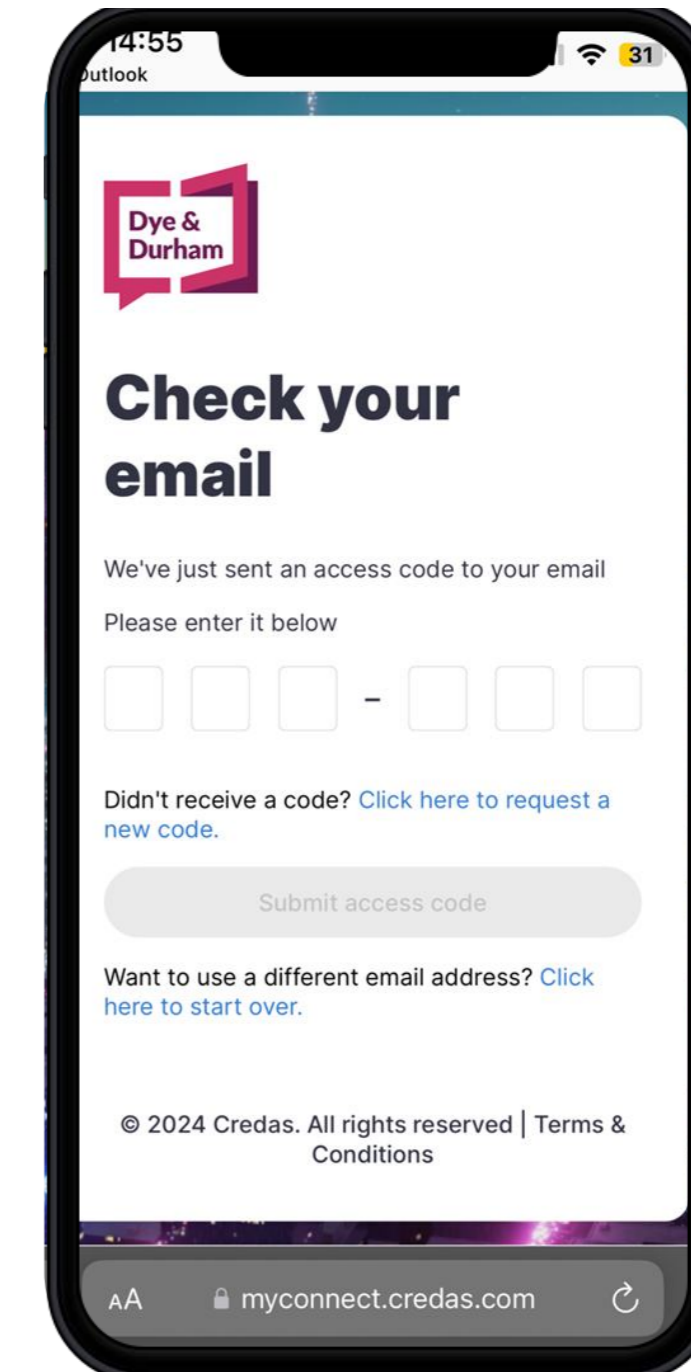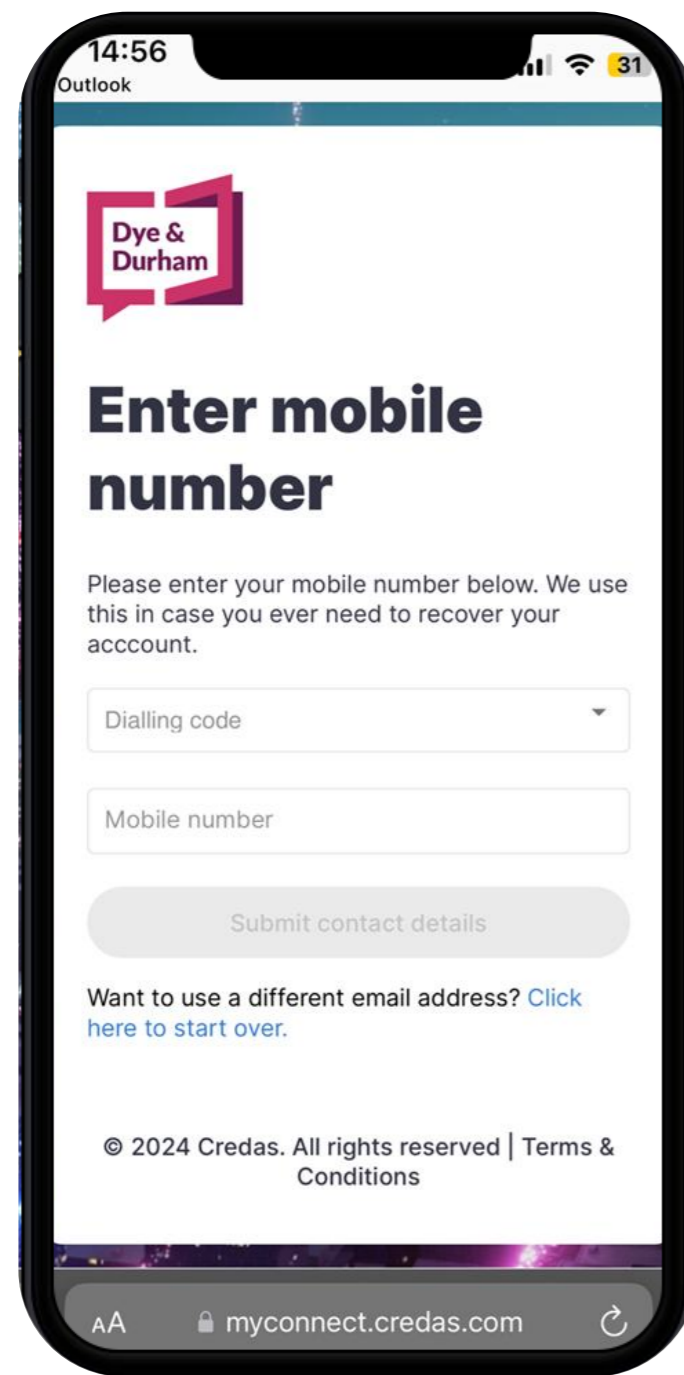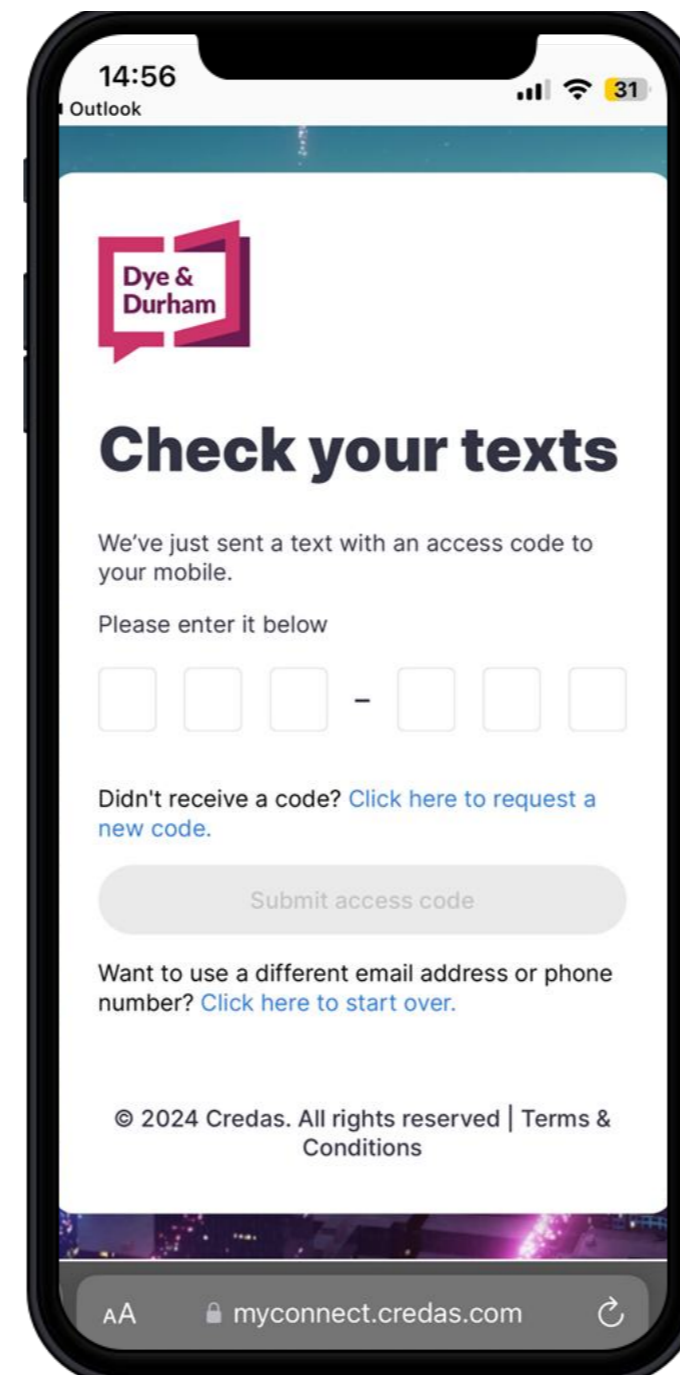
Logging In
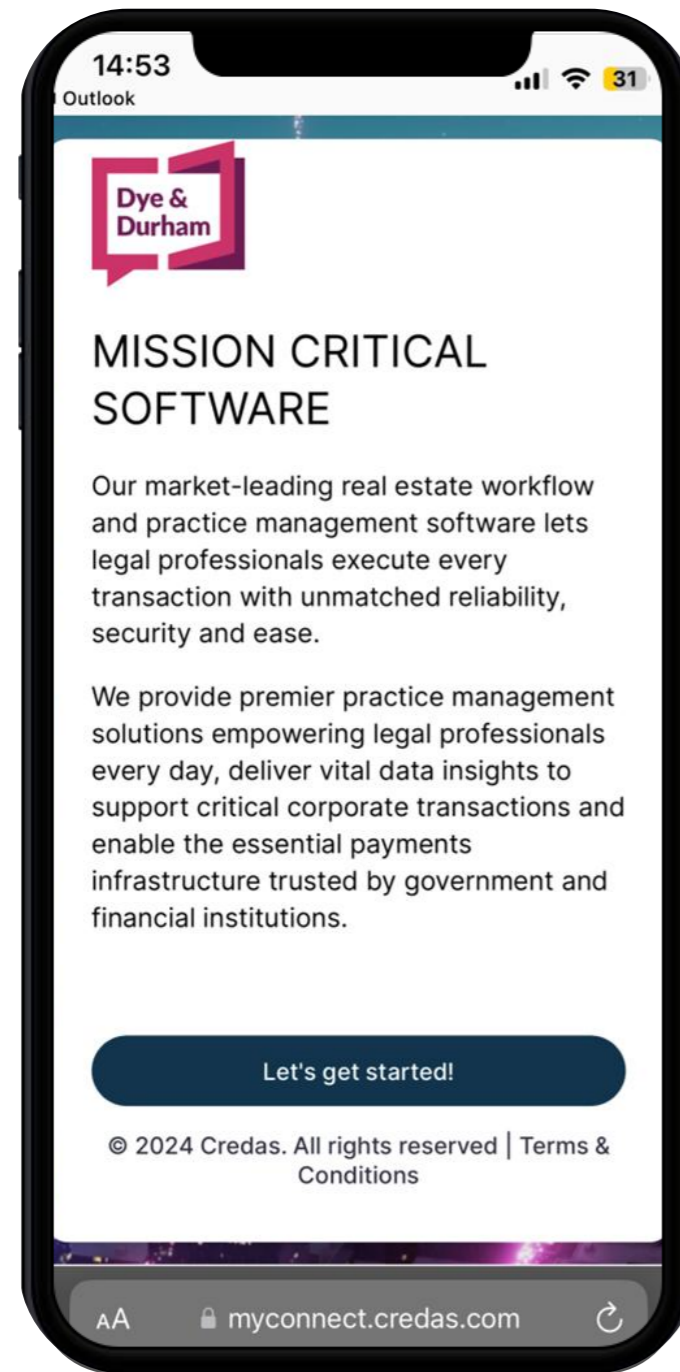
2. Click 'Let's get started'.

3. After entering your email, you will then receive a code sent to your email address.
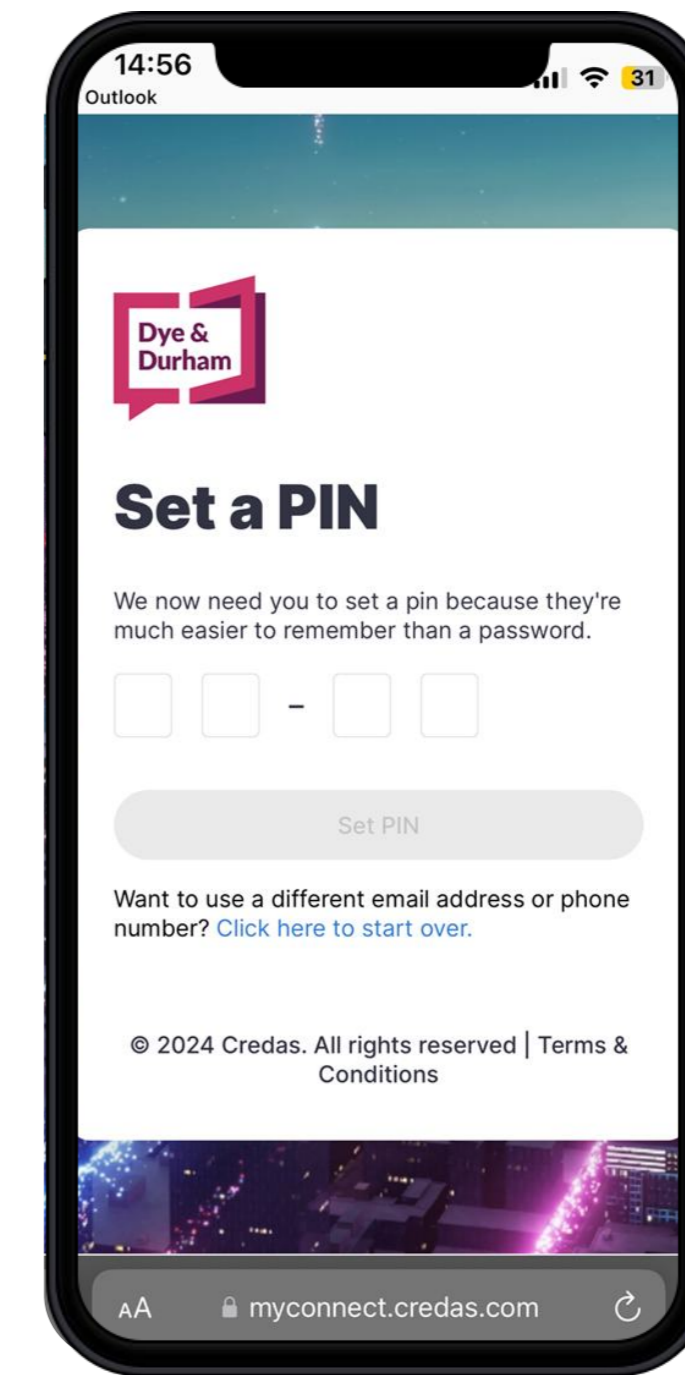
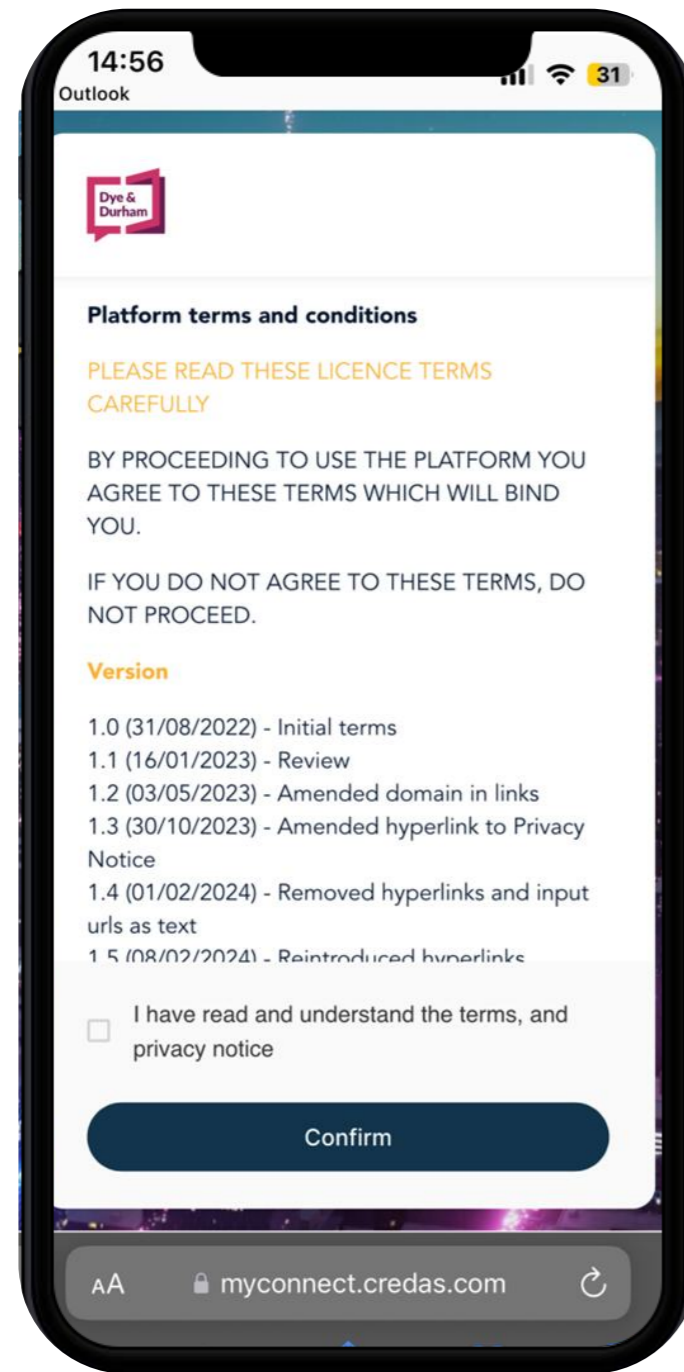4. Input the code you received via email.

Logging In

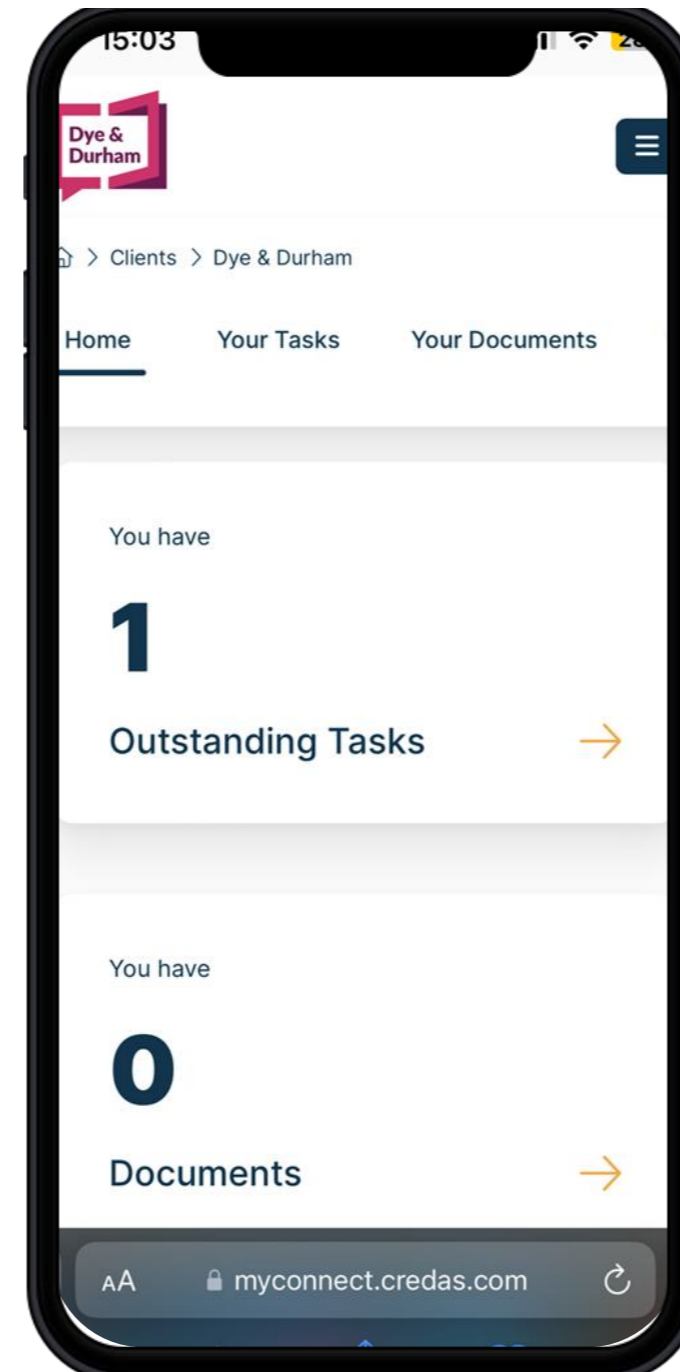3. After entering your mobile number, you will then receive a code sent to your mobile phone.

6. Input the code you received via SMS.

7. Set yourself a pin. This will need to be memorable, as you will need this if you need to login again.
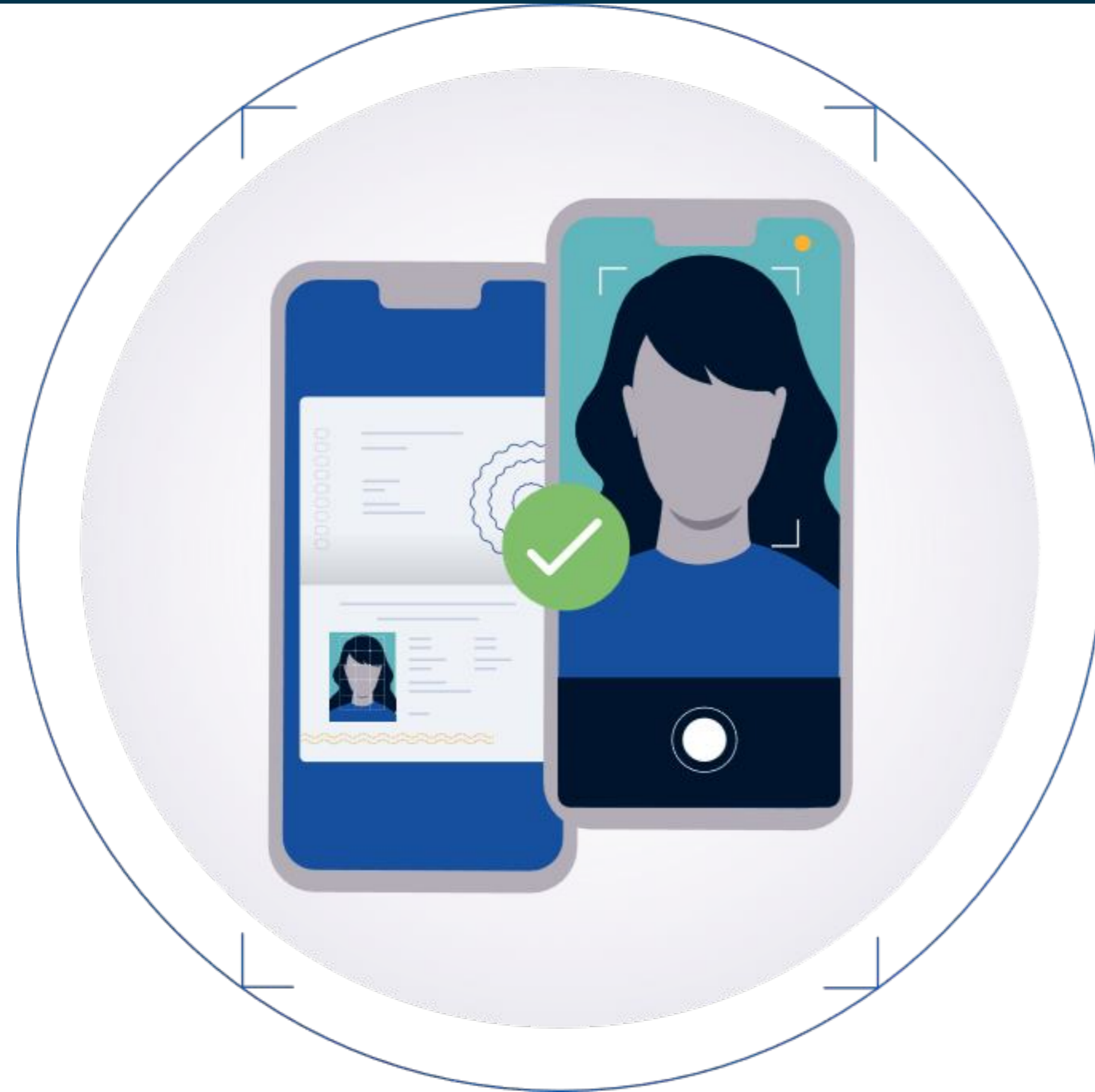
Logging In

8. Read through and accept the T & C's.
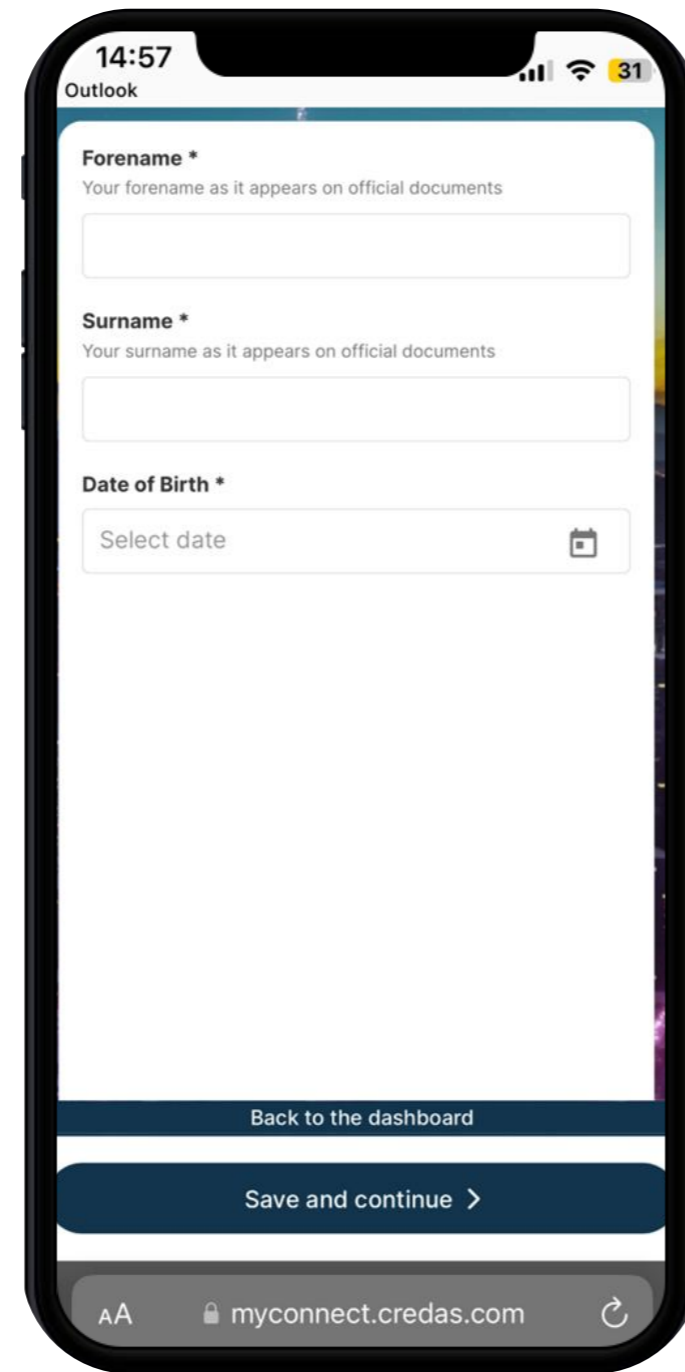
9. You will either be taken to your first task automatically, or you can click the 'dashboard' button to review all your tasks.
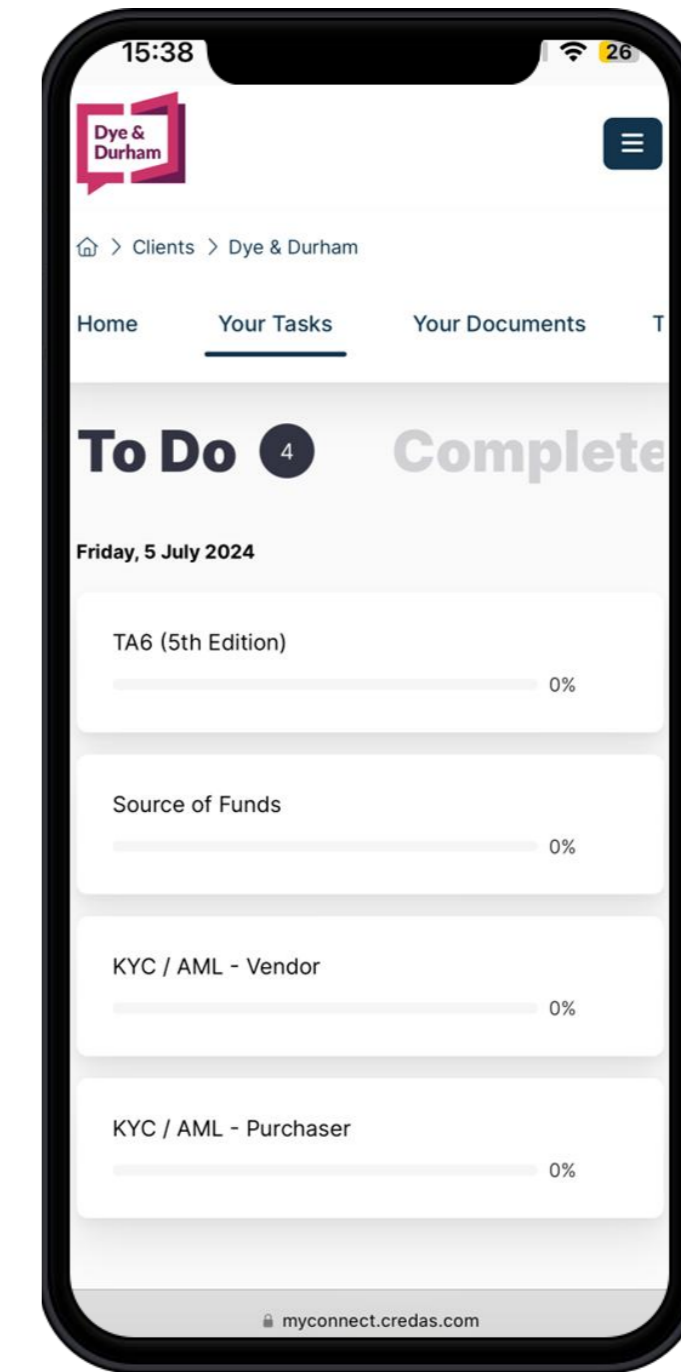
Identity Check

Identity Check
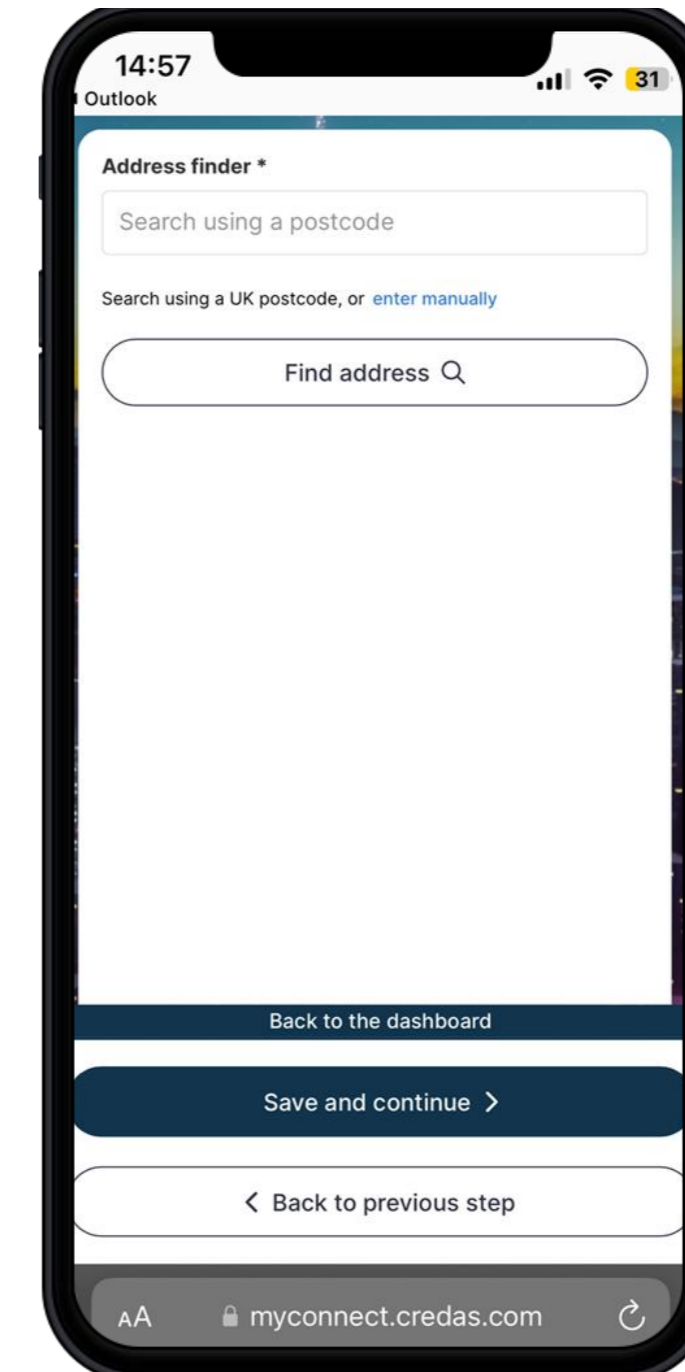
1. Fill out your personal details.

2. Find your address using either the postcode lookup, or you can enter it manually.
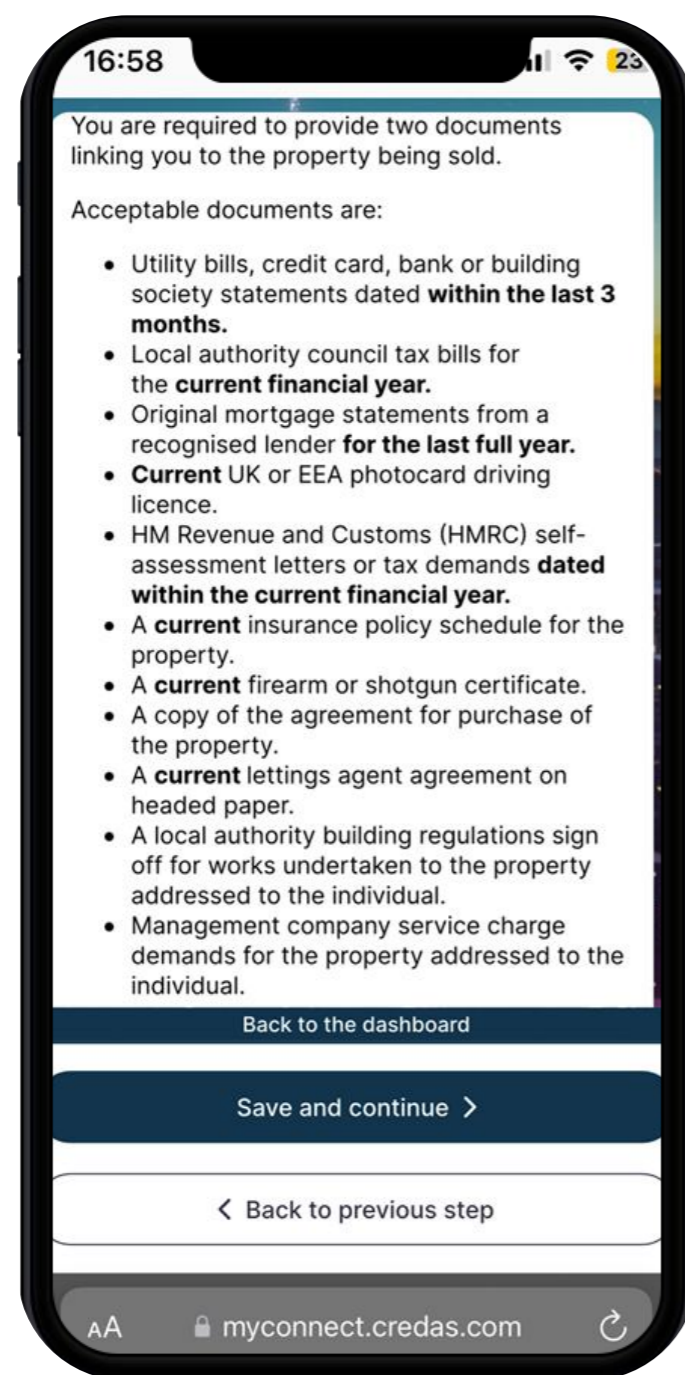
3. If you are **selling** a property, you will soon be asked to provide two linking documents to this property. Please get these ready now.
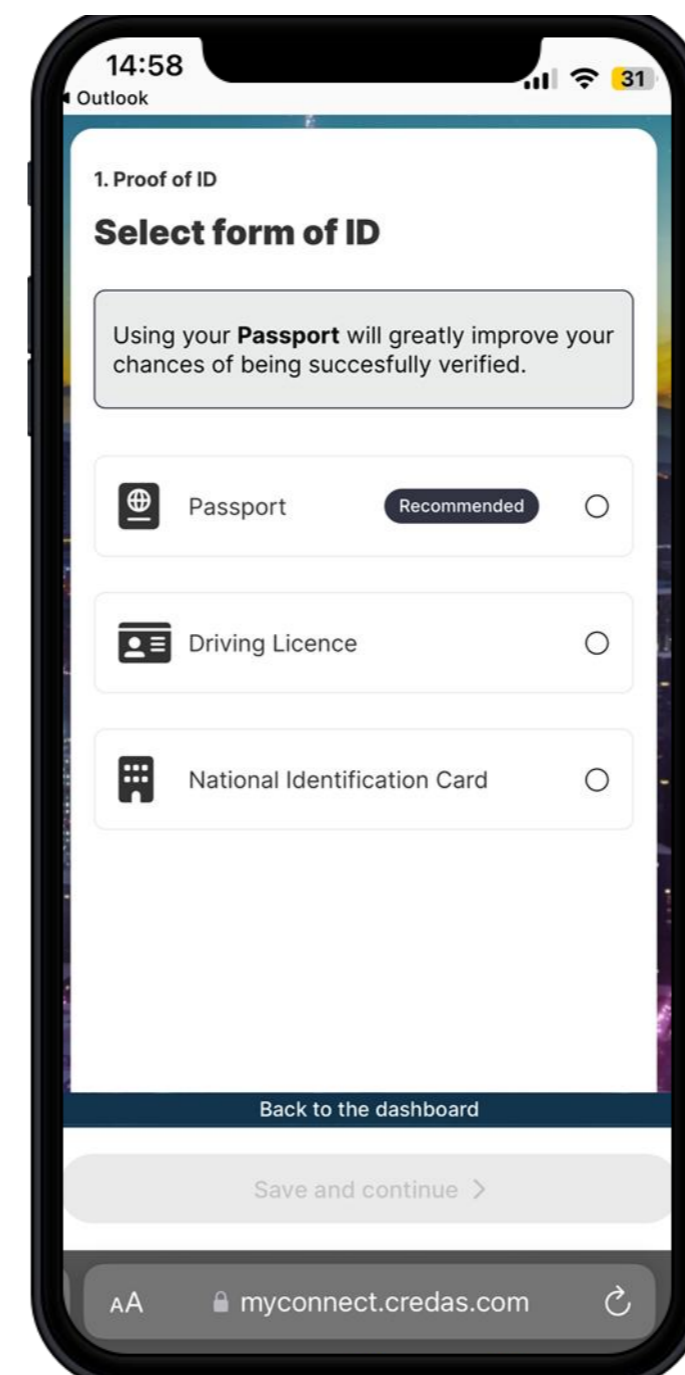
4. Choose the ID you wish to capture. To meet the highest standard of ID check, we recommend using your passport.
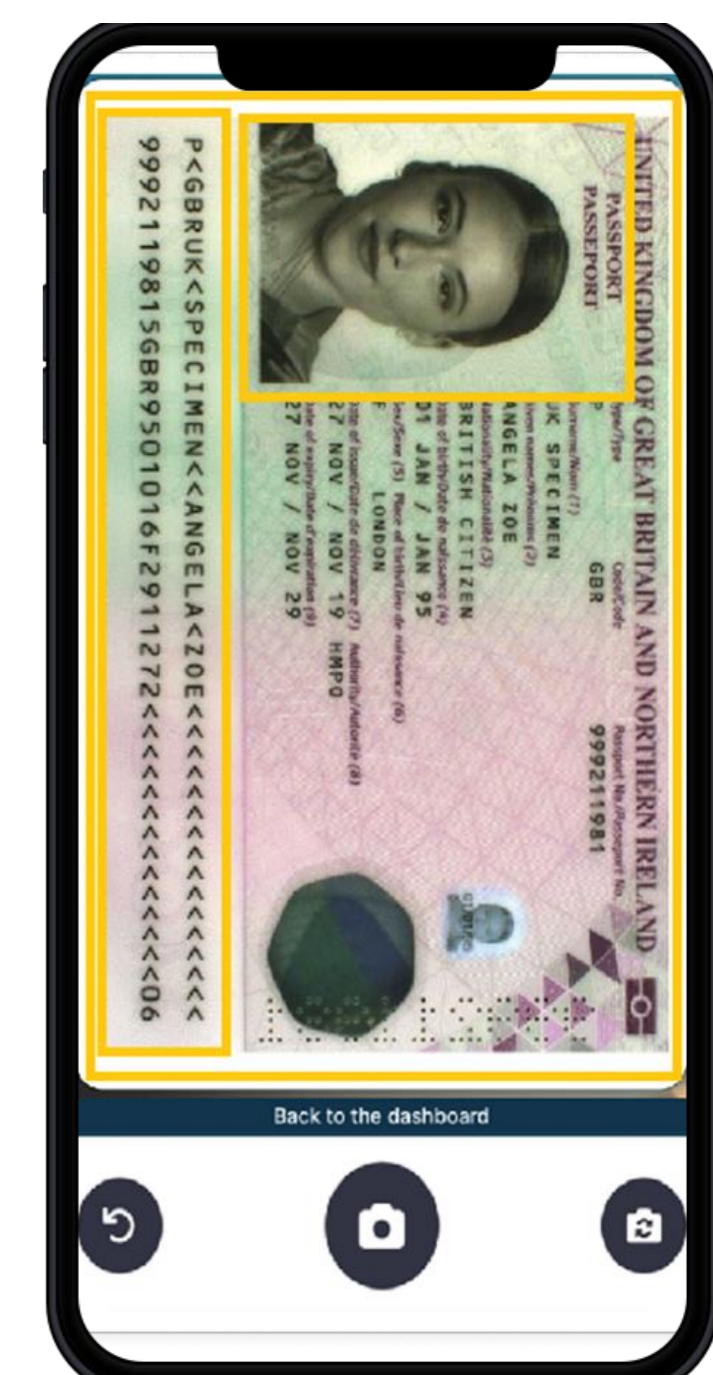
5. Capture a picture of your ID document using the outlines as guidance.
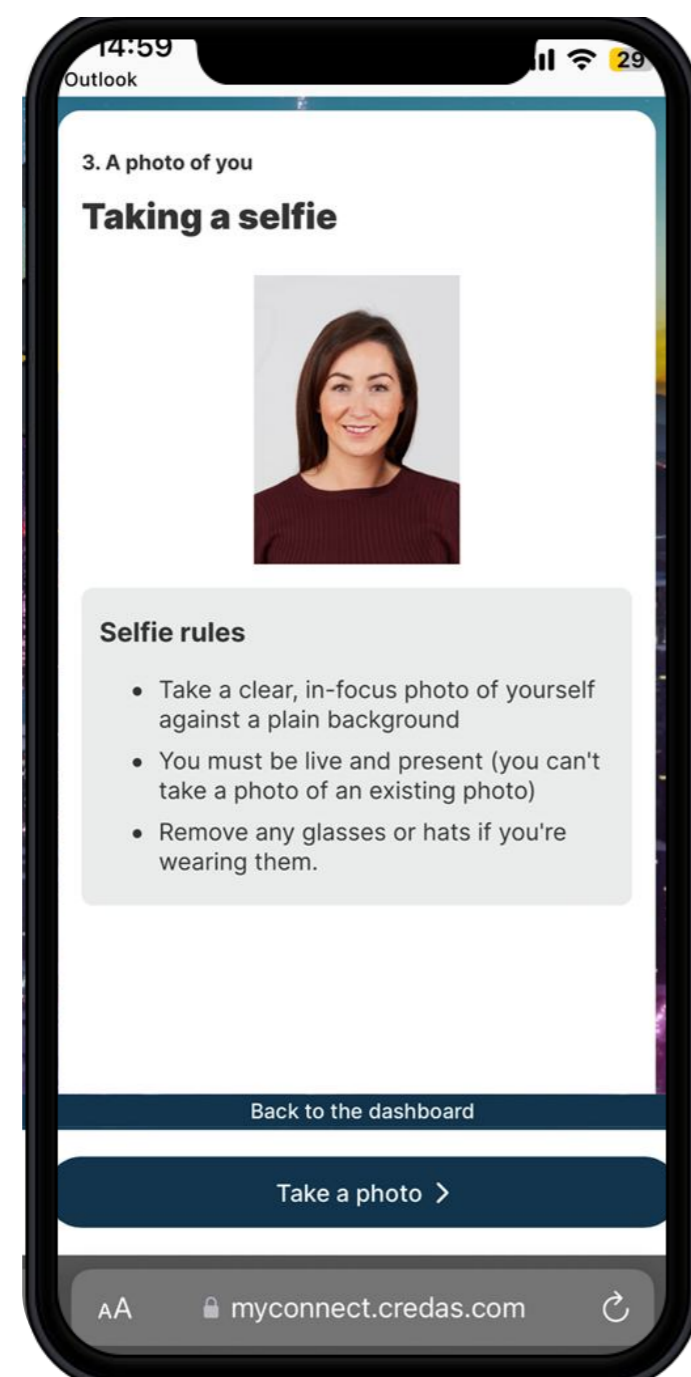
6. You will now be asked to take a picture of yourself to confirm you are live and present.

7. Please follow the guidance on the screen, ensuring your eyes and face line up with the gridlines to take the best picture possible.
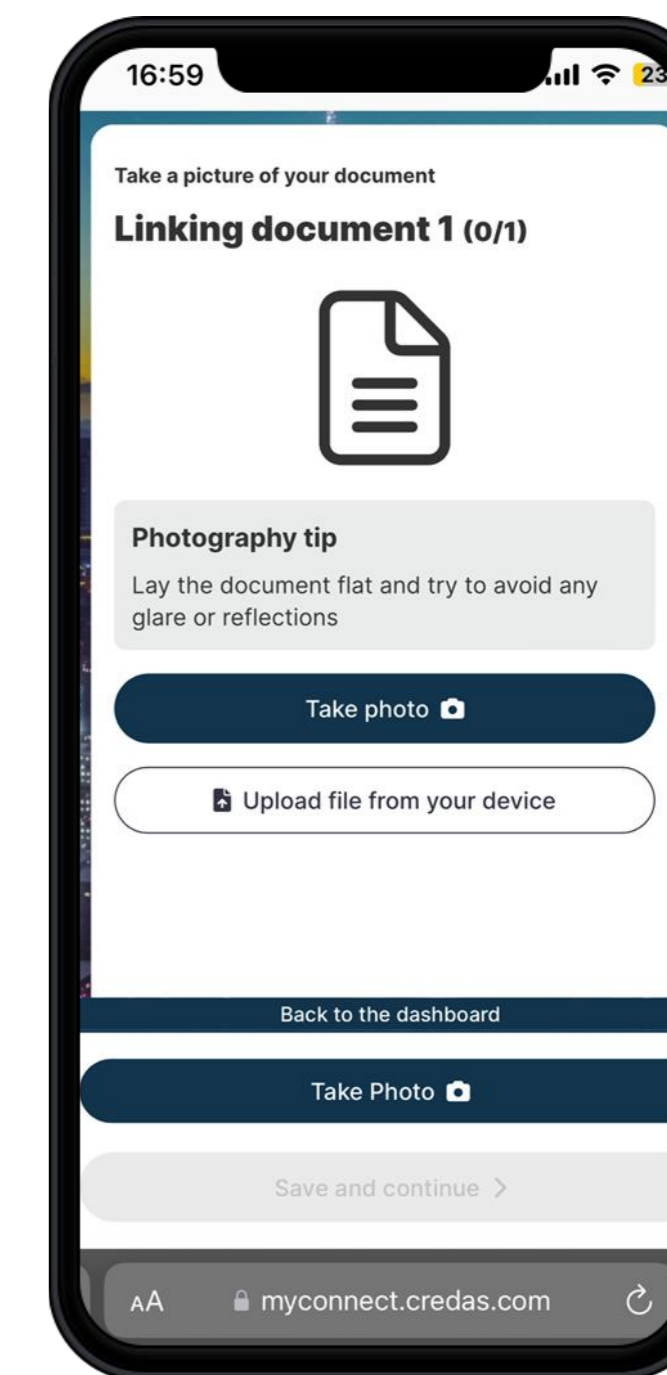
8. If you are selling your property, you will now be asked to capture/upload the two linking documents.
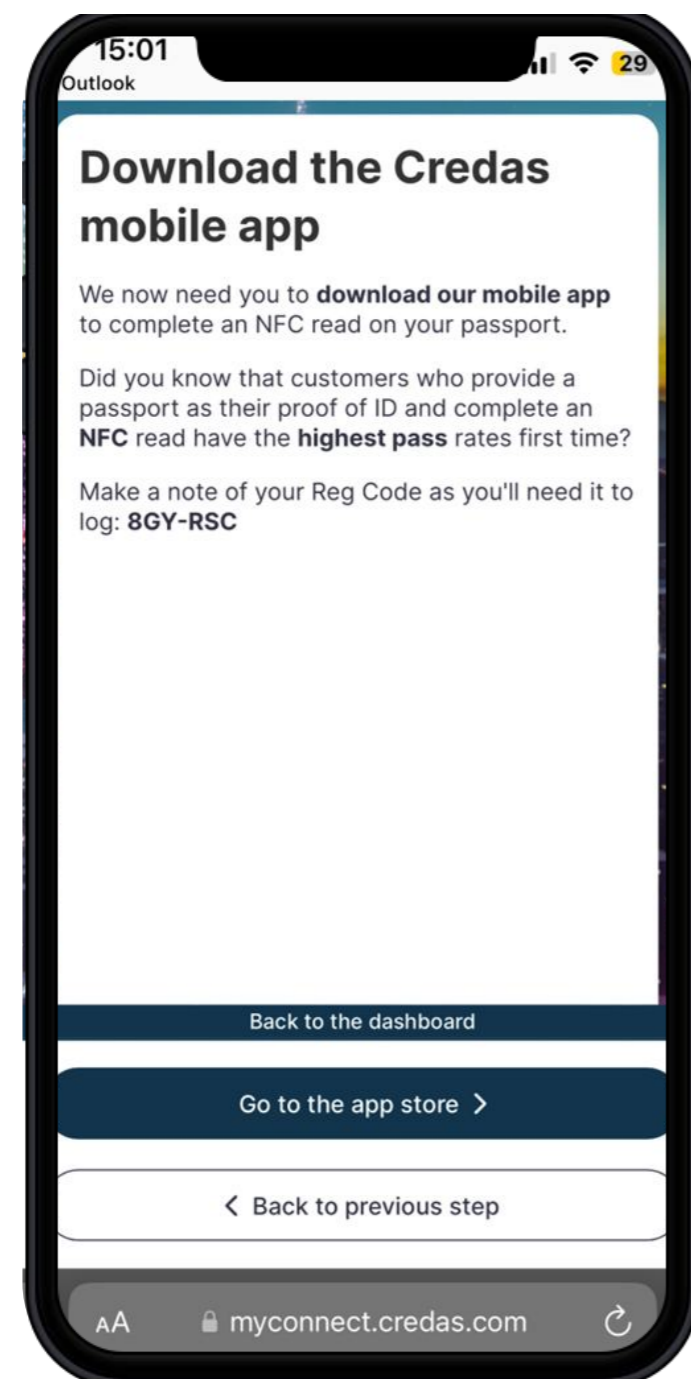
9. If you submitted a passport, you will now be asked to download the 'Credas' App to scan your NFC chip in your passport. Scanning your NFC will increase your chances of passing your ID check. Please take note of the six character unique code you are given here. You will need this to log into the app. Pleaser refer to the guidance at the end of this guide, for more information on what a NFC scan is and how to complete it.
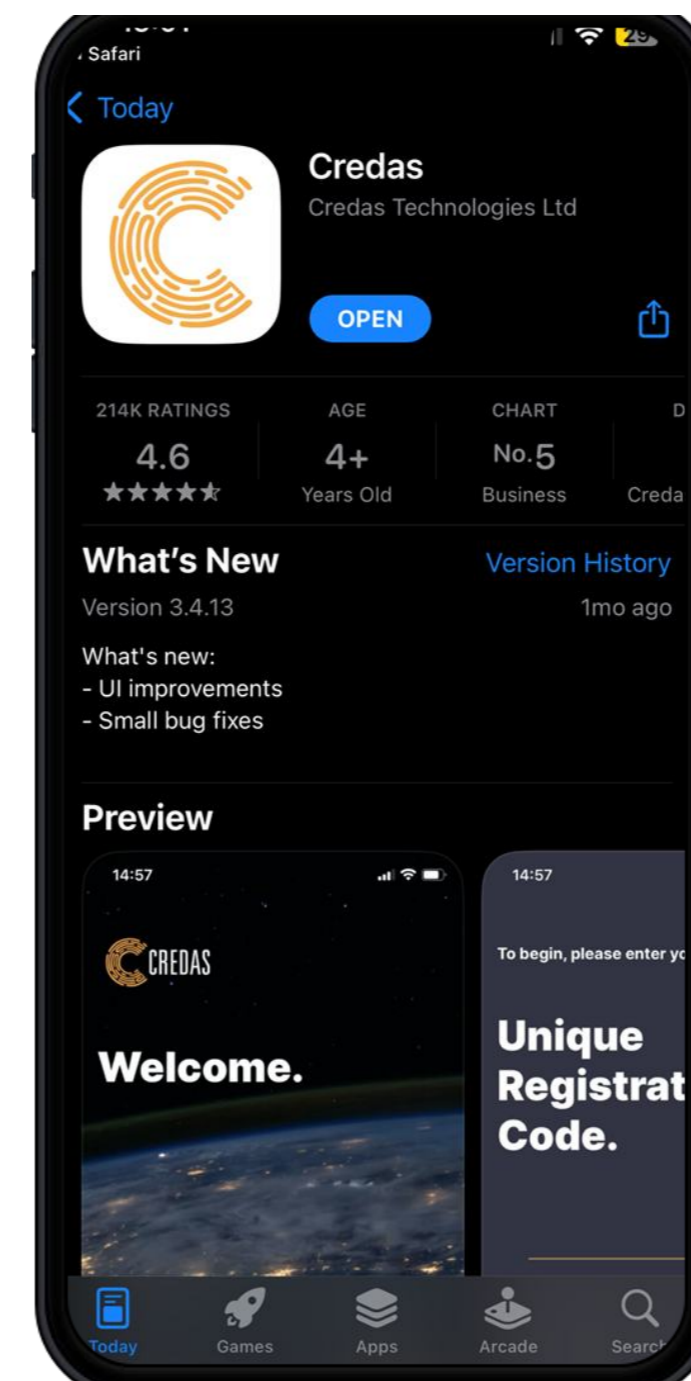
10. Download the App from the Apple/ Google play store.
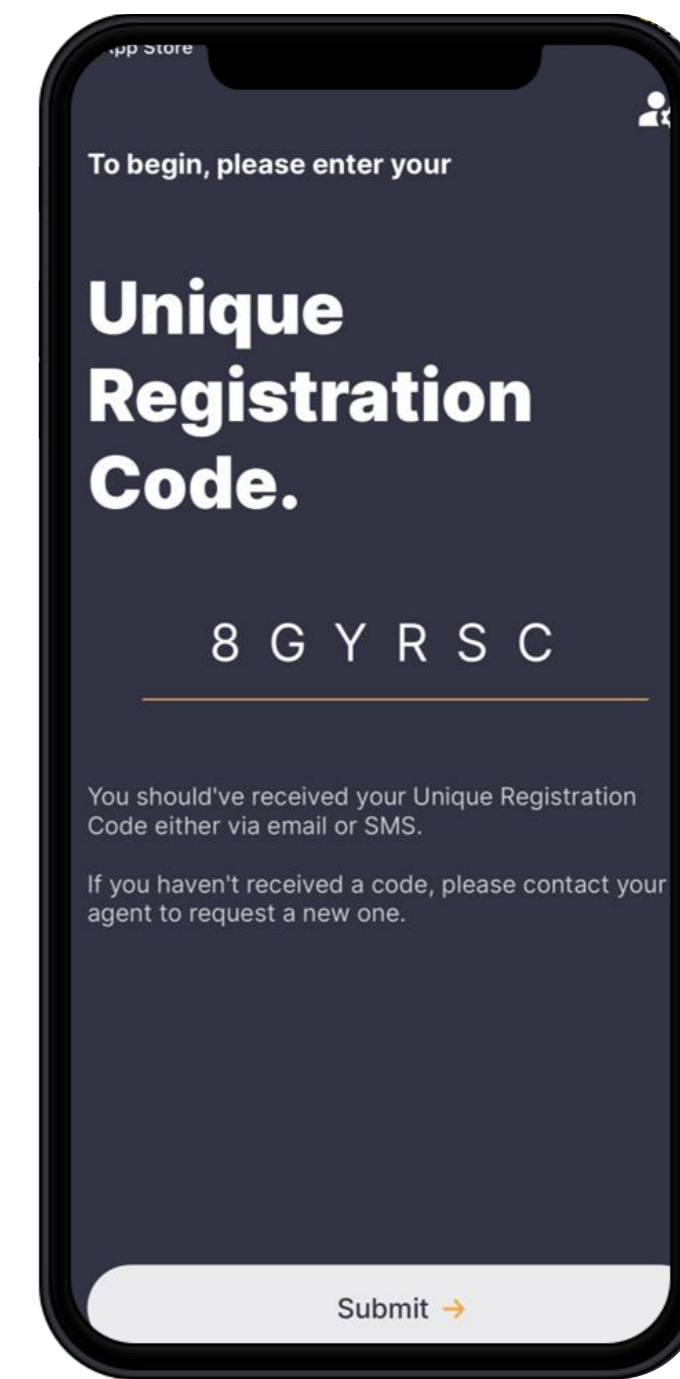
11. Enter your six character unique code.
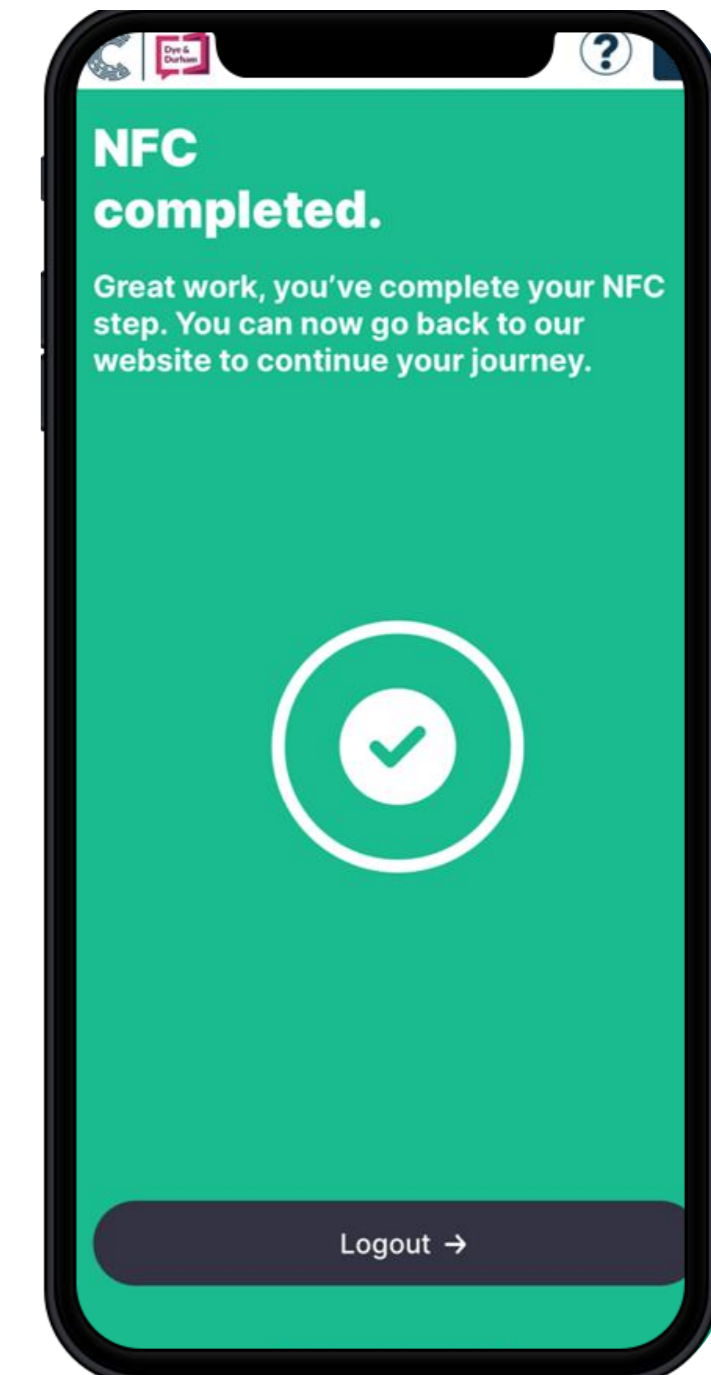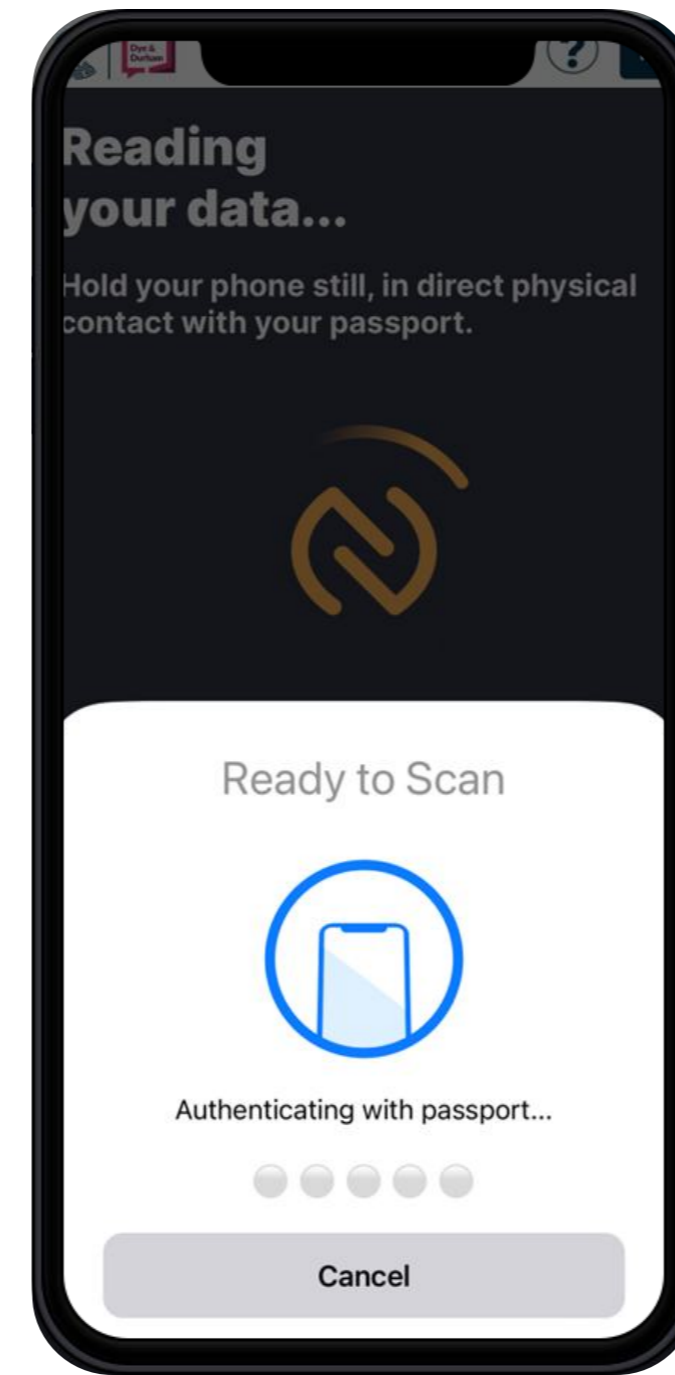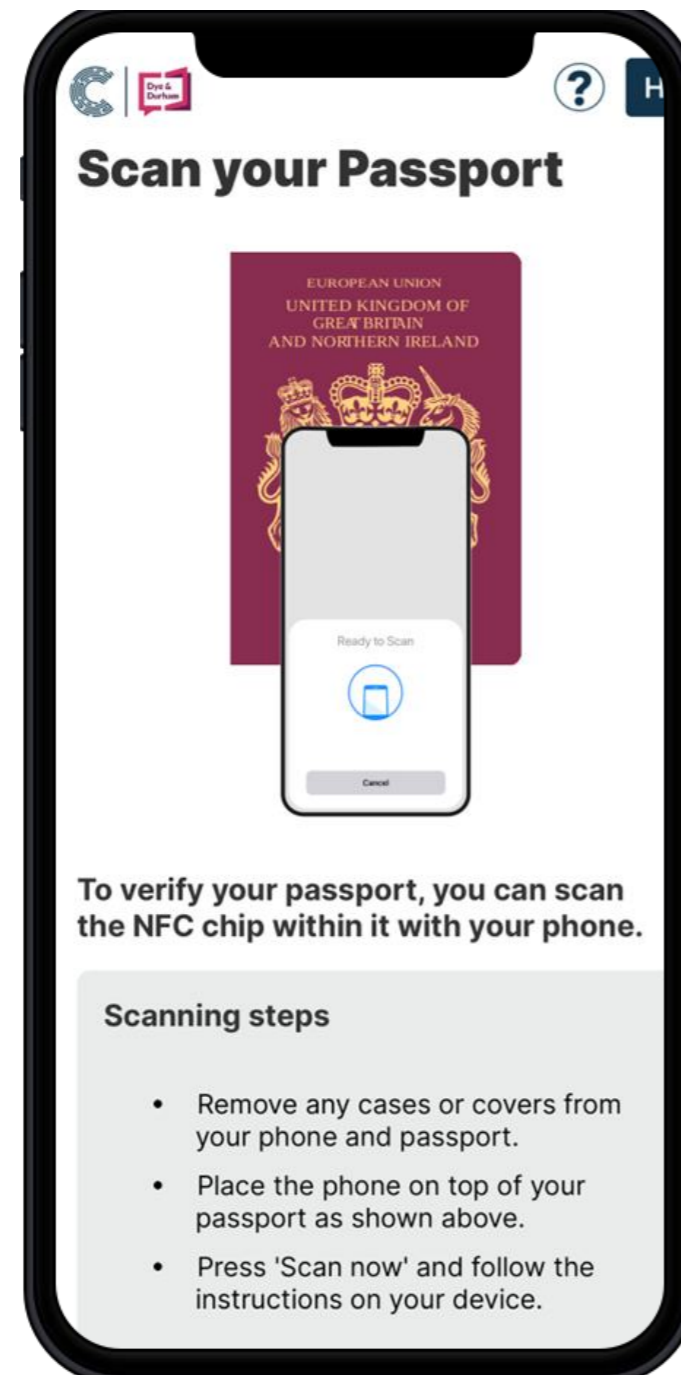
12. Please read the guidance on the app on how to scan your passport chip. the chip scan works the same as if you were using Apple/Google pay. You will need to hold your phone flat on your passport and wait for the scan to finish. If you have a case/wallet on your phone and passport, these may also need to be removed.

13. You have now finished your identity check. If you have been asked to complete other checks such as Source of Funds, please return to the web page to complete this by going back to the dashboard,

Source of Funds Questionnaire
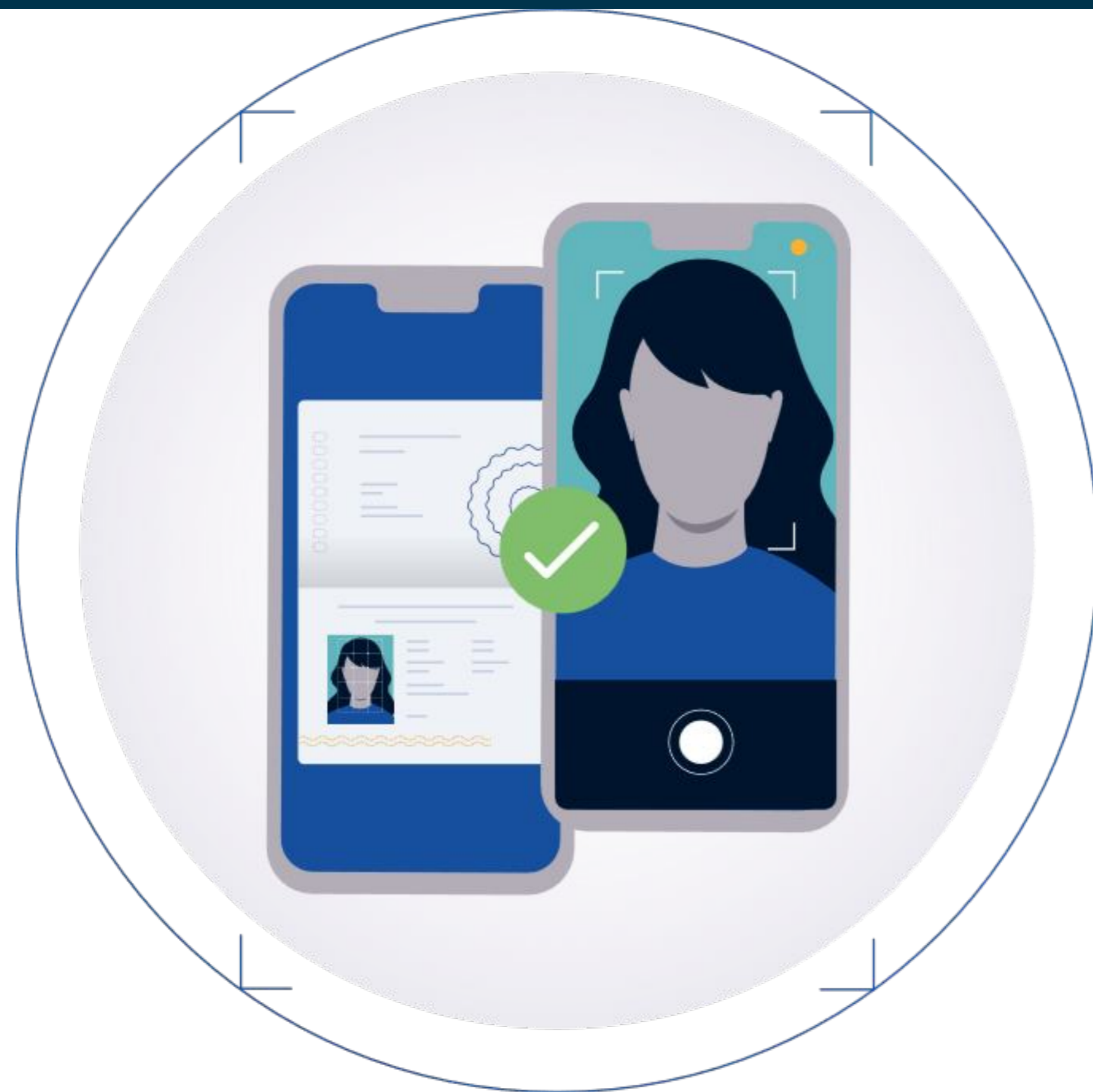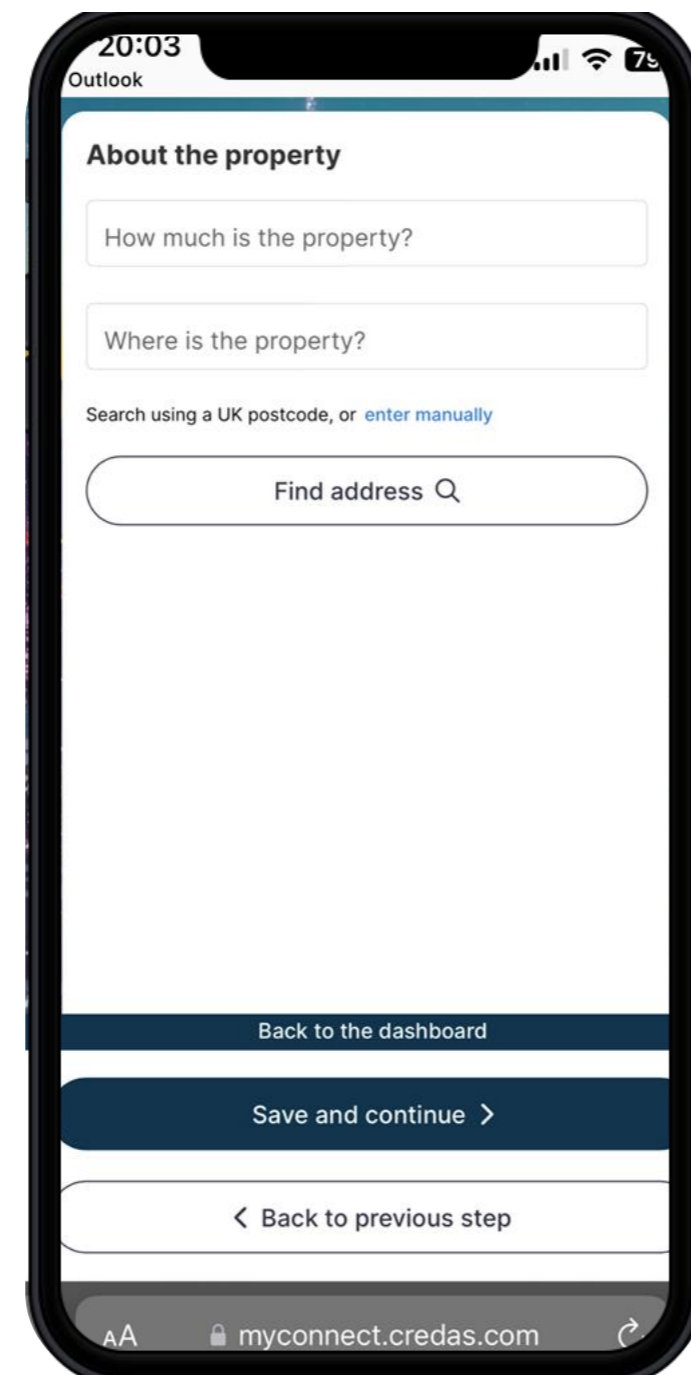
1. Firstly, you will be asked to input details about the property.
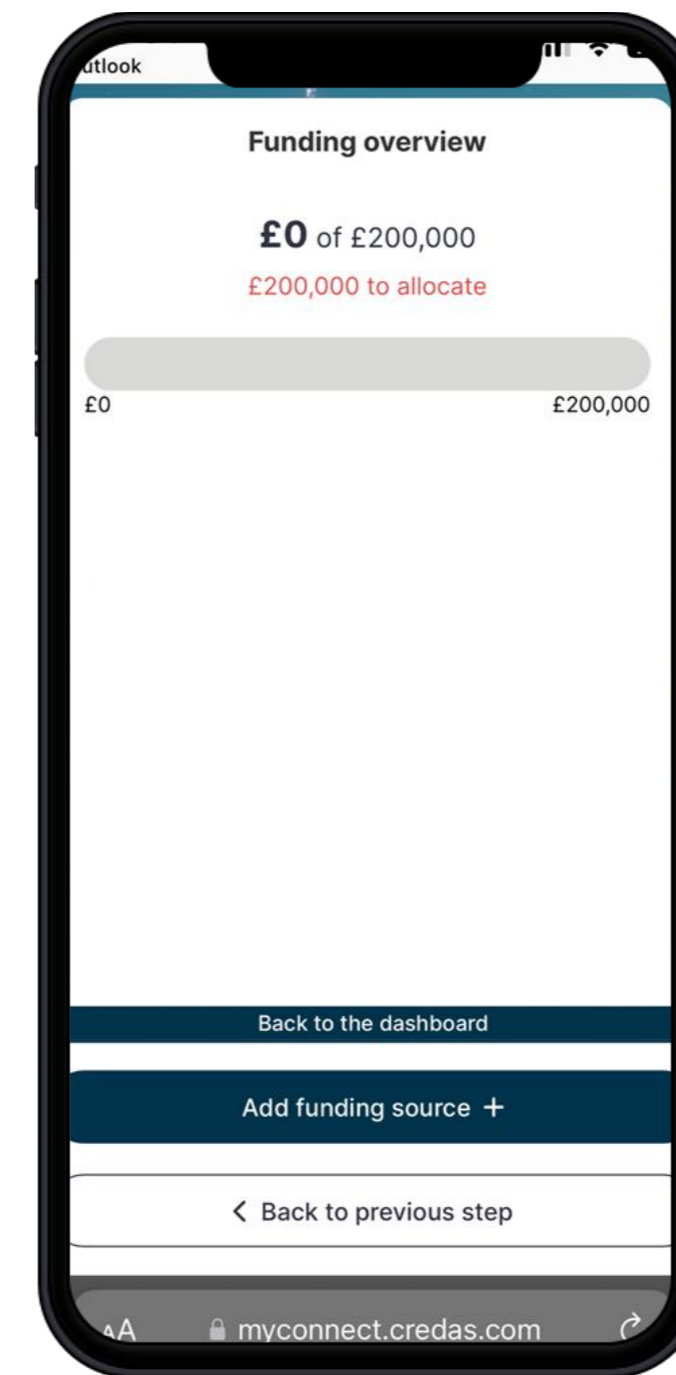
2. You will now be presented with an overview of your funding. To add a funding source please click 'Add a funding source'.
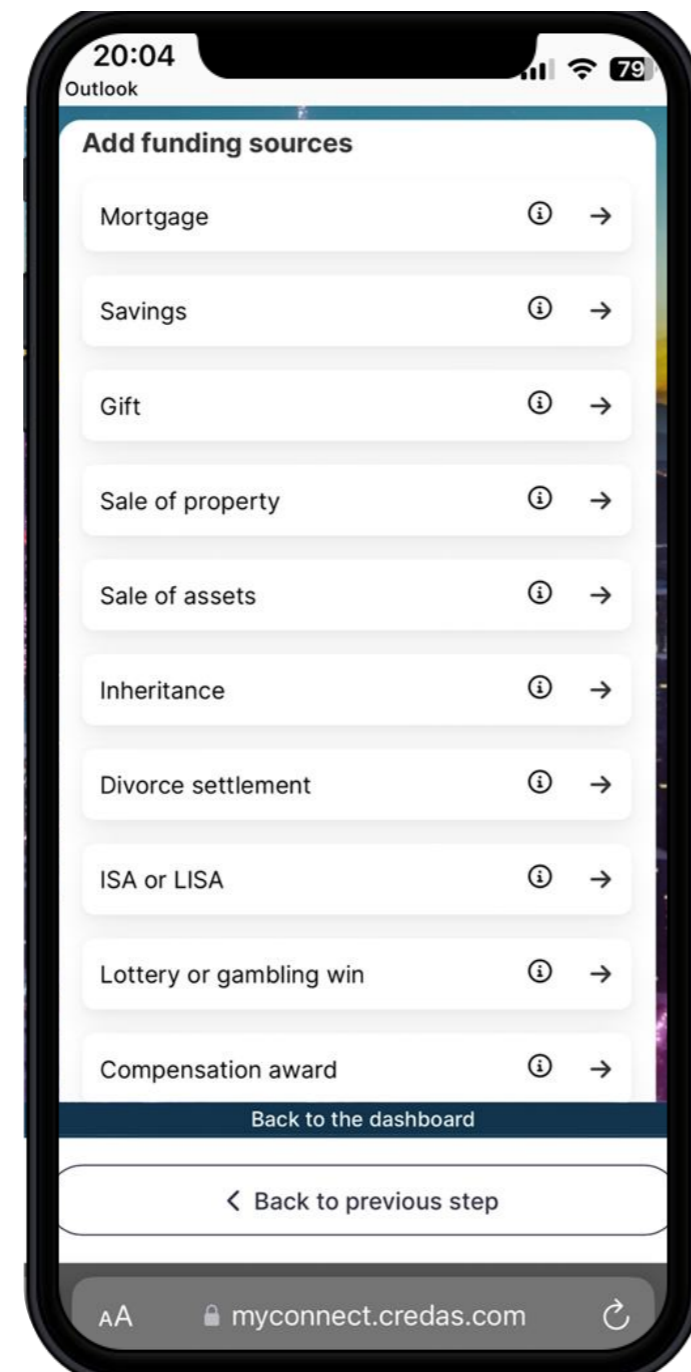
3. Please choose the funding sources you are using for the transaction.

   You will be asked to fill in details related to this funding source and upload documentation, if applicable.

   You can add as many funding sources as required.

   Some funding sources such as savings, can be optionally evidenced through Open Banking. 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.

Source of Funds
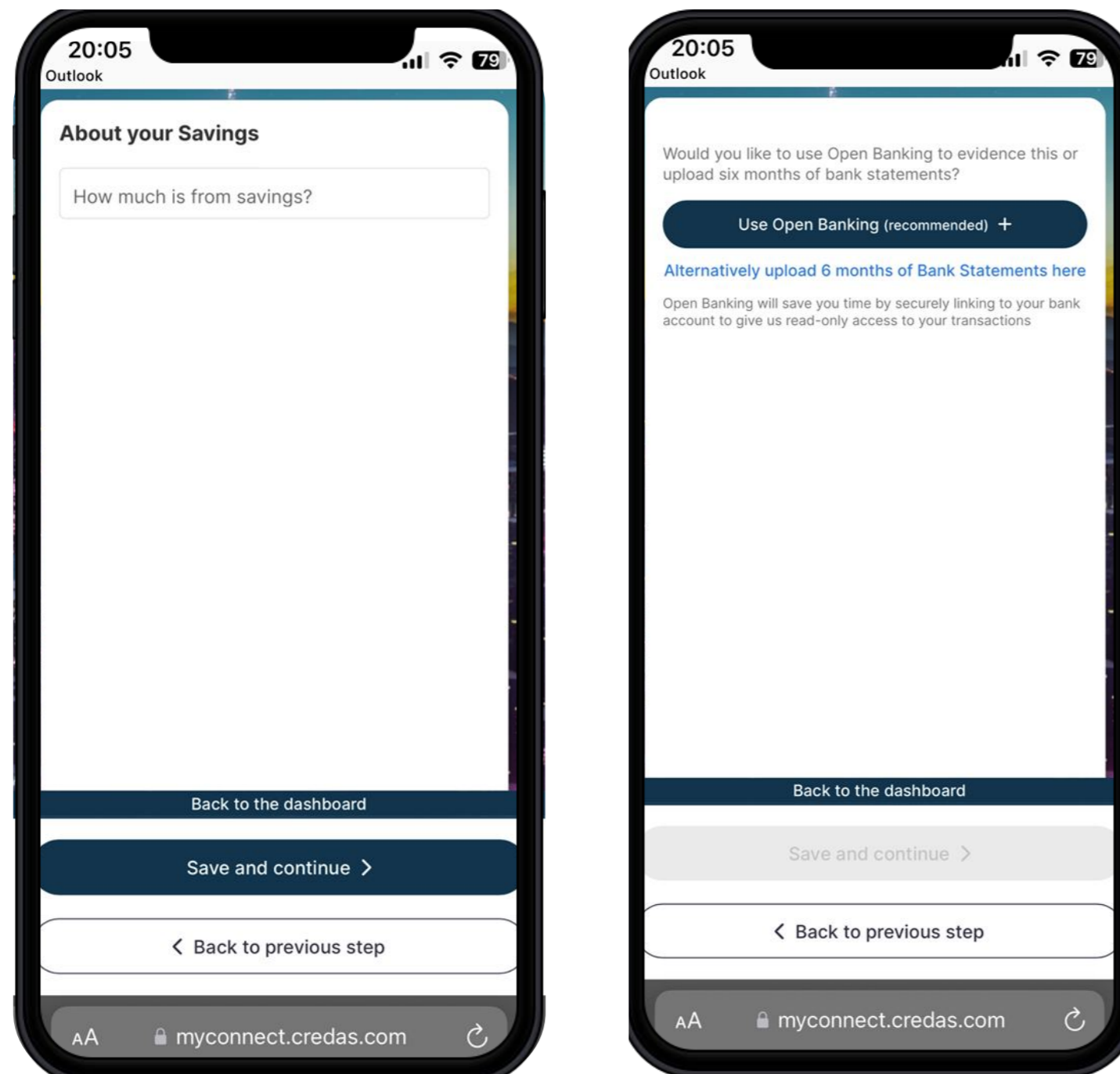
For the savings funding source, you will be asked to provide the amount of savings you have before choosing to provide six months worth of bank statements or connecting to your bank via Open Banking.
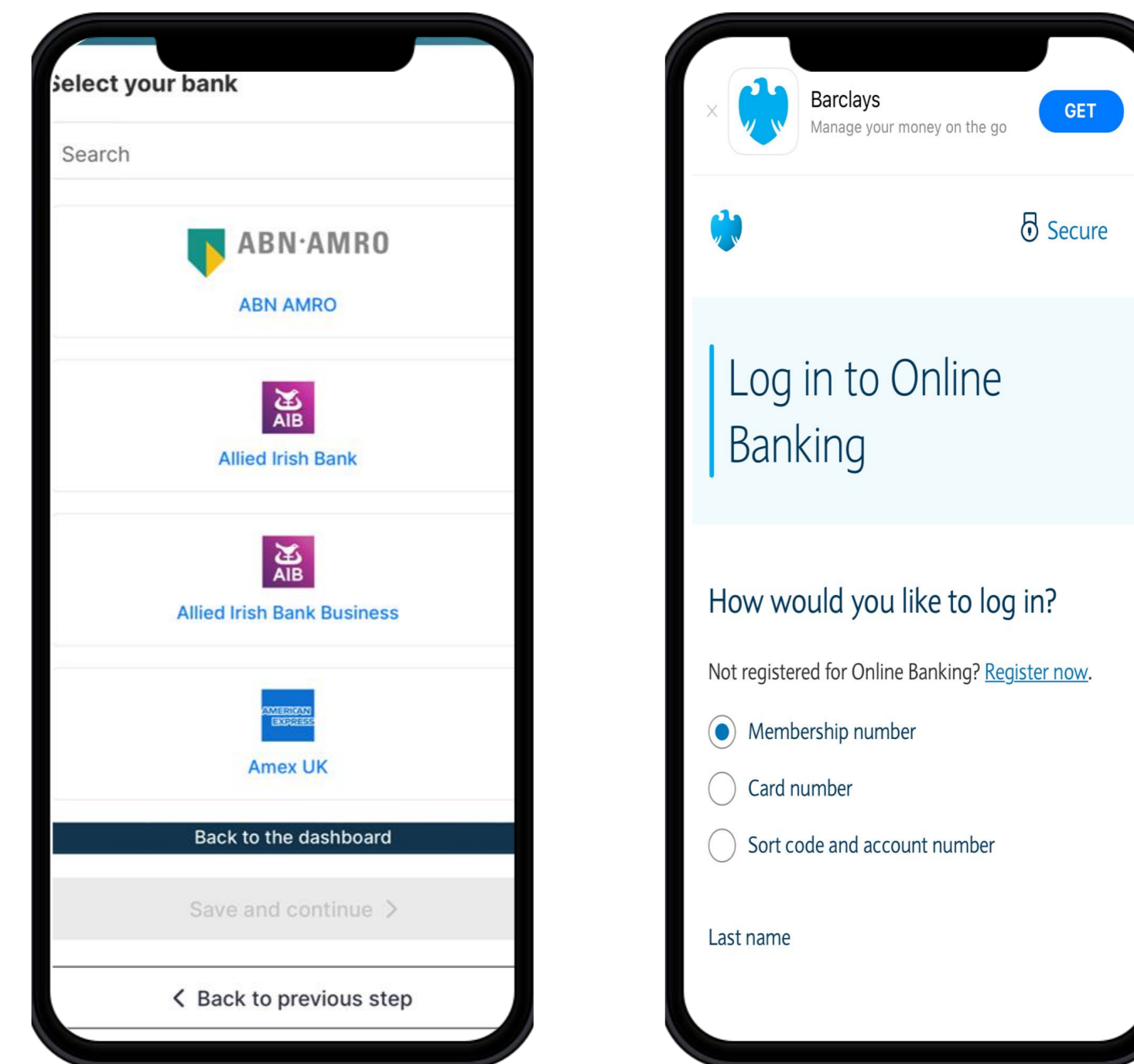
To connect via Open Banking, please choose the bank you wish to connect to. You can connect to more than one if you wish. You will be taken to your bank's login page via either your banking app or a web browser.
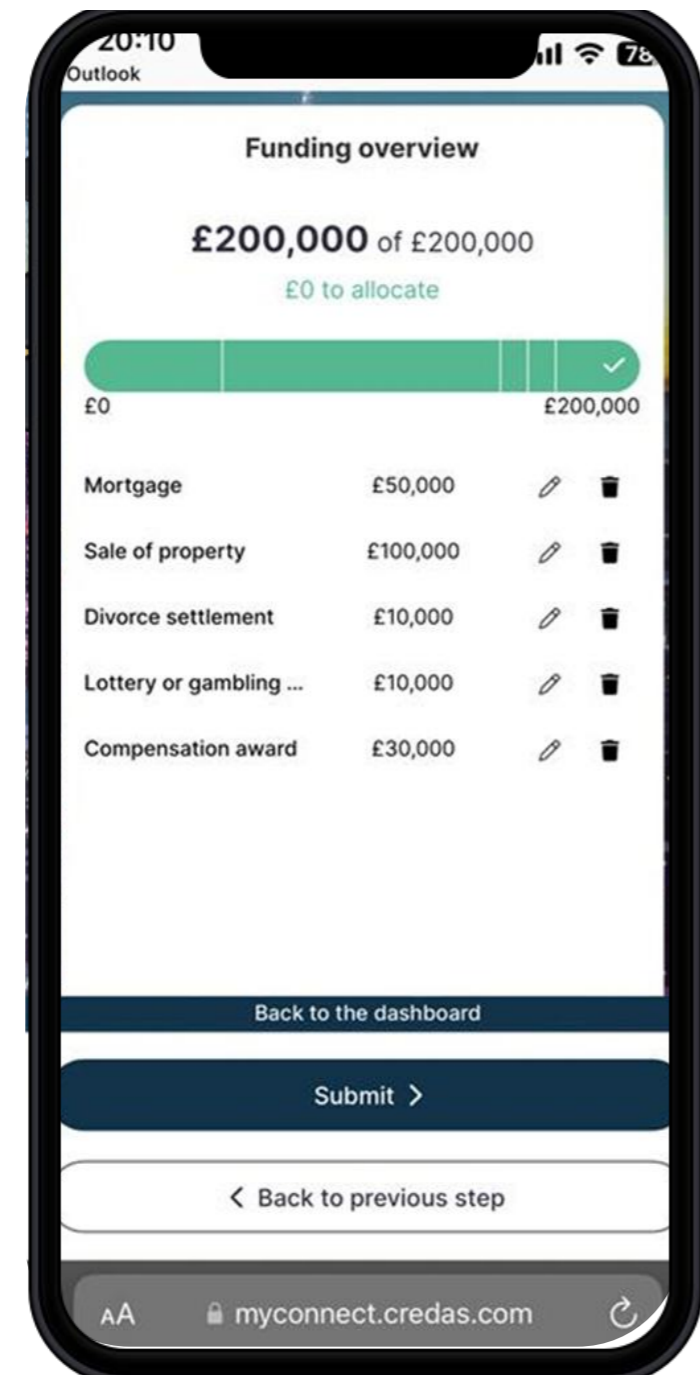
4. Once you have finished adding funding sources, and your funding amount is equal to or more than the purchase of the property you will be able to submit your answers.

Once submitted, if you have been asked to complete other checks such as an Identity Check, please return to your dashboard to start this.

TA FORMS

1. 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

2. 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

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

Dye & Durham

My phone number is not available?
When logging in, if your mobile dialling code is not available, please contact the firm who issued you your checks in order to find another way to verify yourself.

I do not have a UK address?
If you do not have a UK address, please click 'enter your address manually' and input your address this way

I do not have an ID document from the list provided?
If you do not have an ID document on the list provided, please contact the law firm who issued you your checks in order to find another way to verify yourself.

My code is not working when I input it into the app?
Please check you are using the code pointed to in the image, if you are still experiencing issues, please reach out to your law firm for support

I need help, what do I do?
If you need any help with any of the process, please contact the firm who issued you your checks in order to find another way to verify yourself

Download the Credas mobile app

We now need you to **download our mobile app** to complete an NFC read on your passport.

Did you know that customers who provide a passport as their proof of ID and complete an **NFC** read have the **highest pass** rates first time?

Make a note of your Reg Code as you'll need it to log: **8GY-RSC**

Back to the dashboard
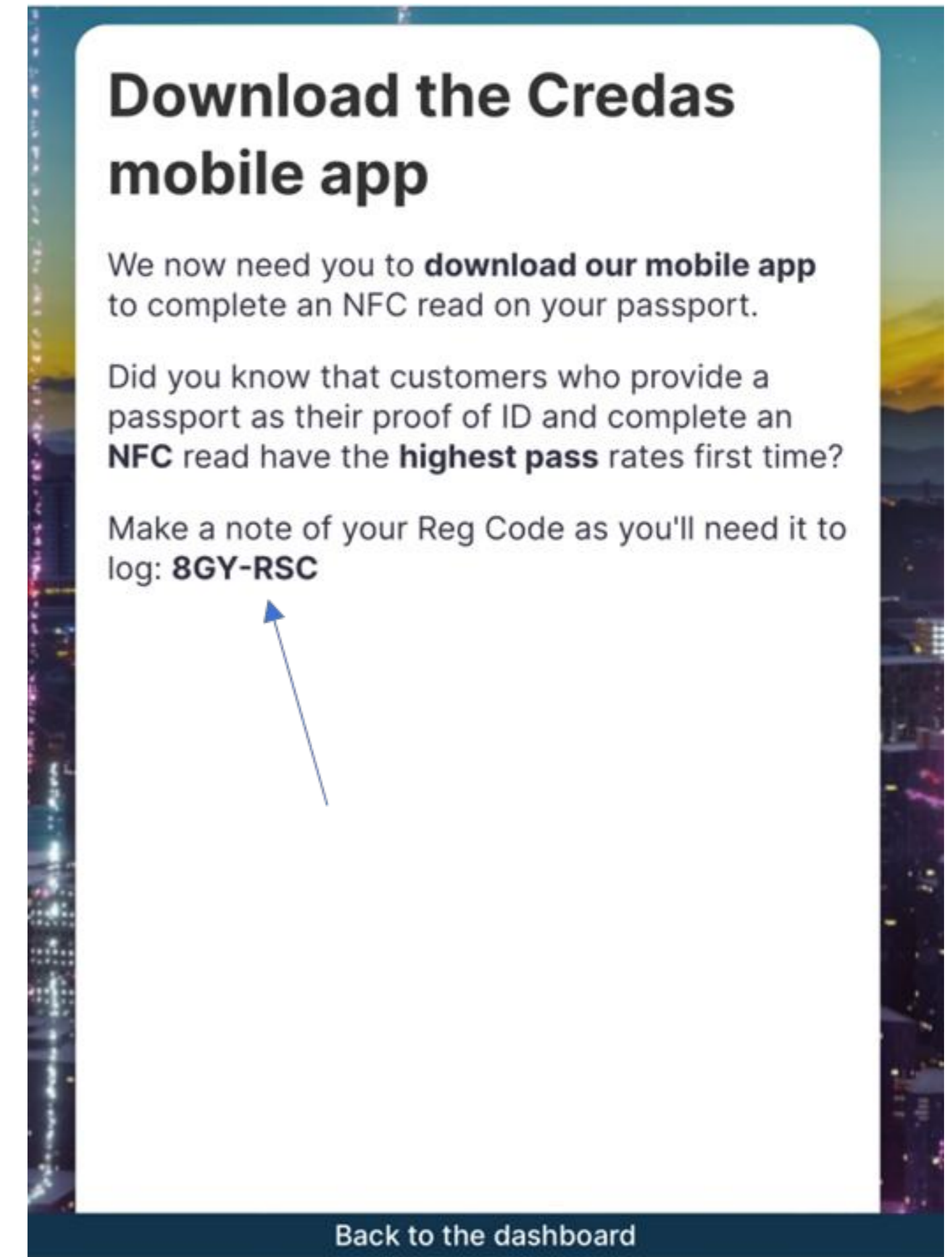
Go to the app store

Back to previous step

What if I don't have online banking?
If you do not have online banking, you can submit your paper bank statements instead

Is open banking secure?
Open banking is regulated, ensuring that providers utilising it must comply with strict data security rules. Providers must be authorized or registered with the Financial Conduct Authority (FCA) and adhere to the Payment Services Regulations 2017. These regulations impose rigorous requirements for data sharing, secure communication methods, and customer identification. Our open banking provider is Yapily

How do I return to the dashboard to complete another check?
You can either return to the dashboard after you have finished one of your checks, to complete the others. Alternatively, you can return to the website at anytime by clicking the link in the invitation email/SMS you received and logging back in.

Can I leave and come back to the check?
Yes you can leave and come back at anytime to your check(s), however if you are given the option, please remember to save your place first

Back to the dashboard

Save and continue >

< Back to previous step

AA   🔒 myconnect.credas.com   ↻
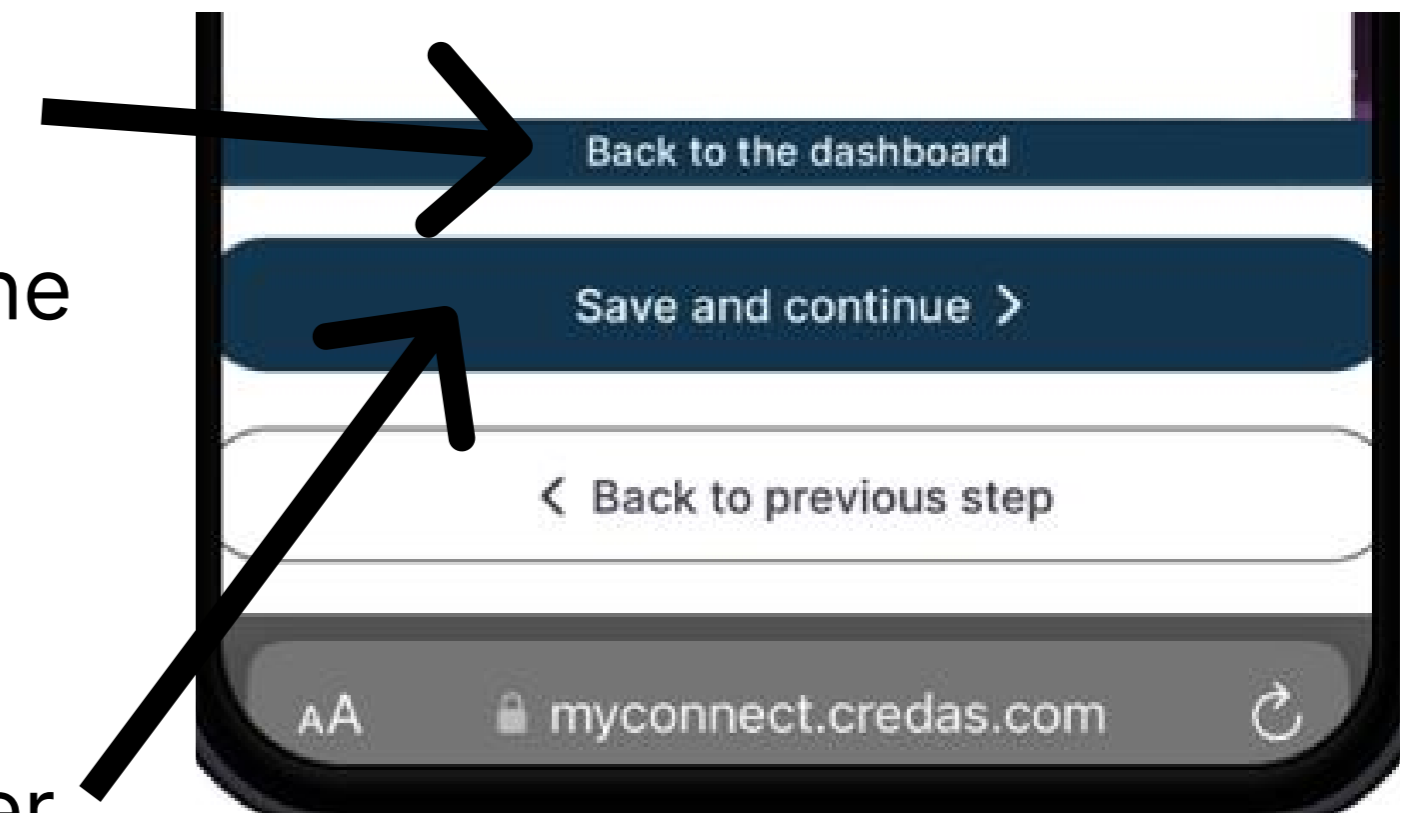
What is a NFC scan?

NFC (Near Field Communication) scanning for passports is a technology that allows you to read the information stored in the passport's chip by simply holding the passport close to a compatible device, like a smartphone or NFC reader. Modern passports have an embedded NFC chip that stores your personal information, such as your name, date of birth, and passport number, along with your photograph. You can scan this in the same way you would when using Apple Pay or Google Pay to pay at a store.

If you are struggling to scan your NFC, please follow the below tips:
- Remove any covers, case or wallet from your passport and phone
- Lay you passport on a hard and flat surface such as a table and lay your phone flat against the passport. There should be no gap between the two items
- If the app is indicating that the scan has not begun, move your phone slowly across the surface of the passport until the phone shows the scan has started, as can be seen in the below screenshot. Once the scan has started, hold your phone completely still until complete