



METHODS TO VERIFY AN INDIVIDUAL

TIMING FOR VERIFICATION: IMMEDIATELY

Option 1: GOVERNMENT-ISSUED PHOTO IDENTIFICATION METHOD



Review photo identification issued by federal, provincial, or territorial government, excluding health card

The identity document must be viewed in the presence of the individual to ensure the document is authentic and valid and name and photograph match

Record and keep client identification information, type of document, document number, issuing jurisdiction and country, expiry date, and date of verification

Note: Licensees who wish to verify an individual's government-issued photo identification document virtually should review Option 5: Virtual Verification with Authentication

Option 2: CREDIT FILE METHOD



Review Canadian credit file in existence for at least three years

Ensure name, address, and date of birth match information provided by the client

Record and keep client identification information, source of credit file, reference number, and date of verification

Note: A credit report or credit assessment is not sufficient, and the credit file request must be conducted at the time of verification (i.e., client cannot provide you with a copy of the credit file)

Option 3: DUAL PROCESS METHOD



Review any two of the following pieces of information, each from a different reliable source who is not the individual, the licensee, or an individual acting on behalf of a licensee

- Individual's name and address
- Individual's name and date of birth
- Individual's name and confirmation that they have a deposit account, credit card, or other loan amount with a financial institution

Ensure information is provided by a reliable source (i.e., an originator or issuer of information that you trust; source should be well known and credible)

Documents may be an original paper document or electronic document as long as they are authentic, valid, and current; electronic images are not acceptable

Make certain that name, address, and date of birth match information provided by the client

Record and keep client identification information, the name of the two different sources used to identify your client, the type of information or documents used, account or reference number and the date of verification

Option 4: USE OF AN AGENT



Determine what method of verification the agent will use

Prior to the agent acting, you and the agent must enter into a written agreement

Obtain from the agent the documents and information obtained under the agreement

Satisfy yourself that the documents are authentic, valid, and current, any other information obtained is valid and current, and that the agent complied with the verification requirements

Record and keep the written agreement, client identification information, type of document, document number, issuing jurisdiction and country, expiry date, and date of verification

Option 5: VIRTUAL VERIFICATION WITH AUTHENTICATION



Meet with the client virtually and use a process or method to determine whether the individual's government issued photo identification document is authentic.

To assess the authenticity of the identity document:

- Ask the individual to take a high-resolution image of the identity document using the camera on their mobile phone or electronic device and to send this scanned image by secure means, and
- Use authentication technology to compare the features of the identity document against known characteristics, security features, and markers to be reasonably satisfied that the document is true and genuine.

Confirm the identification document is valid and current by comparing the name and features of the video image of the individual to the name and photo on the authenticated identity document or using a software application to apply biometric technology

Record, with the applicable date, the method by which you verified the client's identity and document the process you followed to determine whether the identity document is authentic and the efforts you made to confirm that it is valid and current.

ADDITIONAL STEPS FOR VERIFYING MINORS

Licensees must take the following additional steps when verifying the identity of certain minors as identified in By-Law 7.1:

- Individual under 12 years of age: Verify the identity of the minor's parent or guardian using any of the above methods of verification
- Individual between 12 and 15 years of age: Obtain information from a reliable source that contains the name and address of the minor's parent or guardian and confirms that the address of the parent or guardian matches the minor's address.